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Return of Private Foundation

OMB No 1545-0052

Department of the Treasury
Internal Revenue Serviceor Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

2009

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2009, or tax year beginning , and ending

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

Use the IRS label Otherwise, print or type. See Specific Instructions.	Name of foundation FRANCIS J. AND EDITH JACKSON FOUNDATION		A Employer identification number 20-6063002
	Number and street (or P.O. box number if mail is not delivered to street address) Room/suite 21 12TH STREET		B Telephone number (304) 231-1905
	City or town, state, and ZIP code WHEELING, WV 26003		C If exemption application is pending, check here <input type="checkbox"/>
	H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 1,131,366. (Part I, column (d) must be on cash basis)		J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
			F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received	105,566.		N/A	
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	378.	378.		Statement 1
4	Dividends and interest from securities	28,512.	28,512.		Statement 2
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	<149,592.>			
b	Gross sales price for all assets on line 6a	484,134.			
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)				
11	Other income				
12	Total. Add lines 1 through 11	<15,136.>	28,890.		
13	Compensation of officers, directors, trustees, etc.	3,520.	3,344.		176.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees				
b	Accounting fees Stmt 3	600.	0.		600.
c	Other professional fees				
17	Interest				
18	Taxes Stmt 4	140.	0.		140.
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses				
24	Total operating and administrative expenses. Add lines 13 through 23	4,260.	3,344.		916.
25	Contributions, gifts, grants paid	48,000.			48,000.
26	Total expenses and disbursements. Add lines 24 and 25	52,260.	3,344.		48,916.
27	Subtract line 26 from line 12	<67,396.>			
a	Excess of revenue over expenses and disbursements		25,546.		
b	Net investment income (if negative, enter -0-)				
c	Adjusted net income (if negative, enter -0-)			N/A	

**FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.**

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Part II Balance Sheets <small>Attached schedules and amounts in the description column should be for end-of-year amounts only</small>				Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing		437.	2,196.	2,196.
	2	Savings and temporary cash investments		131,737.	72,034.	72,034.
	3	Accounts receivable ▶				
		Less allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons				
	7	Other notes and loans receivable ▶				
		Less allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations Stmt 5	80,125.	48,010.	47,692.	
	b	Investments - corporate stock Stmt 6	867,550.	878,506.	936,209.	
	c	Investments - corporate bonds Stmt 7	71,831.	71,831.	72,858.	
11	Investments - land, buildings, and equipment basis ▶					
	Less accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other					
14	Land, buildings, and equipment basis ▶					
	Less accumulated depreciation ▶					
15	Other assets (describe ▶ Statement 8)	0.	377.	377.		
16	Total assets (to be completed by all filers)	1,151,680.	1,072,954.	1,131,366.		
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				
	22	Other liabilities (describe ▶)	11,330.	0.		
23	Total liabilities (add lines 17 through 22)	11,330.	0.			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>					
	and complete lines 24 through 26 and lines 30 and 31					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>					
	and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds	1,140,350.	1,072,954.		
28	Paid-in or capital surplus, or land, bldg, and equipment fund	0.	0.			
29	Retained earnings, accumulated income, endowment, or other funds	0.	0.			
30	Total net assets or fund balances	1,140,350.	1,072,954.			
31	Total liabilities and net assets/fund balances	1,151,680.	1,072,954.			

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	1,140,350.
2	Enter amount from Part I, line 27a	2	<67,396.>
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	1,072,954.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	1,072,954.

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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.)
1a			
b See Attached Statements			
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			
b			
c			
d			
e 484,134.		633,726.	<149,592.>

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			
b			
c			
d			
e			<149,592.>

2 Capital gain net income or (net capital loss)	<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div> <div style="margin-left: 10px;"> 2 </div> </div>	<149,592.>
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8	<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 5px;"> If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8 </div> <div style="margin-left: 10px;"> 3 </div> </div>	N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation 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))
2008	52,510.	1,014,001.	.051785
2007	50,212.	1,055,151.	.047588
2006	40,377.	861,925.	.046845
2005	40,387.	747,430.	.054034
2004	38,227.	570,452.	.067012

2 Total of line 1, column (d)	2	.267264
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.053453
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	969,560.
5 Multiply line 4 by line 3	5	51,826.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	255.
7 Add lines 5 and 6	7	52,081.
8 Enter qualifying distributions from Part XII, line 4 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	8	48,916.

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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)		1	511.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		3	511.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		5	511.
5 Tax based on investment income Subtract line 4 from line 3 If zero or less, enter -0-			
6 Credits/Payments			
a 2009 estimated tax payments and 2008 overpayment credited to 2009	6a	449.	
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	449.	
8 Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	62.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be Credited to 2010 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	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?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ 0. (2) On foundation managers <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV.	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> WV		
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	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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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		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► UNITED BANK, INC. Located at ► 21 12TH STREET, WHEELING, WV	Telephone no ► (304) 231-1905 ZIP+4 ► 26003		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15		N/A

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input 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 page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A	1b
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 2009?		1c
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 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? If "Yes," list the years ►	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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)	N/A	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 ►		
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 2009 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 2009.)	N/A	3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a
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 2009?		4b

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

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

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ 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)?

N/A

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?

N/A

☐ 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?

If "Yes" to 6b, file Form 8870

6b X

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?

N/A

7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(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
UNITED BANK INC. 21 12TH STREET WHEELING, WV 26003	TRUSTEE 3.00	3,520.	0.	0.
FRANK A. JACKSON ECHO MANOR PROFESSIONAL BUILDING 1031 WHEELING, WV 26003	TRUSTEE 1.00	0.	0.	0.
PHILIP J. JACKSON 30 EDGEWOOD STREET WHEELING, WV 26003	TRUSTEE 1.00	0.	0.	0.

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

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

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

0

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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	885,889.
b	Average of monthly cash balances	1b	98,436.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	984,325.
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	984,325.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	14,765.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	969,560.
6	Minimum investment return. Enter 5% of line 5	6	48,478.

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	48,478.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	511.
b	Income tax for 2009 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	511.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	47,967.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	47,967.
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	47,967.

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	48,916.
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	48,916.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	48,916.

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.

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				47,967.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2009				
a From 2004				
b From 2005	3,391.			
c From 2006				
d From 2007				
e From 2008	2,312.			
f Total of lines 3a through e	5,703.			
4 Qualifying distributions for 2009 from Part XII, line 4. ▶ \$ 48,916.				
a Applied to 2008, 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 2009 distributable amount				47,967.
e Remaining amount distributed out of corpus	949.			
5 Excess distributions carryover applied to 2009 (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	6,652.			
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 2008 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2010				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	6,652.			
10 Analysis of line 9				
a Excess from 2005	3,391.			
b Excess from 2006				
c Excess from 2007				
d Excess from 2008	2,312.			
e Excess from 2009	949.			

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.

OMB No 1545-0047

2009**Name of the organization**FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.**Employer identification number**

20-6063002

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, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

- ☐ For a section 501(c)(3) organization 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), and received from any one contributor, during the year, a contribution 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 a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to 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. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not 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 line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

LHA For Privacy Act and Paperwork Reduction Act Notice, see the Instructions
for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2009)

Name of organization

FRANCIS J. AND EDITH JACKSON FOUNDATION
UNITED BANK INC.

Employer identification number

20-6063002

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	FRANCIS J. JACKSON CHARITABLE LEAD UNITRUST UNITED BANK INC. 21 TWELFTH STREET WHEELING, WV 26003	\$ 105,566.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)

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.)
1a	ALPHA HEDGED STRATEGIES FUND	P		01/12/09
b	ARBITRAGE FUND	P		12/21/09
c	CALAMOS CONVERTIBLE FUND	P		12/31/09
d	CHUBB CORP	P	03/26/09	08/25/09
e	CULLEN FROST BANKERS INC.	P	06/26/09	09/23/09
f	TCW SELECT EQUITIES CL I TOTAL RETURN BOND	P	11/09/09	12/09/09
g	FEDERATED STRATEGIC VALUE FUND	P	04/08/09	12/23/09
h	FEDERATED STRATEGIC VALUE FUND	P	05/14/09	12/23/09
i	FFCB SOVEREIGN AGENCY	P	10/23/08	04/29/09
j	FHLB SOVEREIGN AGENCY	P	10/28/08	10/19/09
k	FHLB SOVEREIGN AGENCY	P	08/13/08	06/09/09
l	FHLMC 3.375%	P	05/19/08	04/15/09
m	UNITED PARCEL SERVICE	P	06/03/08	05/14/09
n	DODGE & COX	P	05/28/08	03/03/09
o	FORWARD INST FUND #111	P	05/28/08	03/03/09

(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 5.			5.
b 324.			324.
c 92.			92.
d 4,806.		4,155.	651.
e 4,965.		4,782.	183.
f 50,224.		50,002.	222.
g 12,630.		10,000.	2,630.
h 18,114.		15,000.	3,114.
i 16,000.		16,001.	<1.>
j 16,000.		16,001.	<1.>
k 16,000.		16,001.	<1.>
l 16,000.		16,120.	<120.>
m 5,585.		7,176.	<1,591.>
n 11,711.		32,000.	<20,289.>
o 8,903.		20,000.	<11,097.>

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(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	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			5.
b			324.
c			92.
d			651.
e			183.
f			222.
g			2,630.
h			3,114.
i			<1.>
j			<1.>
k			<1.>
l			<120.>
m			<1,591.>
n			<20,289.>
o			<11,097.>

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

3

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.)
1a	ALPHA HEDGED STRATEGIES FUND	P		01/12/09
b	BARON GROWTH FUND	P		06/01/09
c	APACHE CORP.	P	09/02/04	02/24/09
d	GOOGLE INC.	P	09/24/08	10/21/09
e	ISHARES MSCI EMERGING MKT	P	03/07/05	05/19/09
f	ORACLE CORP.	P	11/06/03	12/23/09
g	ORACLE CORP.	P	03/16/05	12/23/09
h	SECTOR SPDR TR	P	08/17/06	12/23/09
i	ISHARES BARCLAYS TIPS BONDS FUND	P	10/08/08	11/02/09
j	ISHARES BARCLAYS TIPS BONDS FUND	P	10/08/08	11/02/09
k	ALLSTATE CORPS	P	08/17/06	03/31/09
l	AMGEN INC.	P	11/06/03	03/31/09
m	AUTOMATIC DATA PROCESSING INC.	P	03/04/05	03/09/09
n	BANK OF AMERICA CORP	P	11/06/03	09/09/09
o	DOW CHEMICAL COMPANY	P	03/04/05	12/23/09

(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 18.			18.
b 27.			27.
c 9,970.		6,943.	3,027.
d 5,495.		4,367.	1,128.
e 4,522.		3,693.	829.
f 2,401.		1,246.	1,155.
g 9,605.		5,364.	4,241.
h 8,734.		8,366.	368.
i 10,346.		9,843.	503.
j 2,586.		2,463.	123.
k 5,992.		17,419.	<11,427.>
l 10,189.		12,232.	<2,043.>
m 10,046.		11,708.	<1,662.>
n 5,110.		11,091.	<5,981.>
o 5,210.		11,310.	<6,100.>

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(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	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			18.
b			27.
c			3,027.
d			1,128.
e			829.
f			1,155.
g			4,241.
h			368.
i			503.
j			123.
k			<11,427.>
l			<2,043.>
m			<1,662.>
n			<5,981.>
o			<6,100.>

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

3

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.)
1a FORTUNE BRANDS INC.		P	03/16/05	04/23/09
b HOME DEPOT INC.		P	11/06/03	12/23/09
c INTEL CORP.		P	11/06/03	12/23/09
d INTEL CORP.		P	03/16/05	12/23/09
e ISHARES RUSSELL MICROCAP INDEX		P	08/30/07	12/29/09
f JOHNSON & JOHNSON		P	03/04/05	04/14/09
g MEDTRONIC INC.		P	11/06/03	12/23/09
h PROCTOR & GAMBLE CO		P	11/06/03	04/14/09
i WALGREEN		P	03/04/05	04/14/09
j WYETH INC.		P	11/06/03	04/14/09
k INGERSOLL RAND PLC		P	03/04/05	11/02/09
l ALPHA HEDGED STRATEGIES FUND		P	09/05/07	03/05/09
m ISHARES BARCLAYS TIPS BONDS FUND		P	05/12/08	11/02/09
n FEDERATED STRATEGIC VALUE FUND		P	08/24/06	12/23/09
o FIDELITY ADVISOR LEVERAGED FUND		P	08/24/06	03/03/09

(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 3,259.		7,842.	<4,583.>
b 14,206.		18,490.	<4,284.>
c 3,879.		6,770.	<2,891.>
d 4,849.		6,045.	<1,196.>
e 13,106.		20,077.	<6,971.>
f 12,834.		16,945.	<4,111.>
g 6,352.		6,529.	<177.>
h 14,416.		14,588.	<172.>
i 8,258.		13,500.	<5,242.>
j 12,719.		12,857.	<138.>
k 6,297.		8,754.	<2,457.>
l 4,000.		6,439.	<2,439.>
m 12,932.		13,593.	<661.>
n 27,905.		40,000.	<12,095.>
o 15,322.		34,770.	<19,448.>

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(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	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			<4,583.>
b			<4,284.>
c			<2,891.>
d			<1,196.>
e			<6,971.>
f			<4,111.>
g			<177.>
h			<172.>
i			<5,242.>
j			<138.>
k			<2,457.>
l			<2,439.>
m			<661.>
n			<12,095.>
o			<19,448.>

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 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)

If gain, also enter in Part I, line 8, column (c)

If (loss), enter "-0-" in Part I, line 8

3

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.)
1a	FORWARD INST FUND #111	P	09/05/07	03/03/09
b	GATEWAY FUND	P	05/28/08	12/23/09
c	HARBOR INTERNATIONAL FUND	P	05/28/08	12/23/09
d	SSGA EMERGING MARKET FUND	P	08/28/07	04/23/09
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

(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	11,571.		30,000.	<18,429.>
b	15,000.		17,122.	<2,122.>
c	12,000.		16,121.	<4,121.>
d	13,619.		30,001.	<16,382.>
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			<18,429.>
b			<2,122.>
c			<4,121.>
d			<16,382.>
e			
f			
g			
h			
i			
j			
k			
l			
m			
n			
o			

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	<149,592.>
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter "-0-" in Part I, line 8 }	3	N/A

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	Amount
UNITED LIQUID ASSET FUND	378.
Total to Form 990-PF, Part I, line 3, Column A	378.

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
ABBOTT LABORATORIES	90.	0.	90.
ALLSTATE CORP.	183.	0.	183.
ALPHA HEDGED STRATEGIES FUND	299.	0.	299.
AMERICAN INTL GROUP INC.	685.	0.	685.
APACHE CORPORATION	23.	0.	23.
ARBITRAGE FUND	90.	0.	90.
ARTIO INTERNATIONAL EQUITY FUND	406.	0.	406.
ARTIO INTERNATIONAL EQUITY FUND	1,735.	0.	1,735.
ARTIO INTERNATIONAL EQUITY FUND	10.	0.	10.
ARTIO INTERNATIONAL EQUITY FUND	44.	0.	44.
AT&T INC.	123.	0.	123.
AUTOMATIC DATA PROCESSING INC.	99.	0.	99.
BANK AMERICA CORP.	9.	0.	9.
BP AMOCO	672.	0.	672.
CALAMOS CONVERTIBLE FUND	101.	0.	101.
CALAMOS CONVERTIBLE FUND	369.	0.	369.
CATERPILLAR FIN SERV CRP 4.25%	680.	0.	680.
CHEVRON CORP	266.	0.	266.
CHUBB CORP.	35.	0.	35.
COCA COLA CO	164.	0.	164.
CULLEN FROST BANKERS INC.	86.	0.	86.
DEERE AND CO	31.	0.	31.
DIAMOND HILL LONG SHORT FUND	1.	0.	1.
DOW CHEMICAL COMPANY	174.	0.	174.
EXXON MOBIL CORP	415.	0.	415.
FEDERATED CAPITAL APPRECIATION FUND	489.	0.	489.
FEDERATED STRATEGIC VALUE FUND	1,625.	0.	1,625.
FFCB SOVEREIGN AGENCY	460.	0.	460.
FFCB SOVEREIGN AGENCY	296.	0.	296.
FFCB SOVEREIGN AGENCY	800.	0.	800.
FHLB SOVEREIGN AGENCY	880.	0.	880.
FHLB SOVEREIGN AGENCY	240.	0.	240.
FHLB SOVEREIGN AGENCY	260.	0.	260.
FHLMC 3.375%	270.	0.	270.
FORTUNE BRANDS INC.	44.	0.	44.

FORWARD INTL SMALL COMPANIES

INST FUND #111	480.	0.	480.
FPL GROUP INC.	378.	0.	378.
GATEWAY FUND CLASS Y	733.	0.	733.
GENERAL ELECTRIC COMPANY	410.	0.	410.
GENERAL ELECTRIC COMPANY	688.	0.	688.
GENERAL ELECTRIC COMPANY	840.	0.	840.
GEORGIA POWER PFD	456.	0.	456.
HARBOR INTERNATIONAL FUND	466.	0.	466.
HARBOR INTERNATIONAL FUND	75.	0.	75.
HARDING LOEVNER EMRG MKTS	140.	0.	140.
HARTFORD LIFE INS HIG 4.8%	768.	0.	768.
HEINZ HJ COMPANY	157.	0.	157.
HOME DEPOT INC.	450.	0.	450.
INGERSOLL RAND CO	72.	0.	72.
INGERSOLL RAND PLC	14.	0.	14.
INTEL CORP	252.	0.	252.
ISHARES BARCLAYS TIPS BONDS FUND	698.	0.	698.
ISHARES BARCLAYS TIPS BONDS FUND	115.	0.	115.
ISHARES MSCI EMERGING MKT	128.	0.	128.
ISHARES RUSSELL MICROCAP INDEX	70.	0.	70.
ISHARES S&P GLOBAL	161.	0.	161.
JOHNSON & JOHNSON	115.	0.	115.
JP MORGAN CHASE PFD STOCK	690.	0.	690.
MANNING & NAPIER WORLD			
OPPORTUNITIES FUND	206.	0.	206.
MANNING & NAPIER WORLD			
OPPORTUNITIES FUND	24.	0.	24.
MCDONALD CORP	116.	0.	116.
MEDTRONIC INC.	118.	0.	118.
MICROSOFT CORP.	156.	0.	156.
NORTEL NETWORKS CORP	1.	0.	1.
ORACLE CORP	75.	0.	75.
PIMCO ALL ASSET FUND	11.	0.	11.
PIMCO ALL ASSET FUND	1,129.	0.	1,129.
PIMCO ALL ASSET FUND	15.	0.	15.
PIMCO FOREIGN BOND	112.	0.	112.
PIMCO LOW DURATION FUND	13.	0.	13.
PPG INDS INC.	369.	0.	369.
PROCTOR & GAMBLE CO	120.	0.	120.
ROYCE MICRO CAP INV CL FUND	289.	0.	289.
ROYCE MICRO CAP INV CL FUND	189.	0.	189.
ROYCE TOTAL RETURN FUND	262.	0.	262.
ROYCE TOTAL RETURN FUND	53.	0.	53.
SECTOR SPDR	126.	0.	126.
SSGA EMERGING MARKET FUND #235	480.	0.	480.
T ROWE PRICE HIGH YIELD FUND	22.	0.	22.
T ROWE PRICE HIGH YIELD FUND	2,201.	0.	2,201.
TCW SELECT EQUITIES CL I TOTAL			
RTURN BOND	331.	0.	331.
UNITED PARCEL SERVICE	45.	0.	45.
VANGUARD 500 INDEX FUND SIGNAL			
CLASS	821.	0.	821.
VAUGHAN NELSON SMALL CAP VALUE			
FUND	164.	0.	164.

WALGREEN CO.	34.	0.	34.
WALMART STORES INC.	430.	0.	430.
WYETH INC.	90.	0.	90.
Total to Form 990-PF, Part I, ln 4	28,512.	0.	28,512.

Form 990-PF	Accounting Fees	Statement	3
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
TAX PREPARATION	600.	0.		600.
To Form 990-PF, Pg 1, ln 16b	600.	0.		600.

Form 990-PF	Taxes	Statement	4
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
EXCISE TAX (ESTIMATES	140.	0.		140.
To Form 990-PF, Pg 1, ln 18	140.	0.		140.

Form 990-PF	U.S. and State/City Government Obligations	Statement	5
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Description	U.S. Gov't	Other Gov't	Book Value	Fair Market Value
FEDERAL FARM CREDIT BANK SOVERIGN AGENCY	X		16,008.	15,345.
FFCB SOVERIEGN AGENCY	X		16,001.	16,355.
FHLMC 3.375%	X		16,001.	15,992.
Total U.S. Government Obligations			48,010.	47,692.
Total State and Municipal Government Obligations				
Total to Form 990-PF, Part II, line 10a			48,010.	47,692.

Form 990-PF	Corporate Stock	Statement	6
Description	Book Value	Fair Market Value	
CISCO SYS INC.	9,150.	9,576.	
EXXON MOBIL CORP	8,975.	17,048.	
GENERAL ELECTRIC COMPANY	14,123.	7,565.	
MICROSOFT CORP	7,845.	9,144.	
BP AMOCO PLC	10,358.	11,594.	
CHEVRONTXACO	4,506.	7,699.	
SYSCO CORP	16,934.	13,970.	
FPL GROUP INC.	8,120.	10,564.	
ISHARES MSCI EMERGING MKT	5,540.	9,338.	
ISHARES S&P GLOBAL EAFE ETF	18,254.	16,416.	
PPG INDS INC.	15,950.	14,108.	
ALPHA HEDGED STRAREGIES FUND	23,561.	17,471.	
PIMCO ALL ASSET FUND	47,007.	46,701.	
GATEWAY FUND CLASS Y	19,878.	20,014.	
GEORGIA POWER PFD	6,282.	8,022.	
HARBOR INTERNATIONAL FUND	27,879.	29,957.	
JP MORGAN CHASE PFD STOCK	8,001.	9,037.	
ARTIO INTERNATIONAL EQUITY FUND I	37,003.	28,805.	
T ROWE PRICE HIGH YIELD FUND	30,000.	29,495.	
ROYCE MICRO CAP INV CL FUND	40,000.	35,752.	
ROYCE TOTAL RETURN FUND INV	30,000.	25,023.	
AT&T INC.	3,815.	4,205.	
ABBOTT LABORATORIES	3,425.	4,049.	
ARBITRAGE FUND	15,000.	15,799.	
BARON GROWTH FUND	20,000.	28,026.	
CALAMOS CONVERTIBLE FUND	16,000.	19,760.	
COCA COLA CO	3,941.	5,700.	
DEERE & CO	5,057.	6,058.	
DIAMOND HILL LONG SHORT FUND	20,002.	19,903.	
FEDERATED CAPITAL APPRECIATION FUND	50,000.	49,504.	
AMERICAN GROWTH FUND OF AMERICA	50,000.	63,656.	
HARDING LOEVNER EMERGING MARKET	31,000.	47,793.	
HJ HEINZ CO	4,056.	5,345.	
JPMCHASE MORTGAGE BACKED SECURITIES	50,000.	49,726.	
MCDONALDS CORP	3,840.	4,683.	
MANNING & NAPIER WORLD OPPORTUNITIES FUND	22,000.	31,562.	
NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND	36,000.	37,793.	
NORTEL NETWORKS CORP	1.	1.	
PIMCO LOW DURATION INST	25,000.	24,952.	
PIMCO FOREIGN BOND	30,001.	28,737.	
RYDEX/SGI MANAGED FUTURES STRATEGY FUND	40,001.	40,806.	
VANGUARD 500 INDEX FUND SIGNAL	40,000.	50,852.	
TFS MARKET NEUTRAL FUND	20,001.	20,000.	
Total to Form 990-PF, Part II, line 10b	878,506.	936,209.	

Form 990-PF	Corporate Bonds	Statement	7
Description	Book Value	Fair Market Value	
WALMART STORES INC.	7,827.	8,607.	
CATERPILLAR FIN SERV CRP 4.25%	16,001.	16,424.	
GENERAL ELECTRIC CAP CORP	16,001.	16,365.	
GENERAL ELECTRIC CAP CORP	16,001.	15,430.	
HARTFORD LIFE INS HIG	16,001.	16,032.	
Total to Form 990-PF, Part II, line 10c	71,831.	72,858.	

Form 990-PF	Other Assets	Statement	8
Description	Beginning of Yr Book Value	End of Year Book Value	Fair Market Value
INCOME POSTED AFTER PERIOD END	0.	377.	377.
To Form 990-PF, Part II, line 15	0.	377.	377.

Form 990-PF	Grant Application Submission Information Part XV, Lines 2a through 2d	Statement	9
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Name and Address of Person to Whom Applications Should be Submitted

UNITED BANK, INC.
21 12TH STREET
WHEELING, WV 26003

Telephone Number

(304) 231-1905

Form and Content of Applications

WRITTEN FORM WITH DESCRIPTION OF CHARITABLE PURPOSES AND EVIDENCE OF
EXEMPTION UNDER INTERNAL REVENUE CODE SECTION 501 (C) (3).

Any Submission Deadlines

NONE

Restrictions and Limitations on Awards

TRUSTESS WILL GIVE SPECIAL CONSIDERATION TO CHARITABLE ORGANIZATIONS AND
CHARITABLE PURPOSES SERVING THE NEEDS OF THE WHEELING WV METROPOLITAN AREA.

Form 990-PF

Grants and Contributions
Paid During the Year

Statement 10

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
APPALACHIAN OUTREACH INC. WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
AUGUSTA LEVY LEARNING CENTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
BIG BROTHERS/BIG SISTERS OF OHIO & MARSHALL COUNTIES INC. WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
CATHOLIC NEIGHBORHOOD CENTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
CHRIST UNITED METHODIST CHURCH WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
HOPE UNITED METHODIST CHURCH - FOOD PANTRY WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
KING'S DAUGHTERS CHILD CARE CENTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
KIWANIS - FRESH AIR FARM WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.

LAUGHLIN MEMORIAL CHAPEL WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
OHIO COUNTY ANIMAL SHELTER WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
OHIO COUNTY SCHOOLS ANCHOR AFTERSCHOOL PROGRAM WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	2,000.
SALVATION ARMY WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
ST. JAMES EVANGELICAL LUTHERN CHURCH - FOOD PANTRY WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	1,000.
THE HOUSE OF THE CARPENTER INC. WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
THE SOUP KITCHEN OF GREATER WHEELING WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
WEST LIBERTY STATE COLLEGE - SCHOLARSHIPS WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
WV NORTHERN COMMUNITY COLLEGE FOUNDATION - SCHOLARSHIPS WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.
YWCA - FAMILY VIOLENCE PREVENTION WHEELING, WV 26001	NONE CHARITABLE	PUBLIC CHARITY	4,000.

ST LUKES EPISCOPAL CHURCH
WHEELING, WV 26001

NONE
CHARITABLE

PUBLIC
CHARITY

1,000.

WEBARK ESTATES
WHEELING, WV 26001

NONE
CHARITABLE

PUBLIC
CHARITY

1,000.

Total to Form 990-PF, Part XV, line 3a

48,000.