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Form **990-PF**

Return of Private Foundation or Section 4947(a)(1) Nonexempt Charitable Trust Treated as a Private Foundation

OMB No 1545-0052

2009Department of the Treasury
Internal Revenue Service

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 Wolf Foundation for Education Trust		A Employer identification number 23-6750958
	Ephrata National Bank		B Telephone number (see page 10 of the instructions) 717-733-6576
	Number and street (or P.O. box number if mail is not delivered to street address)	Room/suite	C If exemption application is pending, check here ☐
	47 E Main St POB 457		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
	City or town, state, and ZIP code Ephrata PA 17522-0457		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation			F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 387,691	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify)		

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 page 11 of the instructions))

	(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 (attach schedule)				
2 Check ☒ if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	100	100		
4 Dividends and interest from securities	16,675	16,675		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	3,310			
b Gross sales price for all assets on line 6a 95,779				
7 Capital gain net income (from Part IV, line 2)		3,310		
8 Net short-term capital gain			0	
9 Income modifications				
10a Gross sales less returns & 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	20,085	20,085	0	
13 Compensation of officers, directors, trustees, etc	3,272	3,272		
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule)	952			952
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see page 14 of the instructions)	143			
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) Stmt 3	215			215
24 Total operating and administrative expenses. Add lines 13 through 23	4,582	3,272		1,167
25 Contributions, gifts, grants paid	18,500			18,500
26 Total expenses and disbursements. Add lines 24 and 25	23,082	3,272	0	19,667
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	-2,997			
b Net investment income (if negative, enter -0-)		16,813		
c Adjusted net income (if negative, enter -0-)			0	

For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions.

Form **990-PF** (2009)

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		19,117	21,468	21,468
	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 page 16 of the instructions)				
	7	Other notes and loans receivable (att. 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) Stmt 4		57,697	2,812	2,745
	b	Investments—corporate stock (attach schedule) See Stmt 5		121,882	122,461	120,958
	c	Investments—corporate bonds (attach schedule) See Stmt 6		191,706	240,664	242,520
	11	Investments—land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch.) ▶				
	12	Investments—mortgage loans				
	13	Investments—other (attach schedule)				
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch.) ▶				
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)		390,402	387,405	387,691	
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 SFAS 117, check here ▶ ☐ 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 ▶ ☒ and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds				
	28	Paid-in or capital surplus, or land, bldg., and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds		390,402	387,405	
	30	Total net assets or fund balances (see page 17 of the instructions)		390,402	387,405	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)		390,402	387,405	

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	390,402
2	Enter amount from Part I, line 27a	2	-2,997
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	387,405
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	387,405

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 See Worksheet				
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e			

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			

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	3,310
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8		3	101

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 page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2008	21,772	389,397	0.055912
2007	21,652	437,231	0.049521
2006	21,042	423,147	0.049727
2005	20,376	416,420	0.048931
2004	20,755	417,630	0.049697

2 Total of line 1, column (d)	2	0.253788
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	0.050758
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	361,646
5 Multiply line 4 by line 3	5	18,356
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	168
7 Add lines 5 and 6	7	18,524
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 on page 18.	8	19,667

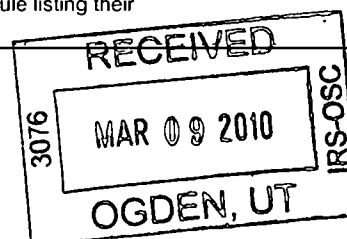
Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b	1	168
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2	3	168
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	168
6	Credits/Payments		
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	
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	
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	168
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 ☐ Refunded ☐	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the 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 ☐ \$ _____ (2) On foundation managers ☐ \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☐ \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		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
4b 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 page 19 of the instructions) ☐ PA		
8b 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 on page 27)? 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

N/A



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 page 20 of the 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 ► The Ephrata National Bank 47 E. Main St. Located at ► Ephrata, PA	Telephone no ► 717-733-6576 ZIP+4 ► 17522		
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		

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?	☐ Yes	☒ No
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes	☒ No
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes	☒ No
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes	☐ No
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes	☒ No
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes	☒ No
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here	► ☐	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?	N/A	
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 ► 20 , 20 , 20 , 20	☐ Yes	☒ 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 page 20 of the instructions)	N/A	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20 , 20 , 20 , 20		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes	☒ No
b	If "Yes," did it have excess business holdings in 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	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009?	4b	X

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)? (see page 22 of the instructions)	☐ Yes	☒ No	
(5)	Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes	☒ No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here			5b ☒
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945-5(d)	N/A ☐ Yes	☐ No	
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 ☒
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 (see page 22 of the 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
THE EPHRATA NATIONAL BANK 47 E Main St Ephrata PA 17522	Sole Trustee 1 00	3,272	0	0

2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the 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 ▶

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 page 23 of the 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 ▶**Part IX-A Summary of Direct Charitable Activities**

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

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see page 24 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
1 N/A	
2	
All other program-related investments. See page 24 of the instructions.	
3	

Total. Add lines 1 through 3 ▶

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the 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	347,948
b	Average of monthly cash balances	1b	19,205
c	Fair market value of all other assets (see page 24 of the instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	367,153
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	367,153
4	Cash deemed held for charitable activities. Enter 1½ % of line 3 (for greater amount, see page 25 of the instructions)	4	5,507
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	361,646
6	Minimum investment return. Enter 5% of line 5	6	18,082

Part XI Distributable Amount (see page 25 of the 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	18,082
2a	Tax on investment income for 2009 from Part VI, line 5	2a	168
b	Income tax for 2009 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	168
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	17,914
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	17,914
6	Deduction from distributable amount (see page 25 of the instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	17,914

Part XII Qualifying Distributions (see page 25 of the 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	19,667
b	Program-related investments—total from Part IX-B	1b	
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	19,667
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 page 26 of the instructions)	5	168
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	19,499

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 page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				17,914
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2009				
a From 2004				
b From 2005				
c From 2006			190	
d From 2007			370	
e From 2008			2,588	
f Total of lines 3a through e	3,148			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ \$ 19,667				
a Applied to 2008, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c Treated as distributions out of corpus (Election required—see page 26 of the instructions)				
d Applied to 2009 distributable amount				17,914
e Remaining amount distributed out of corpus	1,753			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	4,901			
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions				
e Undistributed income for 2008 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions				
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) (see page 27 of the instructions)				
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)				
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	4,901			
10 Analysis of line 9				
a Excess from 2005				
b Excess from 2006			190	
c Excess from 2007			370	
d Excess from 2008			2,588	
e Excess from 2009			1,753	

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling					
b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)					
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	Tax year	Prior 3 years			(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year—see page 28 of the instructions.)

1 Information Regarding Foundation Managers.	
a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))	NONE
b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest	NONE
2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs.	
Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.	
a The name, address, and telephone number of the person to whom applications should be addressed	Ephrata National Bank 717-733-6576 47 E. Main St. Ephrata PA 17522
b The form in which applications should be submitted and information and materials they should include	See attached
c Any submission deadlines	See attached
d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors	See attached

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

Recipient	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 Paid during the year See Attached List	None	Individual	Scholarship	18,500
Total			▶ 3a	18,500
b Approved for future payment N/A				
Total			▶ 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments						
3 Interest on savings and temporary cash investments				14	100	
4 Dividends and interest from securities				14	16,675	
5 Net rental income or (loss) from real estate						
a Debt-financed property						
b Not debt-financed property						
6 Net rental income or (loss) from personal property						
7 Other investment income						
8 Gain or (loss) from sales of assets other than inventory				18	3,310	
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue a _____						
b _____						
c _____						
d _____						
e _____						
12 Subtotal. Add columns (b), (d), and (e)			0		20,085	0
13 Total. Add line 12, columns (b), (d), and (e)					13	20,085

(See worksheet in line 13 instructions on page 28 to verify calculations)

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

[illegible]

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

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

b If "Yes," complete the following schedule		
(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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 or fiduciary) is based on all information of which preparer has any knowledge.

Signature of officer or trustee

Date _____

Title

Sign Here

**Paid
Preparer's
Use Only**

Preparer's
signature

Firm's name (or yours if self-employed), address, and ZIP code

Simon Lever LLP
444 Murry Hill Circle
Lancaster, PA 17601

Date _____

Check if
self-employed

Preparer's identifying
number (see **Signature** on
page 30 of the instructions)
P00010145

EIN ▶ 23-1692578

Phone no 717-569-7081

Form **990-PF** (2009)

Form 990-PF	Capital Gains and Losses for Tax on Investment Income	2009
For calendar year 2009, or tax year beginning , and ending		

Name Wolf Foundation for Education Trust Ephrata National Bank	Employer Identification Number 23-6750958
--	--

(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) Federal Home Loan Bank	P	07/08/08	06/09/09
(2) Federal Home Loan Bank	P	08/25/09	12/18/09
(3) Principal Life Income Fund	P	07/27/09	08/17/09
(4) Exxon Mobil	P	11/16/01	08/06/09
(5) FPL Group	P	02/11/92	02/12/09
(6) Federal Home Loan Mortgage	P	12/12/08	12/15/09
(7) FNMA	P	10/23/07	04/13/09
(8) FNMA	P	01/16/08	04/30/09
(9) Helios Multi Sector Fund	P	07/12/06	09/21/09
(10) Helios Multi Sector Fund	P	10/26/06	09/21/09
(11) Household Finance Corp	P	01/08/02	02/01/09
(12) Verizon Communications	P	06/25/92	02/12/09
(13) Oakmark International Fund			
(14)			
(15)			

(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)
(1) 15,000		14,885	115
(2) 10,000		10,000	
(3) 10,000		10,014	-14
(4) 1,826		944	882
(5) 2,445		880	1,565
(6) 10,000		10,000	
(7) 10,000		10,000	
(8) 20,000		20,000	
(9) 4		70	-66
(10) 1		28	-27
(11) 15,000		14,558	442
(12) 1,462		1,090	372
(13) 41			41
(14)			
(15)			

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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
(1)			115
(2)			
(3)			-14
(4)			882
(5)			1,565
(6)			
(7)			
(8)			
(9)			-66
(10)			-27
(11)			442
(12)			372
(13)			41
(14)			
(15)			

Federal Statements**Statement 1 - Form 990-PF, Part I, Line 16b - Accounting Fees**

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
Accounting Fees	\$ 952	\$	\$	\$ 952
Total	\$ 952	\$ 0	\$ 0	\$ 952

Statement 2 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
2008 Federal Excise Tax	\$ 143	\$	\$	\$
Total	\$ 143	\$ 0	\$ 0	\$ 0

Statement 3 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
Expenses		\$	\$	
Printing	215			215
Total	\$ 215	\$ 0	\$ 0	\$ 215

Federal Statements

FYE: 12/31/2009

Statement 4 - Form 990-PF, Part II, Line 10a - US and State Government Investments

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
US Debt Securities	\$ 54,885	\$	Cost	\$
Federated GNMA Trust	2,812	2,812	Cost	2,745
Total	\$ 57,697	\$ 2,812		\$ 2,745

Statement 5 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
ACNB	\$ 5,867	\$ 5,867	Cost	\$ 4,274
BP PLC	6,525	6,525	Cost	8,696
Chevron Corp.	2,927	2,927	Cost	5,928
Citigroup		10,000	Cost	9,675
Du Pont	3,982	3,982	Cost	3,367
Exxon-Mobil Corp.	3,776	2,832	Cost	5,114
FPL Group Inc	2,641	1,761	Cost	5,282
General Dynamics		2,168	Cost	3,409
General Electric Co	1,761	1,761	Cost	3,404
Harleysville Natl Corp	4,717	4,717	Cost	1,485
Pfizer Co	3,338	3,338	Cost	1,819
Piedmont Natural Gas	3,512	3,512	Cost	4,012
Southern Company	3,302	3,302	Cost	3,332
Verizon Communications	3,269	2,179	Cost	3,313
Bank One Capital Trust	5,000	5,000	Cost	5,026
CitiGroup Captial VIII	10,000		Cost	
Federated Kaufmann Fd Cl SA	6,854	6,865	Cost	6,213
Oakmark International Fund	10,473	11,323	Cost	10,095
T Rowe Price Mid Cap Value Fund	9,312	9,408	Cost	9,554

Federal Statements**Statement 5 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments (continued)**

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
T Rowe Price Equity Inc Fund	\$ 6,631	\$ 6,733	Cost	\$ 5,589
Legg Mason Value Trust	6,877	6,921	Cost	4,520
Vanguard Group Windsor II	7,593	7,728	Cost	6,108
Dodge & Cox International Stock	8,120	8,120	Cost	6,435
Federated Kaufmann Small Cap	5,405	5,405	Cost	4,218
Dodge & Cox International Stock		87	Cost	90
Total	\$ 121,882	\$ 122,461		\$ 120,958

Statement 6 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
GE Capital	\$ 9,950	\$ 9,950	Cost	\$ 10,085
Household Finance	14,558		Cost	
SBC Communications	15,063	15,063	Cost	16,135
Helios Multi-Sector Fund		8,372	Cost	465
RMK Multi-Sector High Income Fund	8,470		Cost	
Bank of America	19,900	19,900	Cost	19,602
Bellsouth	14,999	14,999	Cost	15,490
Clorox	9,858	9,858	Cost	10,613
Emerson Electric	19,920	19,920	Cost	21,017
General Electric Capital		9,782	Cost	10,302
General Electric Capital	15,000	15,000	Cost	15,384
Goldman Sachs		4,872	Cost	5,376
Hartford Life Insurance	20,000	20,000	Cost	20,014
Kellogg Co	10,000	10,000	Cost	10,483
Morgan Stanley		10,000	Cost	9,609

Statement 6 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments (continued)

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
National City	\$	\$ 15,292	Cost	\$ 15,664
Pitney Bowes	33,988	33,988	Cost	36,400
Wachovia		13,497	Cost	15,255
Bear Stearns		10,171	Cost	10,626
Total	<u>\$ 191,706</u>	<u>\$ 240,664</u>		<u>\$ 242,520</u>

Federal Statements**Form 990-PF, Part XV, Line 1a - Managers Who Contributed Over 2% or \$5,000**

Name of Manager	Amount
NONE	\$
Total	\$ 0

Form 990-PF, Part XV, Line 1b - Managers Who Own 10% or More Stock

Name of Manager	Amount
NONE	\$
Total	\$ 0

Form 990-PF, Part XV, Line 2b - Application Format and Required Contents

Description
See attached

Form 990-PF, Part XV, Line 2c - Submission Deadlines

Description
See attached

Form 990-PF, Part XV, Line 2d - Award Restrictions or Limitations

Description
See attached

Student			() M			
Applicant	Last Name	First Name	Mo.	Day	Year	
Applicant's Home Address						
Street		City	State	Zip Code		
Applicant's Telephone Number			() Check if unlisted			
Social Security Number		U.S. Citizen () Yes () No	Marital Status () Unmarried () Married		Health Status () Normal () Disability Explain Disab. _____	

Year student established local residency _____

Applicant normally lives with (Check all that apply)

- () Father () Stepfather () Legal Guardian
 () Mother () Stepmother () Maintain Own Residence

Applicant's Family Status (Check all that apply)

- () Father is Deceased () Mother is unable to work () Other special circumstances
 () Mother is Deceased () Parents are separated or divorced Explain _____
 () Father is unable to work

Applicant's Expected Major
or Course of Study _____

Estimated Cost Per
Academic Year _____

I will be enrolled in a:

- () Four Year Degree Program () Two Year Trade or Business School Program
 () Three Year Trade or Business School Program () Two Year Hospital Nursing Program
 () Three Year Hospital Nursing Program () One Year Trade or Business School Program
 () Two Year Degree Program () Other - Identify _____

I will be enrolled as a:

- () Resident student on campus () Commuting Student
 () Resident student in approved off campus housing () Other - Identify _____

I will be enrolled at _____

Full Name of Institution or Higher Learning _____

Street Address _____

City _____

State _____

Zip Code _____

Applicant's Summer Employment (Check Appropriate Block)

- () Did not apply () Applicant will not work because of attending summer school
 () Applicant will not work () Other - Explain _____

Applicant's other scholarships or awards granted or anticipated per academic year (Check one)

- () Did not apply () Awarded or anticipated { _____ Amount/Year
 () None granted { _____ Amount/Year

Applicant's Other Income
Or Resources (Check One)

Total Student Resources Per Academic Year

- () None From Student's Assets \$ _____
 () Gift From Student's Summer Earnings _____
 () Interest & Dividends from Investments From Parents Income and Assets _____
 () Other - Explain From Veterans or Social Security Benefits _____
 From other sources _____
 Total \$ _____

I attest that the information set forth above is true and correct to the best of my knowledge and belief.

Date _____

Signature of Applicant _____

Name of Father		Age		Name of Mother		Age	
Home Address				Home Address			
Telephone Number				Telephone Number			
Occupation and Title				Occupation and Title			
Employed By		No. of Years		Employed By		No. of Years	

INCOME - PLEASE ENCLOSE COPY OF FEDERAL INCOME TAX RETURN FILED THIS YEAR. FAILURE TO INCLUDE TAX RETURN WILL ELIMINATE STUDENT FROM FINANCIAL NEED CONSIDERATION.

Additional Family Members Other Than Student Who Reside with Parents

Name	Age	Check if Attending College

Other Special Parental Information (check one)

() None

() Special circumstances - Explain _____

Parents' Assets and Liabilities

RESIDENCE (check one)

() Not applicable - Home rented

() Home owned - Year purchased _____

Fair Market Value of Home _____

Present Unpaid Mortgage Balance _____

FAIR-MARKET VALUE OF PARENTS' OTHER ASSETS (Net of corresponding indebtedness)

Please fill in every blank. If none, write NONE.

Stocks \$ _____	Mutual Funds \$ _____	Real Estate \$ _____
Bonds \$ _____	Savings Accts. \$ _____	Cars/Trucks \$ _____
Cert. of Dep. \$ _____	Collectibles \$ _____	Boats/Rec. Veh. \$ _____
(jewelry/antiques/coins, etc.)		

I attest that the information set forth above is true and correct to the best of my knowledge and belief and is subject to verification.

Date _____ Signature of Parent or Guardian _____

(To be completed by Applicant's High School)

Applicant's Class Standing _____ Number of Students Graduating _____

Applicant's Most Recent Test Score Results: SAT _____ ACT _____

Special Achievements, honors and/or extracurricular activities _____

I attest that the information set forth is true and correct to the best of my knowledge and belief.

Date _____ Signature and Title of School Representative _____

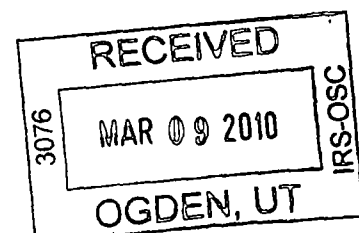
ADDITIONAL INFORMATION REGARDING
THE ALFRED WOLF SCHOLARSHIP AWARD

The Wolf Foundation for Education was created under the provisions contained in the last will and testament of the late Alfred Wolf, who died September 9, 1981. Mr. Wolf immigrated to the United States in 1913 at the age of 14. He worked in the hosiery and textile business and from 1948 to 1953, owned and operated "Milda Hosiery", a local business establishment. Mr. Wolf, who retired in 1953, loved to travel and was a member of various masonic and shrine organizations. He had a special interest in assisting deserving students to continue their education in an institution of higher learning and therefore he set aside a significant portion of his estate in a perpetual trust to accomplish this desire. This trust as maintained by the Trust Department of The Ephrata National Bank provides that the net income from principal investments shall be awarded annually in scholarships, not to exceed \$600.00 annually and not to exceed a term of four years.

The scholarships are to be awarded to the most deserving boys and girls of Ephrata Borough and Ephrata Township who graduate from high school. The determination of the annual scholarship awards is made by a committee comprised of the President of The Ephrata National Bank and the Senior Trust Officer of The Ephrata National Bank. The annual \$600.00 payment is made jointly to the student and the institution attended and each recipient must maintain good class standing in order to be granted the succeeding \$600.00 annual payment. Forfeited scholarship awards are reassigned in designated order to any alternates named within a graduating class.

The Trust contains a provision wherein a recipient of a scholarship award who subsequently desires to repay all or any part of the funds received may do so at any time and accordingly make said funds available for redistribution.

The Scholarship Committee, and The Ephrata National Bank, as Trustee, pledge continued efforts to make this scholarship available to students in perpetuation of the memory of Mr. Alfred Wolf as a most generous and considerate person.



Alfred Wolf Foundation For Education Scholarship Recipients 1/1/09 - 12/31/2009

<u>Name</u>	<u>College</u>	<u>Amount</u>
Auker, Cameron 1232 West Main Street Ephrata PA 17522	Hampden-Sydney College	\$ 500 00
Enck, Angela R 624 Pointview Avenue Ephrata PA 17522	Harrisburg Area Community College	\$ 500 00
Fasnacht, Celia L 310 Woodchuck Drive Ephrata PA 17522	Temple University	\$ 500 00
Marks, Timothy M 64 Oriole Drive Ephrata PA 17522	Messiah College	\$ 500 00
Martin, Keith A 53 Maple Farm Road Ephrata PA 17522	The Pennsylvania State University	\$ 500 00
Nicholas, Amy E 210 Tuckson Avenue Ephrata PA 17522	University of Richmond	\$ 500 00
O'Brassill, Kristin M 51 East Main Street Rear Apt Ephrata PA 17522	Millersville University	\$ 500 00
Palagashvili, Liya 959 Pleasantview Road Ephrata PA 17522	George Mason University	\$ 500 00
Pfultz, Sabrina E 8 Hess Circle Ephrata PA 17522	Philadelphia University	\$ 500 00
Burkholder, Rebecca M 215 East Mohler Church Road Ephrata PA 17522	Eastern University	\$ 500 00
Eshleman, Juliana L 430 Lincoln Avenue Ephrata PA 17522	Moody Bible Institute	\$ 500 00
Hoffner, Cody L 977-78 Rettew Mill Road Ephrata PA 17522	Penn State Berks	\$ 500 00
Kulfan, Tyler S. 72 Brookfield Drive	Eastern University	\$ 500 00

Alfred Wolf Foundation For Education Scholarship Recipients 1/1/09 - 12/31/2009

Ephrata PA 17522

Marks, Deborah M 64 Oriole Drive Ephrata PA 17522	Messiah College	\$ 500 00
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Moyer, Victoria M 201 Irene Avenue Ephrata PA 17522	Bucknell University	\$ 500 00
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Tillinghast, Miranda P 15 Garfield Drive Ephrata PA 17522	University of North Carolina Wilmington	\$ 500 00
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VonNeida, Olivia D 318 Tuckson Avenue Ephrata PA 17522	Rensselaer Polytechnic Institute	\$ 500 00
--	----------------------------------	-----------

Becker, Matthew 326 Vista Drive Ephrata PA 17522	Penn State University	\$ 500 00
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Burkholder, Douglas 136 East Mohler Church Road Ephrata PA 17522	Millersville University	\$ 500 00
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Chen, Mindy C 201 Mortar Lane Ephrata PA 17522	New York University	\$ 500 00
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DeLue, Michael 1416-233 Lincoln Heights Avenue Ephrata PA 17522	Gettysburg University	\$ 500 00
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Filbert, Zackary L. 31 Eastbrooke Drive Ephrata PA 17522	Virginia Tech	\$ 500 00
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Miller, Nicole R 277 Colonial Drive Akron PA 17501	Susquehanna University	\$ 500 00
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Moyer, Johanna M 201 Irene Avenue Ephrata PA 17522	Bucknell University	\$ 500 00
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Brown, Jonathan J 106 Heritage Road Ephrata PA 17522	Lebanon Valley College	\$ 500 00
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Burkholder, Michael B 215 East Mohler Church Road	Carnegie Mellon University	\$ 500 00
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Alfred Wolf Foundation For Education Scholarship Recipients 1/1/09 - 12/31/2009

Ephrata PA 17522

Garber, Jenna R 120 Park Avenue Ephrata PA 17522	University of Richmond	\$ 500 00
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Marks, Kimberly J 64 Oriole Drive Ephrata PA 17522	Messiah College	\$ 500 00
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Martin, Kayla A 263 Church Avenue Ephrata PA 17522	Kutztown University	\$ 500 00
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Nicholas, Katherine J 210 Tuckson Avenue Ephrata PA 17522	University of Richmond	\$ 500 00
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Smith, Laurelin M 156 East Walnut Street Ephrata PA 17522	Penn State University	\$ 500 00
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Stauffer, Dallas L 771 Glenwood Drive Ephrata PA 17522	George Mason University	\$ 500 00
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McQuate, Amanda L 135 Washington Avenue Ephrata PA 17522	Millersville University	\$ 500 00
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Gutierrez, Julianne F 1321 Shreiner Road Apt 5 Lancaster PA 17601	Millersville University	\$ 500 00
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Kashkan, Yelana 172 Linda Terrace Ephrata PA 17522	Penn State University	\$ 500 00
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Gosling, Amanda L 300A Frysville Road Ephrata PA 17522	Temple University	\$ 500 00
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Belousov, Tatyana 50 Ridge Avenue Ephrata PA 17522	New York University	\$ 500 00
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TOTAL		\$ 18,500.00
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