



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990**

Return of Organization Exempt From Income Tax

2009

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

The organization may have to use a copy of this return to satisfy state reporting requirements

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

B Check if applicable:
 Address change
 Name change
 Initial return
 Terminated
 Amended return
 Application pending

Please use IRS label or print or type
 See Specific Instructions

C Name of organization
GEORGE A. & MARY E. FREDERICK MEM FD
 Doing Business As
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite
C/O PNC BANK 620 LIBERTY AVENUE 10THFL
 City or town, state or country, and ZIP + 4
PITTSBURGH, PA 15222-2705

D Employer identification number
90-0398149

E Telephone number
412-762-9161

G Gross receipts \$ **2,883,288.**

H(a) Is this a group return for affiliates? Yes No
H(b) Are all affiliates included? Yes No
 If "No," attach a list. (see instructions)
H(c) Group exemption number ▶

I Tax-exempt status 501(c) (**3**) ◀ (insert no) 4947(a)(1) or 527

J Website: ▶ **N/A**

K Form of organization: Corporation Trust Association Other ▶ **L Year of formation:** **1933** **M State of legal domicile:** **MD**

Part I Summary

1 Briefly describe the organization's mission or most significant activities **CHARITABLE TRUST TO PROVIDE FINANCIAL SUPPORT FOR THE ARCHDIOCESE OF BALTIMORE AND STELLA MARIS,**

2 Check this box if the organization discontinued its operations or disposed of more than 25% of its net assets

3 Number of voting members of the governing body (Part VI, line 1a)	3	1
4 Number of independent voting members of the governing body (Part VI, line 1b)	4	1
5 Total number of employees (Part V, line 2a)	5	0
6 Total number of volunteers (estimate if necessary)	6	0
7a Total gross unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b Net unrelated business taxable income from Form 990-T, line 34	7b	0.

	Prior Year	Current Year
8 Contributions and grants (Part VIII, line 1h)		
9 Program service revenue (Part VIII, line 2g)		
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	-2,219,820.	-112,174.
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	1,151.	4,516.
12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	-2,218,669.	-107,658.
13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	188,598.	174,777.
14 Benefits paid to or for members (Part IX, column (A), line 4)		
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	11,279.	10,406.
16a Professional fundraising fees (Part IX, column (A), line 11e)		
b Total fundraising expenses (Part IX, column (D), line 25)		
17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24)	1,038.	124.
18 Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	200,915.	185,307.
19 Revenue less expenses Subtract line 18 from line 12	-2,419,584.	-292,965.
20 Total assets (Part X, line 16)	Beginning of Current Year	End of Year
21 Total liabilities (Part X, line 26)	4,949,210.	4,656,209.
22 Net assets or fund balances. Subtract line 21 from line 20	4,949,210.	4,656,209.

Part II Signature Block

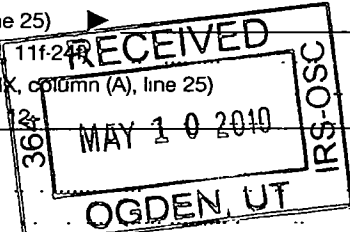
Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here ▶ *DALE W KOHSER* Signature of officer **5-5-10** Date
 ▶ **DALE W KOHSER, ASSISTANT VICE PRESIDENT** Type or print name and title

Paid Preparer's Use Only
 Preparer's signature ▶ Date ▶ Check if self-employed Preparer's identifying number (see instructions) ▶
 Firm's name (or yours if self-employed), address, and ZIP + 4 ▶ EIN ▶ Phone no. ▶

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

SCANNED JUN 03 2010



R

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission:

TO PROVIDE FINANCIAL SUPPORT FOR THE ARCHDIOCESE OF BALTIMORE AND STELLA MARIS, INC. FOR THEIR CHARITABLE PURPOSES

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?

Yes No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?

Yes No

If "Yes," describe these changes on Schedule O.

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses. Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code:) (Expenses \$ 110,455. including grants of \$ 110,455.) (Revenue \$) FINANCIAL SUPPORT FOR ARCHDIOCESE OF BALTIMORE

4b (Code:) (Expenses \$ 64,322. including grants of \$ 64,322.) (Revenue \$) FINANCIAL SUPPORT FOR STELLA MARIS INC.

4c (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4d Other program services (Describe in Schedule O.) (Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses \$ 174,777.

Part IV Checklist of Required Schedules

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>	X	
2	Is the organization required to complete Schedule B, Schedule of Contributors?		X
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>		X
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities? <i>If "Yes," complete Schedule C, Part II</i>		X
5	Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? <i>If "Yes," complete Schedule C, Part III</i>		
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>		X
9	Did the organization report an amount in Part X, line 21; serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>		X
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>		X
11	Is the organization's answer to any of the following questions "Yes"? <i>If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable</i>		X
	• Did the organization report an amount for land, buildings, and equipment in Part X, line 10? <i>If "Yes," complete Schedule D, Part VI.</i>		
	• Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII.</i>		
	• Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII.</i>		
	• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX.</i>		
	• Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X.</i>		
	• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? <i>If "Yes," complete Schedule D, Part X.</i>		
12	Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI, XII, and XIII</i>		X
12A	Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional</i>	Yes	No
			X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E</i>		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?		X
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? <i>If "Yes," complete Schedule F, Part I</i>		X
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? <i>If "Yes," complete Schedule F, Part II</i>		X
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? <i>If "Yes," complete Schedule F, Part III</i>		X
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I</i>		X
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II</i>		X
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III</i>		X
20	Did the organization operate one or more hospitals? <i>If "Yes," complete Schedule H</i>		X

Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	X	
22 Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		X
26 Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If "Yes," complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? If "Yes," complete Schedule L, Part III		X
28 Was the organization a party to a business transaction with one of the following parties, (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV		X
b A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV		X
c An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV		X
29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1		X
35 Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		X
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19?	X	

Note. All Form 990 filers are required to complete Schedule O

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O See instructions.

Section A. Governing Body and Management

	Yes	No
1a Enter the number of voting members of the governing body		
1b Enter the number of voting members that are independent		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		X
4 Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?		X
5 Did the organization become aware during the year of a material diversion of the organization's assets?		X
6 Does the organization have members or stockholders?		X
7a Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?		X
7b Are any decisions of the governing body subject to approval by members, stockholders, or other persons?		X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a The governing body?		X
b Each committee with authority to act on behalf of the governing body?		X
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a Does the organization have local chapters, branches, or affiliates?		X
b If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?		
11 Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?		X
11A Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a Does the organization have a written conflict of interest policy? If "No," go to line 13	X	
b Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
c Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	X	
13 Does the organization have a written whistleblower policy?		X
14 Does the organization have a written document retention and destruction policy?	X	
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official		X
b Other officers or key employees of the organization		X
If "Yes" to line 15a or 15b, describe the process in Schedule O (See instructions)		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

- 17 List the states with which a copy of this Form 990 is required to be filed **NONE**
- 18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply.
 Own website Another's website Upon request
- 19 Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public
- 20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization **PNC BANK, N. A. - (412) 762-9161**
620 LIBERTY AVENUE, 10TH FLOOR, PITTSBURGH, PA 15222

Part VIII Statement of Revenue

				(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, gifts, grants and other similar amounts	1 a	Federated campaigns	1a					
	b	Membership dues	1b					
	c	Fundraising events	1c					
	d	Related organizations	1d					
	e	Government grants (contributions)	1e					
	f	All other contributions, gifts, grants, and similar amounts not included above	1f					
	g	Noncash contributions included in lines 1a-1f \$						
	h	Total. Add lines 1a-1f						
Program Service Revenue				Business Code				
	2 a							
	b							
	c							
	d							
	e							
	f	All other program service revenue						
g	Total. Add lines 2a-2f							
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)		166,698.			166,698.	
	4	Income from investment of tax-exempt bond proceeds						
	5	Royalties						
	6 a			(i) Real				
				(ii) Personal				
		Gross Rents						
		Less rental expenses						
	c	Rental income or (loss)						
	d	Net rental income or (loss)						
	7 a			(i) Securities				
				(ii) Other				
		Gross amount from sales of assets other than inventory			2712074.			
		Less cost or other basis and sales expenses			2990946.			
	c	Gain or (loss)						
	d	Net gain or (loss)			-278,872.		-278,872.	
8 a	Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18							
a								
b	Less direct expenses							
c	Net income or (loss) from fundraising events							
9 a	Gross income from gaming activities. See Part IV, line 19							
a								
b	Less direct expenses							
c	Net income or (loss) from gaming activities							
10 a	Gross sales of inventory, less returns and allowances							
a								
b	Less cost of goods sold							
c	Net income or (loss) from sales of inventory							
Miscellaneous Revenue			Business Code					
11 a	CLASS ACTION PROCEEDS		900099	4,410.			4,410.	
b	RETURN OF CAPITAL		900099	106.			106.	
c								
d	All other revenue							
e	Total. Add lines 11a-11d			4,516.				
12	Total revenue. See instructions.			-107,658.	0.	0.	-107,658.	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U.S. See Part IV, line 21	174,777.	174,777.		
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	10,406.		10,406.	
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages				
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes				
11 Fees for services (non-employees).				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other				
12 Advertising and promotion				
13 Office expenses				
14 Information technology				
15 Royalties				
16 Occupancy				
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization				
23 Insurance				
24 Other expenses. Itemize expenses not covered above. (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below.)				
a CLASS ACTION FILING FEE	75.		75.	
b ACCRUED INTEREST	32.		32.	
c FOREIGN TAXES PAID	17.		17.	
d _____				
e _____				
f All other expenses _____				
25 Total functional expenses. Add lines 1 through 24f	185,307.	174,777.	10,530.	0.
26 Joint costs Check here <input type="checkbox"/> if following SOP 98-2. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X Balance Sheet

		(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing		1
	2	Savings and temporary cash investments	281,194.	2 193,372.
	3	Pledges and grants receivable, net		3
	4	Accounts receivable, net		4
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L		6
	7	Notes and loans receivable, net		7
	8	Inventories for sale or use		8
	9	Prepaid expenses and deferred charges		9
	10a	Land, buildings, and equipment cost or other basis. Complete Part VI of Schedule D	10a	
	b	Less: accumulated depreciation	10b	10c
	11	Investments - publicly traded securities	4,668,016.	11 4,462,837.
	12	Investments - other securities. See Part IV, line 11		12
	13	Investments - program-related See Part IV, line 11		13
	14	Intangible assets		14
	15	Other assets. See Part IV, line 11		15
16	Total assets. Add lines 1 through 15 (must equal line 34)	4,949,210.	16 4,656,209.	
Liabilities	17	Accounts payable and accrued expenses		17
	18	Grants payable		18
	19	Deferred revenue		19
	20	Tax-exempt bond liabilities		20
	21	Escrow or custodial account liability Complete Part IV of Schedule D		21
	22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22
	23	Secured mortgages and notes payable to unrelated third parties		23
	24	Unsecured notes and loans payable to unrelated third parties		24
	25	Other liabilities. Complete Part X of Schedule D		25
	26	Total liabilities. Add lines 17 through 25	0.	26 0.
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27	Unrestricted net assets		27
	28	Temporarily restricted net assets		28
	29	Permanently restricted net assets		29
	Organizations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds	4,922,966.	30 4,648,499.
	31	Paid-in or capital surplus, or land, building, or equipment fund	0.	31 0.
	32	Retained earnings, endowment, accumulated income, or other funds	26,244.	32 7,710.
33	Total net assets or fund balances	4,949,210.	33 4,656,209.	
34	Total liabilities and net assets/fund balances	4,949,210.	34 4,656,209.	

Part XI Financial Statements and Reporting

1 Accounting method used to prepare the Form 990: Cash Accrual Other _____

If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O

2a Were the organization's financial statements compiled or reviewed by an independent accountant?

b Were the organization's financial statements audited by an independent accountant?

c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?

If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O

d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both.

Separate basis Consolidated basis Both consolidated and separate basis

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?

b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.

	Yes	No
2a		X
2b		X
2c		
3a		X
3b		

Form 990 (2009)

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support

OMB No 1545-0047

2009

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

Name of the organization: **GEORGE A. & MARY E. FREDERICK MEM FD** Employer identification number: **90-0398149**

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box.)

- 1 A church, convention of churches, or association of churches described in section 170(b)(1)(A)(i).
- 2 A school described in section 170(b)(1)(A)(ii). (Attach Schedule E)
- 3 A hospital or a cooperative hospital service organization described in section 170(b)(1)(A)(iii).
- 4 A medical research organization operated in conjunction with a hospital described in section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state _____
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in section 170(b)(1)(A)(iv). (Complete Part II)
- 6 A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in section 170(b)(1)(A)(vi). (Complete Part II)
- 8 A community trust described in section 170(b)(1)(A)(vi). (Complete Part II.)
- 9 An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2). (Complete Part III.)
- 10 An organization organized and operated exclusively to test for public safety See section 509(a)(4).
- 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See section 509(a)(3). Check the box that describes the type of supporting organization and complete lines 11e through 11h.

a Type I b Type II c Type III - Functionally integrated d Type III - Other

e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).

f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box

g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

- (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
- (ii) A family member of a person described in (i) above?
- (iii) A 35% controlled entity of a person described in (i) or (ii) above?

	Yes	No
11g(i)		X
11g(ii)		X
11g(iii)		X

h Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in col. (i) listed in your governing document?		(v) Did you notify the organization in col. (i) of your support?		(vi) Is the organization in col. (i) organized in the U.S.?		(vii) Amount of support
			Yes	No	Yes	No	Yes	No	
STELLA MARIS, INC	52-14196029		X		X		X		64,322.
ARCHDIOCESE OF BALTIMORE	52-112050111E		X		X		X		110,455.
Total									174,777.

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

Schedule A (Form 990 or 990-EZ) 2009

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
11 Total support. Add lines 7 through 10						

12 Gross receipts from related activities, etc (see instructions) 12

13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here

Section C. Computation of Public Support Percentage

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	14	%
15 Public support percentage from 2008 Schedule A, Part II, line 14	15	%
16a 33 1/3% support test - 2009. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
b 33 1/3% support test - 2008. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
17a 10% -facts-and-circumstances test - 2009. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
b 10% -facts-and-circumstances test - 2008. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions <input type="checkbox"/>		

Part III Support Schedule for Organizations Described in Section 509(a)(2) (Complete only if you checked the box on line 9 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in)▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support (Subtract line 7c from line 6)						

Section B. Total Support

Calendar year (or fiscal year beginning in)▶	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
13 Total support (Add lines 9, 10c, 11, and 12)						

14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here

Section C. Computation of Public Support Percentage

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f))	15		%
16 Public support percentage from 2008 Schedule A, Part III, line 15	16		%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f))	17		%
18 Investment income percentage from 2008 Schedule A, Part III, line 17	18		%

19a 33 1/3% support tests - 2009. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization

b 33 1/3% support tests - 2008. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Schedule D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11, or 12.

Attach to Form 990. See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization: GEORGE A. & MARY E. FREDERICK MEM FD
Employer identification number: 90-0398149

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6

Table with 2 columns: (a) Donor advised funds, (b) Funds and other accounts. Rows include: 1 Total number at end of year, 2 Aggregate contributions to (during year), 3 Aggregate grants from (during year), 4 Aggregate value at end of year, 5 Did the organization inform all donors...?, 6 Did the organization inform all grantees...?

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
2 Complete lines 2a through 2d if the organization held a qualified conservation contribution...
a Total number of conservation easements
b Total acreage restricted by conservation easements
c Number of conservation easements on a certified historic structure included in (a)
d Number of conservation easements included in (c) acquired after 8/17/06
3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year
4 Number of states where property subject to conservation easement is located
5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?
6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year
7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year
8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?
9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" to Form 990, Part IV, line 8

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items.
b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:
(i) Revenues included in Form 990, Part VIII, line 1
(ii) Assets included in Form 990, Part X
2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items:
a Revenues included in Form 990, Part VIII, line 1
b Assets included in Form 990, Part X

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

- a Public exhibition
- b Scholarly research
- c Preservation for future generations
- d Loan or exchange programs
- e Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No

b If "Yes," explain the arrangement in Part XIV and complete the following table:

- c Beginning balance
- d Additions during the year
- e Distributions during the year
- f Ending balance

	Amount
1c	
1d	
1e	
1f	

2a Did the organization include an amount on Form 990, Part X, line 21? Yes No

b If "Yes," explain the arrangement in Part XIV.

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as:

- a Board designated or quas-endowment _____ %
- b Permanent endowment _____ %
- c Term endowment _____ %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

- (i) unrelated organizations
- (ii) related organizations

	Yes	No
3a(i)		
3a(ii)		
3b		

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIV the intended uses of the organization's endowment funds

Part VI Investments - Land, Buildings, and Equipment. See Form 990, Part X, line 10

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment				
e Other				

Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c.) 0.

Part VII Investments - Other Securities. See Form 990, Part X, line 12

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives		
Closely-held equity interests		
Other		
Total. (Col (b) must equal Form 990, Part X, col (B) line 12.) ▶		

Part VIII Investments - Program Related. See Form 990, Part X, line 13

(a) Description of investment type	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
Total. (Col (b) must equal Form 990, Part X, col (B) line 13.) ▶		

Part IX Other Assets. See Form 990, Part X, line 15.

(a) Description	(b) Book value
Total. (Column (b) must equal Form 990, Part X, col (B) line 15.) ▶	

Part X Other Liabilities. See Form 990, Part X, line 25.

1 (a) Description of liability	(b) Amount	
Federal income taxes		
Total. (Column (b) must equal Form 990, Part X, col (B) line 25.) ▶		

2. FIN 48 Footnote. In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48.

Part XI Reconciliation of Change in Net Assets from Form 990 to Audited Financial Statements		
1	Total revenue (Form 990, Part VIII, column (A), line 12)	1 -107,658.
2	Total expenses (Form 990, Part IX, column (A), line 25)	2 185,307.
3	Excess or (deficit) for the year. Subtract line 2 from line 1	3 -292,965.
4	Net unrealized gains (losses) on investments	4
5	Donated services and use of facilities	5
6	Investment expenses	6
7	Prior period adjustments	7
8	Other (Describe in Part XIV)	8 -36.
9	Total adjustments (net). Add lines 4 through 8	9 -36.
10	Excess or (deficit) for the year per audited financial statements. Combine lines 3 and 9	10 -293,001.

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return		
1	Total revenue, gains, and other support per audited financial statements	1
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:	
a	Net unrealized gains on investments	2a
b	Donated services and use of facilities	2b
c	Recoveries of prior year grants	2c
d	Other (Describe in Part XIV)	2d
e	Add lines 2a through 2d	2e
3	Subtract line 2e from line 1	3
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:	
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a
b	Other (Describe in Part XIV.)	4b
c	Add lines 4a and 4b	4c
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)	5

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return		
1	Total expenses and losses per audited financial statements	1
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:	
a	Donated services and use of facilities	2a
b	Prior year adjustments	2b
c	Other losses	2c
d	Other (Describe in Part XIV)	2d
e	Add lines 2a through 2d	2e
3	Subtract line 2e from line 1	3
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:	
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a
b	Other (Describe in Part XIV)	4b
c	Add lines 4a and 4b	4c
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)	5

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2, Part XI, line 8; Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

PART XI, LINE 8 - OTHER ADJUSTMENTS:

ADJ. OF CARRYING VALUE DUE TO RETURN OF CAPITAL

GEORGE A. & MARY E. FREDERICK MEM FD

Part III Grants and Other Assistance to Individuals in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 22. Use Part IV and Schedule I-1 (Form 990) if additional space is needed

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance

Part IV Supplemental Information. Complete this part to provide the information required in Part I, line 2, and any other additional information.

SCHEDULE I, PART I, LINE 2: THE GEORGE A AND MARY E FREDERICK MEMORIAL FOUNDATION IS A TRUST FUND THAT DISBURSES FUNDS ONLY TO QUALIFYING CHARITABLE ORGANIZATIONS AS DIRECTED BY THE TRUSTS GOVERNING INSTRUMENT TO BE USED ONLY IN ACCORDANCE WITH THE GOVERNING INSTRUMENT.

PART II, LINE 1, COLUMN (H):

NAME OF ORGANIZATION OR GOVERNMENT: ARCHDIOCESE OF BALTIMORE

(H) PURPOSE OF GRANT OR ASSISTANCE: TO PROVIDE FINANCIAL SUPPORT TO THE ARCHDIOCESE OF BALTIMORE FOR THEIR GENERAL PURPOSES

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.
▶ Attach to Form 990.

Name of the organization

GEORGE A. & MARY E. FREDERICK MEM FD

Employer identification number

90-0398149

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

INC. FOR THEIR CHARITABLE PURPOSES

FORM 990, PART VI, SECTION A, LINE 8A: THE GEORGE A & MARY E FREDERICK
MEMORIAL FUND IS A TRUST FUND AND HAS NO WRITTEN POLICY REGARDING
DOCUMENTATION OF MEETINGS AND WRITTEN ACTIONS OF ITS GOVERNING BODY AND
COMMITTEES WITH AUTHORITY TO ACT ON ITS BEHALF.

FORM 990, PART VI, SECTION A, LINE 8B: THE GEORGE A & MARY E FREDERICK
MEMORIAL FUND IS A TRUST FUND AND HAS NO WRITTEN POLICY REGARDING
DOCUMENTATION OF MEETINGS AND WRITTEN ACTIONS OF ITS GOVERNING BODY AND
COMMITTEES WITH AUTHORITY TO ACT ON ITS BEHALF.

FORM 990, PART VI, SECTION B, LINE 11: PNC BANK AS SOLE TRUSTEE OF THE
TRUST PREPARES THE TAX RETURNS FOR THIS TRUST, THUS FORM 990 IS PREPARED BY
THE GOVERNING BODY.

FORM 990, PART VI, SECTION B, LINE 12C: THE CONFLICT OF INTEREST POLICY OF
PNC CHARITABLE TRUST REQUIRES AN ANNUAL AFFIRMATION THAT IT HAS BEEN
RECEIVED, READ, UNDERSTOOD AND AGREED TO BE COMPLIED WITH. IN ADDITION THE
POLICY REQUIRES AN ANNUAL DISCLOSURE OF THE EXISTENCE AND NATURE OF ANY
AFFILIATION IN WHICH A PARTY WOULD BE CONSIDERED AN "INTERESTED PERSON"
UNDER THE POLICY.

FORM 990, PART VI, SECTION C, LINE 18: FORM 990 AND RELATED FINANCIAL
STATEMENTS ARE MADE AVAILABLE THROUGH REQUEST AND FROM GUIDESTAR.COM. THE

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.
▶ Attach to Form 990.

OMB No 1545-0047

2009

Open to Public
Inspection

Name of the organization

GEORGE A. & MARY E. FREDERICK MEM FD

Employer identification number

90-0398149

GOVERNING DOCUMENTS ARE MADE AVAILABLE TO THE PUBLIC UPON REQUEST.

FORM 990, PART VI, SECTION C, LINE 19: FORM 990 AND RELATED FINANCIAL
STATEMENTS ARE MADE AVAILABLE THROUGH REQUEST AND FROM GUIDESTAR.COM. THE
GOVERNING DOCUMENTS AND CONFLICT OF INTEREST POLICY ARE MADE AVAILABLE TO
THE PUBLIC UPON REQUEST.

- TRANSACTION- HISTORY - C A S H -
 DESCRIPTION INCOME PRINCIPAL INVEST/UNITS,

- TR A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK MAIN

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	SALES	INCOME	PRINCIPAL	INVEST/UNITS,
TOTALS FOR TAX CODE 830			SALES	51,288.75	180,000.00-P	
TOTALS FOR TAX CODE 831			SALES-COLLECTIVE FUNDS	125,000.00	209,111.52-P	

176,288.75 389,111.52
MAP Acct. 576 159,248.81 442,092.02
MAP Acct. 885 2,076,536.25 2,159,741.98

Pg 9 RET UNL LN 7A 2,712,073.81 2,990,945.52

Pg 9, RET UNL LN 7d. < 278,871.71 >

BANK 21
REGION 46
OFFICE 001

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
01/01/09 THROUGH 12/31/09
ACCOUNT 3831070 GEORGE A & MARY E FREDERICK MAIN

DATE 01/26/10
TIME 09:30
PAGE 0001

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	- C A S H - INCOME	PRINCIPAL	INVEST/UNITS
10-09-09	MUTUAL FUND AGENT 10/08 SALE 12,475.05 SHS @ 10.0199 PNC INTL EQUITY FD CL I FD #417	085 831	9464 40612-00003 10-09-09		125,000.00	209,111.52- 12,475.050-
12-02-09	PROCEEDS - FINAL LIQUIDATION @ 5.2400 ON 9,787.929 SHS PAYABLE 12/02/09 PNC DIVERSIFIED REAL ESTATE FINAL LIQ 11/27/2009 @ \$5.24 P/S	085 830	9999 40666-00001 12-02-09		51,288.75	180,000.00- 9,787.929-

BANK 21
REGION 46
OFFICE 576

- TRANSACTION-
DESCRIPTION

DATE

DATE 01/26/10
TIME 09:31
PAGE 0002

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
01/01/09 THROUGH 12/31/09
ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APT1

-TRANSACTION-
DESCRIPTION

HISTORY

INCOME

- C A S H -
PRINCIPAL

INVEST/UNITS.

TOTALS FOR TAX CODE 829 MATURITIES

300,000.00 292,102.00=P

TOTALS FOR TAX CODE 830 SALES

159,248.81

149,990.02=P

459,248.81

442,092.02

BANK 21
REGION 46
OFFICE 576

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
01/01/09 THROUGH 12/31/09
ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APT I

DATE 01/26/10
TIME 09:31
PAGE 0001

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	C A S H -	PRINCIPAL	INVEST/UNITS
01-15-09	MATURITY PROCEEDS ON 100,000.000 PAR WESTDEUTSCHE LANDESBANK SUB NT 06.050% 01/15/2009	085 829	40345-00006 01-15-09		100,000.00	100,000.00	96,335.00- 100,000.000-
02-02-09	MATURITY PROCEEDS ON 100,000.000 PAR HOUSEHOLD FINANCE CORP SR UNSUB 05.875% DUE 02/01/2009	085 829	40363-00003 02-02-09		100,000.00	100,000.00	99,590.00- 100,000.000-
02-17-09	MATURITY PROCEEDS ON 100,000.000 PAR MERRILL LYNCH & CO SR UNSUB 06.000% DUE 02/17/2009	085 829	40378-00003 02-17-09		100,000.00	100,000.00	96,177.00- 100,000.000-
10-09-09	CLARKE G.X. & CO. 10/08 SALE 100,000 PAR @ 105.241 FEDERAL NATL MTG ASSN NTS 04.500% DUE 02/15/2011	085 830	9951 40612-00001 10-09-09		105,241.00	105,241.00	99,724.40- 100,000.000-
10-09-09	CLARKE G.X. & CO. 10/08 SALE 50,000 PAR @ 108.0156 USA TREASURY NOTES 04.000% DUE 11/15/2012	085 830	9951 40612-00003 10-09-09		54,007.81	54,007.81	50,265.62- 50,000.000-

BANK 21
REGION 46
OFFICE 885

- TRANSACTION ANALYSIS / SUMMARY -
01/01/09 THROUGH 12/31/09
ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE 01/26/10
TIME 09:31
PAGE 0013

-TRANSACTION-
DATE DESCRIPTION

HISTORY

INCOME

- C A S H -

PRINCIPAL

INVEST/UNITS

TOTALS FOR TAX CODE 830 SALES

2,076,536.25

2,159,741.98-P

BANK 21
 REGION 46
 OFFICE 885

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE 01/26/10
 TIME 09:31
 PAGE 0001

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS
01-15-09	BARCLAYS CAPITAL LE 01/12 SALE 330 SHS @ 56.652 MISC .10 COMM 16.50 AMGEN INC	085 830	9299 40345-00001 01-15-09		18,678.56	18,821.64- 330.000-
01-16-09	SANFORD C. BERNSTEIN AND CO. 01/13 SALE 540 SHS @ 55.1972 MISC .17 COMM 27.00 GENERAL DYNAMICS CORP	085 830	0013 40346-00001 01-16-09		29,779.32	27,004.32- 540.000-
01-27-09	BARCLAYS CAPITAL LE 01/22 SALE 2,117 SHS @ 5.8844 MISC .07 COMM 42.34 BANK OF AMERICA CORP	085 830	9299 40357-00001 01-27-09		12,414.87	73,271.42- 2,117.000-
02-04-09	BARCLAYS CAPITAL LE 01/30 SALE 645 SHS @ 43.1881 MISC .16 COMM 32.25 WYETH	085 830	9299 40365-00004 02-04-09		27,823.92	21,484.24- 645.000-
02-10-09	BARCLAYS CAPITAL LE 02/05 SALE 510 SHS @ 23.3168 MISC .07 COMM 20.40 HASBRO INC	085 830	9299 40371-00026 02-10-09		11,871.10	13,770.46- 510.000-
02-10-09	STERNE, AGEE & LEACH, INC. 02/05 SALE 514 SHS @ 53.0902 MISC .15 COMM 20.56 PROCTER & GAMBLE CO	085 830	0750 40371-00045 02-10-09		27,267.65	31,087.10- 514.000-
02-19-09	JEFFERIES & CO 02/13 SALE 376 SHS @ 51.4106 MISC .11 COMM 15.04 PROCTER & GAMBLE CO	085 830	0019 40380-00002 02-19-09		19,315.24	22,740.75- 376.000-
02-23-09	JONESTRADING INSTITUTIONAL SERVI 02/18 SALE 295 SHS @ 48.8253 MISC .08 COMM 8.85 DEVON ENERGY CORP NEW	085 830	8934 40384-00002 02-23-09		14,394.53	17,525.28- 295.000-
02-24-09	MERRILL LYNCH PIERCE FENN & SMITH 02/19 SALE 465 SHS @ 69.8543 MISC .18 COMM 18.60 ENERGY CORP NEW	085 830	0161 40385-00017 02-24-09		32,463.47	37,264.76- 465.000-

BANK 21
 REGION 46
 OFFICE 885

- TRANSACTION-
 DESCRIPTION

DATE 01/26/10
 TIME 09:31
 PAGE 0002

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE	DESCRIPTION	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDY	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS-
02-27-09	SANFORD C. BERNSTEIN AND CO. 02/24 SALE 1,150 SHS @ 19.32 MISC .12 COMM 46.00 DUPONT E I DE NEMOURS & CO		085 830	0013 40388-00001 02-27-09	22,171.88	26,592.77- 1,150.000-	
03-05-09	MERRILL LYNCH PIERC FENN & SMITH 03/02 SALE 139 SHS @ 31.9273 MISC .02 COMM 5.56 HEINZ H J CO		085 830	0161 40394-00001 03-05-09	4,432.31	4,968.51- 139.000-	
03-05-09	BNY CONVERGEX 03/02 SALE 291 SHS @ 21.6117 MISC .04 COMM 7.28 JPMORGAN CHASE & CO		085 830	0100 40394-00002 03-05-09	6,281.69	10,027.08- 291.000-	
03-05-09	STIFEL NICOLAUS & CO INC 03/02 SALE 171 SHS @ 52.1041 MISC .05 COMM 6.84 MC DONALDS CORP		085 830	0793 40394-00003 03-05-09	8,902.91	10,207.01- 171.000-	
03-10-09	BARCLAYS CAPITAL LE 03/05 SALE 680 SHS @ 37.816 MISC .14 COMM 27.20 FIRSTENERGY CORP		085 830	9299 40399-00006 03-10-09	25,687.54	35,579.92- 680.000-	
03-10-09	FOX-PITT KELTON INC. 03/05 SALE 1,185 SHS @ 9.6883 MISC .06 COMM 47.40 US BANCORP DEL COM NEW		085 830	3023 40399-00011 03-10-09	11,433.17	30,415.33- 1,185.000-	
03-11-09	MERRILL LYNCH PIERC FENN & SMITH 03/06 SALE 2,215 SHS @ 6.8854 MISC .09 COMM 88.60 GENERAL ELECTRIC CO		085 830	0161 40400-00001 03-11-09	15,162.48	48,950.26- 2,215.000-	
03-19-09	FOX-PITT KELTON INC. 03/19 SALE 244 SHS @ 42.6199 MISC .06 COMM 9.76 CULLEN FROST BANKERS INC		085 830	3023 40408-00001 03-19-09	10,389.44	12,463.28- 244.000-	
03-19-09	SANFORD C. BERNSTEIN AND CO. 03/19 SALE 615 SHS @ 27.2962 MISC .09 COMM 24.60 EMERSON ELECTRIC CO		085 830	0013 40408-00002 03-19-09	16,762.47	19,048.21- 615.000-	

DATE	DESCRIPTION	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS
03-19-09	JANNEY MONTGOMERY, SCOTT 03/19 SALE 182 SHS @ 52.3088 MISC .05 COMM 7.28 MC DONALDS CORP		085 830	0374 40408-00003 03-19-09		9,512.87	10,863.60- 182.000-
03-19-09	GOLDMAN, SACHS & CO. 03/19 SALE 1,826 SHS @ 14.4324 MISC .15 COMM 73.04 PFIZER INC		085 830	0005 40408-00005 03-19-09		26,280.37	40,538.09- 1,826.000-
03-20-09	MERRILL LYNCH PROFESSIONAL CLR 03/17 SALE 580 SHS @ 29.2475 MISC .09 COMM 14.50 HEWLETT-PACKARD CO		085 830	0551 40409-00002 03-20-09		16,948.95	19,219.19- 580.000-
03-27-09	FOX-PITT KELTON INC. 03/24 SALE 203 SHS @ 47.3474 MISC .05 COMM 8.12 CULLEN FROST BANKERS INC		085 830	3023 40416-00002 03-27-09		9,603.35	10,369.04- 203.000-
03-27-09	GOLDMAN, SACHS & CO. 03/24 SALE 605 SHS @ 34.0525 MISC .12 COMM 24.20 HEALTH CARE REIT INC REIT		085 830	0005 40416-00003 03-27-09		20,577.45	20,944.54- 605.000-
04-08-09	MORGAN J.P. SECURITIES-CORP 04/03 SALE 317 SHS @ 42.3738 MISC .08 COMM 12.68 CHUBB CORP		085 830	0060 40428-00001 04-08-09		13,419.74	15,593.01- 317.000-
04-08-09	INSTINET 04/03 SALE 103 SHS @ 42.0172 MISC .02 COMM 2.06 DOLLAR TREE INC		085 830	6826 40428-00002 04-08-09		4,325.69	4,195.63- 103.000-
04-08-09	MERRILL LYNCH PIERC FENN & SMITH 04/03 SALE 217 SHS @ 34.1384 MISC .04 COMM 8.68 HEINZ H J CO		085 830	0161 40428-00004 04-08-09		7,399.31	7,756.60- 217.000-
04-08-09	STIFEL NICOLAUS & CO INC 04/03 SALE 72 SHS @ 56.1269 MISC .02 COMM 2.88 MC DONALDS CORP		085 830	0793 40428-00006 04-08-09		4,038.23	4,297.69- 72.000-

BANK 21
 REGION 46
 OFFICE 885

- TRANSACTION-
 DESCRIPTION

DATE 01/26/10
 TIME 09:31
 PAGE 0004

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE	DESCRIPTION	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS
04-08-09	INSTINET 04/03 SALE 164 SHS @ 59.9668 MISC .06 COMM 3.28 NORTHERN TRUST CORP		085 830 6826	40428-00007 04-08-09		9,831.22	8,252.90- 164.000-
04-21-09	BNY CONVERGEX 04/16 SALE 754 SHS @ 34.1202 MISC .66 COMM 18.85 HEINZ H J CO		085 830 0100	40441-00002 04-21-09		25,707.12	26,951.49- 754.000-
04-21-09	JANNEY MONTGOMERY, SCOTT 04/16 SALE 209 SHS @ 100.5682 MISC .54 COMM 8.36 INTERNATIONAL BUSINESS MACHS CORP		085 830 0374	40441-00003 04-21-09		21,009.85	16,890.01- 209.000-
04-22-09	STIFEL NICOLAUS & CO INC 04/17 SALE 344 SHS @ 30.4739 MISC .27 COMM 13.76 AMPHENOL CORP NEW CL A		085 830 0793	40442-00001 04-22-09		10,468.99	7,428.29- 344.000-
04-22-09	INSTINET 04/17 SALE 97 SHS @ 101.0079 MISC .25 COMM 1.94 INTERNATIONAL BUSINESS MACHS CORP		085 830 6826	40442-00003 04-22-09		9,795.57	7,838.91- 97.000-
04-22-09	GOLDMAN, SACHS & CO. 04/17 SALE 1,490 SHS @ 16.3249 MISC .63 COMM 59.60 PEOPLE'S UNITED FINANCIAL IN		085 830 0005	40442-00005 04-22-09		24,263.88	26,670.66- 1,490.000-
04-27-09	JONESTRADING INSTITUTIONAL SERVI 04/22 SALE 525 SHS @ 42.1485 MISC .57 COMM 15.75 WYETH		085 830 8934	40447-00004 04-27-09		22,111.64	18,222.71- 525.000-
05-04-09	HOWARD WEIL DIVISION LEGG MANSON 04/29 SALE 327 SHS @ 68.2964 MISC .57 COMM 13.08 EXXON MOBIL CORP		085 830 0760	40454-00003 05-04-09		22,319.27	23,764.82- 327.000-
05-04-09	JANNEY MONTGOMERY, SCOTT 04/29 SALE 138 SHS @ 54.7112 MISC .19 COMM 5.52 MC DONALDS CORP		085 830 0374	40454-00004 05-04-09		7,544.43	8,237.23- 138.000-

BANK 21
 REGION 46
 OFFICE 885

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE 01/26/10
 TIME 09:31
 PAGE 0005

- TRANSACTION -		- CODES -		- C A S H -		INVEST/UNITS*	
DATE	DESCRIPTION	TRAN TAX	INDV	HISTORY	INCOME	PRINCIPAL	
05-04-09	BNY CONVERGEX 04/29 SALE 178 SHS @ 37.8378 MISC .17 COMM 4.45 ROSS STORES INC	085 830	0100	40454-00006 05-04-09		6,730.51	5,199.18- 178.000-
05-04-09	JANNEY MONTGOMERY, SCOTT 04/29 SALE 187 SHS @ 33.8677 MISC .16 COMM 7.48 YUM! BRANDS INC	085 830	0374	40454-00007 05-04-09		6,325.62	5,140.57- 187.000-
05-07-09	INSTINET 05/04 SALE 106 SHS @ 162.4323 MISC .44 COMM 2.12 AUTOZONE INC	085 830	6826	40457-00001 05-07-09		17,215.26	13,965.62- 106.000-
05-07-09	WEDBUSH MORGAN SECURITIES INC 05/04 SALE 220 SHS @ 31.7812 MISC .18 COMM 8.80 CVS CAREMARK CORPORATION	085 830	0103	40457-00002 05-07-09		6,982.88	6,011.40- 220.000-
05-07-09	BNY CONVERGEX 05/04 SALE 114 SHS @ 54.0737 MISC .16 COMM 2.85 CLOROX CO	085 830	0100	40457-00003 05-07-09		6,161.39	6,054.98- 114.000-
05-07-09	JANNEY MONTGOMERY, SCOTT 05/04 SALE 218 SHS @ 53.6136 MISC .30 COMM 8.72 JOHNSON & JOHNSON	085 830	0374	40457-00005 05-07-09		11,678.74	12,313.90- 218.000-
05-12-09	FOX-PITT KELTON INC. 05/07 SALE 678 SHS @ 50.615 MISC .88 COMM 27.12 CULLEN FROST BANKERS INC	085 830	3023	40462-00004 05-12-09		34,288.97	34,631.58- 678.000-
05-12-09	STIFEL NICOLAUS & CO INC 05/07 SALE 718 SHS @ 52.0904 MISC .96 COMM 28.72 NORTHERN TRUST CORP	085 830	0793	40462-00006 05-12-09		37,371.23	36,131.60- 718.000-
05-12-09	BUCKINGHAM RESEARCH GROUP INC 05/07 SALE 399 SHS @ 48.7228 MISC .50 COMM 15.96 NORTHROP GRUMMAN CORPORATION	085 830	3619	40462-00007 05-12-09		19,423.94	18,842.62- 399.000-
05-18-09	SANFORD C. BERNSTEIN AND CO. 05/13 SALE 337 SHS @ 42.2544 MISC .37 COMM 13.48 SPX CORP	085 830	0013	40468-00002 05-18-09		14,225.89	16,522.57- 337.000-

BANK 21
 REGION 46
 OFFICE 885

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE 01/26/10
 TIME 09:31
 PAGE 0006

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	- C A S H - INCOME	PRINCIPAL	INVEST/UNITS*
05-22-09	BROWN BROTHERS HARRIMAN & CO 05/19 SALE 676 SHS @ 28.1938 MISC .49 COMM 27.04 BANK NEW YORK MELLON CORP COM	085 830	0010 40472-00002 05-22-09	19,031.48	19,031.48	18,631.78- 676.000-
05-22-09	KEEFE BRUYETTE AND WOODS INC 05/19 SALE 832 SHS @ 23.5254 MISC .50 COMM 33.28 FEDERATED INVS INC PA CL B	085 830	0345 40472-00004 05-22-09	19,539.35	19,539.35	20,004.61- 832.000-
05-22-09	MORGAN J.P. SECURITIES-CORP 05/19 SALE 1,575 SHS @ 28.0585 MISC 1.14 COMM 63.00 SOUTHERN CO	085 830	0060 40472-00006 05-22-09	44,128.00	44,128.00	55,378.03- 1,575.000-
05-26-09	SANFORD C. BERNSTEIN AND CO. 05/20 SALE 365 SHS @ 49.0773 MISC .46 COMM 14.60 BAXTER INTERNATIONAL INC	085 830	0013 40476-00001 05-26-09	17,898.15	17,898.15	19,276.01- 365.000-
05-27-09	SANFORD C. BERNSTEIN AND CO. 05/21 SALE 545 SHS @ 38.362 MISC .54 COMM 21.80 CHUBB CORP	085 830	0013 40477-00002 05-27-09	20,884.95	20,884.95	26,808.18- 545.000-
06-01-09	MERRILL LYNCH PIERC FENN & SMITH 05/27 SALE 368 SHS @ 39.4164 MISC .37 COMM 14.72 CHUBB CORP	085 830	0161 40482-00001 06-01-09	14,490.14	14,490.14	18,101.67- 368.000-
06-02-09	RAYMOND JAMES & ASSOCIATES INC. 05/28 SALE 249 SHS @ 79.3439 MISC .51 COMM 9.96 MONSANTO CO	085 830	0725 40483-00002 06-02-09	19,746.16	19,746.16	19,855.03- 249.000-
06-08-09	JANNEY MONTGOMERY, SCOTT 06/03 SALE 178 SHS @ 52.8618 MISC .24 COMM 7.12 CLOROX CO	085 830	0374 40489-00001 06-08-09	9,402.04	9,402.04	9,454.26- 178.000-
06-08-09	BNY CONVERGEX 06/03 SALE 53 SHS @ 142.44 MISC .19 COMM 1.33 GOLDMAN SACHS GROUP INC	085 830	0100 40489-00002 06-08-09	7,547.80	7,547.80	4,928.87- 53.000-

- C A S H -
 INCOME PRINCIPAL INVEST/UNITS

DATE	DESCRIPTION	-TRANSACTION-	-CODES-	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS
06-08-09	JANNEY MONTGOMERY, SCOTT 06/03 SALE 140 SHS @ 53.4351 MISC .19 COMM 5.60 PROCTER & GAMBLE CO	085 830	0374	40489-00004 06-08-09	7,475.12	8,396.97- 140.000-	
06-15-09	BNY CONVERGEX 06/10 SALE 669 SHS @ 50.0456 MISC .86 COMM 16.73 AMGEN INC	085 830	0100	40496-00001 06-15-09	33,462.92	38,167.05- 669.000-	
06-19-09	BNY CONVERGEX 06/16 SALE 516 SHS @ 24.254 MISC .32 COMM 12.90 AT&T INC	085 830	0100	40500-00001 06-19-09	12,501.84	13,707.11- 516.000-	
06-19-09	JANNEY MONTGOMERY, SCOTT 06/16 SALE 398 SHS @ 29.6083 MISC .30 COMM 15.92 VERIZON COMMUNICATIONS INC	085 830	0374	40500-00003 06-19-09	11,767.88	12,611.15- 398.000-	
06-24-09	KEEFE BRUYETTE AND WOODS INC 06/19 SALE 660 SHS @ 37.8269 MISC .64 COMM 26.40 ECOLAB INC	085 830	0345	40505-00001 06-24-09	24,938.71	21,629.39- 660.000-	
06-26-09	MERRILL LYNCH PROFESSIONAL CLR 06/23 SALE 1,167 SHS @ 15.1132 MISC .45 COMM 29.18 SYMANTEC CORP	085 830	0551	40507-00004 06-26-09	17,607.48	19,538.73- 1,167.000-	
07-02-09	MERRILL LYNCH PIERCE FENN & SMITH 06/29 SALE 1,970 SHS @ 16.4958 MISC .84 COMM 78.80 ALTRIA GROUP INC	085 830	0161	40513-00002 07-02-09	32,417.09	29,394.44- 1,970.000-	
07-02-09	BNY CONVERGEX 06/29 SALE 368 SHS @ 56.768 MISC .54 COMM 9.20 JOHNSON & JOHNSON	085 830	0100	40513-00004 07-02-09	20,880.89	20,786.76- 368.000-	
07-07-09	KEEFE BRUYETTE AND WOODS INC 07/01 SALE 361 SHS @ 56.7126 MISC .53 COMM 14.44 CLOROX CO	085 830	0345	40518-00002 07-07-09	20,458.28	19,174.08- 361.000-	
07-07-09	INSTINET 07/01 SALE 370 SHS @ 46.1899 MISC .44 COMM 7.40 NORTHROP GRUMMAN CORPORATION	085 830	6826	40518-00003 07-07-09	17,082.42	17,473.11- 370.000-	

DATE	DESCRIPTION	-TRANSACTION-	-CODES-	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS
DATE	DESCRIPTION		TRAN TAX INDV				
07-10-09	MERRILL LYNCH PIERC FENN & SMITH 07/07 SALE 371 SHS @ 57.2693 MISC .55 COMM 14.84 MC DONALDS CORP		085 830	0161 40521-00003 07-10-09		21,231.52	22,145.03- 371,000-
07-14-09	INSTINET 07/09 SALE 60 SHS @ 143.6237 MISC .22 COMM 1.20 GOLDMAN SACHS GROUP INC		085 830	6826 40525-00001 07-14-09		8,616.00	5,579.85- 60,000-
07-14-09	MERRILL LYNCH PIERC FENN & SMITH 07/09 SALE 542 SHS @ 13.5442 MISC .19 COMM 21.68 HUDSON CITY BANCORP INC		085 830	0161 40525-00002 07-14-09		7,319.09	8,084.96- 542,000-
07-14-09	FOX-PITT KELTON INC. 07/09 SALE 210 SHS @ 33.5167 MISC .18 COMM 8.40 JPMORGAN CHASE & CO		085 830	3023 40525-00004 07-14-09		7,029.93	6,758.73- 210,000-
07-24-09	HOWARD WEIL DIVISION LEGG MANSON 07/21 SALE 356 SHS @ 69.9634 MISC .66 COMM 14.24 EXXON MOBIL CORP		085 830	0760 40535-00002 07-24-09		24,891.99	25,872.40- 356,000-
07-24-09	STERNE, AGEE & LEACH, INC. 07/21 SALE 608 SHS @ 33.3838 MISC .52 COMM 24.32 YUM! BRANDS INC		085 830	0750 40535-00004 07-24-09		20,272.51	16,713.74- 608,000-
07-28-09	RBC CAP MKTS CORP 07/23 SALE 340 SHS @ 13.8705 MISC .12 COMM 13.60 HUDSON CITY BANCORP INC		085 830	0235 40539-00002 07-28-09		4,702.25	5,071.75- 340,000-
07-28-09	JANNEY MONTGOMERY, SCOTT 07/23 SALE 283 SHS @ 46.182 MISC .34 COMM 11.32 MCKESSON CORPORATION		085 830	0374 40539-00003 07-28-09		13,057.85	9,735.20- 283,000-
07-28-09	FOX-PITT KELTON INC. 07/23 SALE 234 SHS @ 24.334 MISC .15 COMM 9.36 WELLS FARGO & COMPANY		085 830	3023 40539-00004 07-28-09		5,684.65	5,511.49- 234,000-
08-05-09	KEEFE BRUYETTE AND WOODS INC 07/31 SALE 495 SHS @ 43.016 MISC .55 COMM 19.80 THE TRAVELERS COS INC		085 830	0345 40547-00002 08-05-09		21,272.57	19,334.50- 495,000-

BANK 21
 REGION 46
 OFFICE 885

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE 01/26/10
 TIME 09:31
 PAGE 0009

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	PRINCIPAL	INVEST/UN.FTS*
08-13-09	MORGAN J.P. SECURITIES-CORP 08/10 SALE 1,127 SHS @ 30.8858 MISC .89 COMM 45.08 VERIZON COMMUNICATIONS INC	085 830	0060 40555-00005 08-13-09	34,762.32	34,762.32	35,710.47- 1,127.000-
08-14-09	JANNEY MONTGOMERY, SCOTT 08/11 SALE 306 SHS @ 74.3458 MISC .58 COMM 12.24 TRANSOCEAN LTD SEDOL B3KFWW1 ISIN CH0048265513	085 830	0374 40556-00001 08-14-09	22,736.99	22,736.99	16,173.01- 306.000-
08-14-09	MORGAN J.P. SECURITIES-CORP 08/11 SALE 1,036 SHS @ 33.6774 MISC .90 COMM 41.44 LILLY ELI & CO	085 830	0060 40556-00004 08-14-09	34,847.45	34,847.45	43,413.56- 1,036.000-
08-14-09	STIFEL NICOLAUS & CO INC 08/11 SALE 213 SHS @ 49.4828 MISC .27 COMM 8.52 URS CORP NEW	085 830	0793 40556-00007 08-14-09	10,531.05	10,531.05	8,067.23- 213.000-
08-18-09	MERRILL LYNCH PROFESSIONAL CLR 08/13 SALE 420 SHS @ 76.8388 MISC .83 COMM 10.50 TRANSOCEAN LTD SEDOL B3KFWW1 ISIN CH0048265513	085 830	0551 40560-00001 08-18-09	32,260.97	32,260.97	22,198.24- 420.000-
08-18-09	HOWARD WEIL DIVISION LEGG MANSON 08/13 SALE 133 SHS @ 68.4293 MISC .23 COMM 5.32 EXXON MOBIL CORP	085 830	0760 40560-00002 08-18-09	9,095.54	9,095.54	9,665.81- 133.000-
08-28-09	WACHOVIA SECURITIES CAPITAL MARK 08/25 SALE 665 SHS @ 59.4414 MISC 1.02 COMM 26.60 GENERAL MILLS INC	085 830	9252 40570-00004 08-28-09	39,500.92	39,500.92	41,280.48- 665.000-
08-28-09	GOLDMAN, SACHS & CO. 08/25 SALE 2,053 SHS @ 12.7908 MISC .67 COMM 82.12 HUDSON CITY BANCORP INC	085 830	0005 40570-00006 08-28-09	26,176.72	26,176.72	30,624.40- 2,053.000-
08-28-09	JANNEY MONTGOMERY, SCOTT 08/25 SALE 160 SHS @ 61.3201 MISC .25 COMM 6.40 JOHNSON & JOHNSON	085 830	0374 40570-00007 08-28-09	9,804.56	9,804.56	9,037.72- 160.000-

- C A S H -
 INCOME - PRINCIPAL INVEST/UNITS-

DATE	DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS-
08-28-09	JANNEY MONTGOMERY, SCOTT 08/25 SALE 456 SHS @ 46.9286 MISC .55 COMM 18.24 ROSS STORES INC	085 830	0374 40570-00009 08-28-09	21,380.65	13,319.24-	456.000-
09-04-09	SANFORD C. BERNSTEIN AND CO. 09/01 SALE 744 SHS @ 34.325 MISC .66 COMM 29.76 AMPHENOL CORP NEW CL A	085 830	0013 40577-00001 09-04-09	25,507.38	17,769.41-	744.000-
09-04-09	JANNEY MONTGOMERY, SCOTT 09/01 SALE 304 SHS @ 63.4779 MISC .50 COMM 12.16 RALCORP HLDGS INC NEW	085 830	0374 40577-00003 09-04-09	19,284.63	17,998.41-	304.000-
09-10-09	SANFORD C. BERNSTEIN AND CO. 09/04 SALE 669 SHS @ 29.3049 MISC .50 COMM 26.76 MC GRAW HILL COMPANIES INC	085 830	0013 40583-00007 09-10-09	19,577.71	20,056.22-	669.000-
09-11-09	MERRILL LYNCH PIERC FENN & SMITH 09/08 SALE 5,013 SHS @ 3.3531 MISC .43 COMM 50.13 QUEST COMMUNICATIONS	085 830	0161 40584-00003 09-11-09	16,758.53	20,508.68-	5,013.000-
09-18-09	SANFORD C. BERNSTEIN AND CO. 09/15 SALE 429 SHS @ 44.533 MISC .49 COMM 17.16 URS CORP NEW	085 830	0013 40591-00002 09-18-09	19,087.01	16,248.07-	429.000-
09-25-09	SANFORD C. BERNSTEIN AND CO. 09/22 SALE 472 SHS @ 50.3359 MISC .61 COMM 18.88 DOLLAR TREE INC	085 830	0013 40598-00002 09-25-09	23,739.05	19,226.56-	472.000-
09-25-09	INSTINET 09/22 SALE 104 SHS @ 72.8165 MISC .19 COMM 2.08 FREEPORT MCMORAN COPPER & GOLD INC	085 830	6826 40598-00004 09-25-09	7,570.64	5,031.79-	104.000-
09-25-09	INSTINET 09/22 SALE 222 SHS @ 72.0061 MISC .41 COMM 4.44 LUBRIZOL CORP	085 830	6826 40598-00006 09-25-09	15,980.50	9,879.53-	222.000-

BANK 21
 REGION 46
 OFFICE 885

- TRANSACTION-
 DESCRIPTION

DATE

DATE 01/26/10
 TIME 09:31
 PAGE 0011

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
 01/01/09 THROUGH 12/31/09
 ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE	DESCRIPTION	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDV	HISTORY	INCOME	PRINCIPAL	INVEST/UNITS*
10-02-09	JONESTRADING INSTITUTIONAL SERVI 09/29 SALE 2,059 SHS @ 9.9375 MISC .53 COMM 61.77 FIFTH THIRD BANCORP		085 830	8934 40605-00001 10-02-09	20,399.02	20,399.02	22,165.96- 2,059.000-
10-08-09	STIFEL NICOLAUS & CO INC 10/05 SALE 134 SHS @ 145.1947 MISC .50 COMM 5.36 AUTOZONE INC		085 830	0793 40611-00001 10-08-09	19,450.23	19,450.23	17,654.64- 134.000-
10-21-09	BNY CONVERGEX 10/16 SALE 853 SHS @ 17.3842 MISC .38 COMM 21.33 BANK OF AMERICA CORP		085 830	0100 40624-00002 10-21-09	14,807.02	14,807.02	11,727.29- 853.000-
10-21-09	STERNE, AGEE & LEACH, INC. 10/16 SALE 147 SHS @ 53.493 MISC .20 COMM 5.88 FPL GROUP INC		085 830	0750 40624-00003 10-21-09	7,857.39	7,857.39	8,250.57- 147.000-
10-27-09	JANNEY MONTGOMERY, SCOTT 10/22 SALE 49 SHS @ 183.1057 MISC .23 COMM 1.96 GOLDMAN SACHS GROUP INC		085 830	0374 40630-00002 10-27-09	8,969.99	8,969.99	4,556.88- 49.000-
10-27-09	BARCLAYS CAPITAL LE 10/22 SALE 885 SHS @ 46.1546 MISC 1.05 COMM 35.40 STATE STR CORP		085 830	9299 40630-00003 10-27-09	40,810.37	40,810.37	32,440.79- 885.000-
10-28-09	KEEFE BRUYETTE AND WOODS INC 10/23 SALE 839 SHS @ 23.9771 MISC .52 COMM 33.56 BANCORPSOUTH INC		085 830	0345 40631-00001 10-28-09	20,082.71	20,082.71	20,016.19- 839.000-
10-28-09	MERRILL LYNCH PROFESSIONAL CLR 10/23 SALE 490 SHS @ 57.3252 MISC .72 COMM 12.25 UNION PACIFIC CORP		085 830	0551 40631-00005 10-28-09	28,076.38	28,076.38	22,504.23- 490.000-
11-06-09	BROWN BROTHERS HARRIMAN & CO 11/03 SALE 625 SHS @ 51.0867 MISC .82 COMM 25.00 ITT CORPORATION		085 830	0010 40640-00004 11-06-09	31,903.37	31,903.37	25,464.27- 625.000-
11-12-09	BNY CONVERGEX 11/06 SALE 1,516 SHS @ 15.0283 MISC .59 COMM 37.90 BANK OF AMERICA CORP		085 830	0100 40646-00001 11-12-09	22,744.42	22,744.42	20,842.40- 1,516.000-

BANK 21
REGION 46
OFFICE 885

- TRANSACTION-
DESCRIPTION

DATE 01/26/10
TIME 09:31
PAGE 0012

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
01/01/09 THROUGH 12/31/09
ACCOUNT 3831070 GEORGE A & MARY E FREDERICK APTV

DATE	-TRANSACTION- DESCRIPTION	-CODES- TRAN TAX INDY	HISTORY	INCOME	PRINCIPAL	INVEST/UNJTS-
11-12-09	CITATION GROUP/EQUITY & MUNIS 11/06 SALE 940 SHS @ 29.6329 MISC .72 COMM 37.60 CVS CAREMARK CORPORATION	085 830	9053 40646-00002 11-12-09	27,816.61	25,685.06- 940.000-	
11-20-09	UBS SECURITIES LLC 11/17 SALE 581 SHS @ 32.7663 MISC .49 COMM 23.24 OWENS ILL INC NEW	085 830	0642 40654-00001 11-20-09	19,013.49	16,883.92- 581.000-	
12-01-09	STIFEL NICOLAUS & CO INC 11/25 SALE 754 SHS @ 52.4078 MISC 1.02 COMM 18.85 FPL GROUP INC	085 830	0793 40665-00004 12-01-09	39,495.62	42,319.24- 754.000-	
12-04-09	STIFEL NICOLAUS & CO INC 12/01 SALE 481 SHS @ 44.4006 MISC .55 COMM 12.03 ROSS STORES INC	085 830	0793 40668-00002 12-04-09	21,344.11	14,049.46- 481.000-	
12-07-09	CITATION GROUP/EQUITY & MUNIS 12/02 SALE 1,016 SHS @ 24.9469 MISC .65 COMM 40.64 AECOM TECHNOLOGY CORP	085 830	9053 40671-00002 12-07-09	25,304.76	31,055.86- 1,016.000-	
12-07-09	JONESTRADING INSTITUTIONAL SERVI 12/02 SALE 789 SHS @ 25.2693 MISC .51 COMM 23.67 CROWN HOLDINGS INC	085 830	8934 40671-00003 12-07-09	19,913.30	18,941.76- 789.000-	
12-15-09	STIFEL NICOLAUS & CO INC 12/10 SALE 327 SHS @ 71.1178 MISC .60 COMM 8.18 LUBRIZOL CORP	085 830	0793 40679-00007 12-15-09	23,246.75	14,552.29- 327.000-	
12-15-09	BNY CONVERGEX 12/10 SALE 615 SHS @ 41.3132 MISC .65 COMM 24.60 XTO ENERGY INC	085 830	0100 40679-00012 12-15-09	25,382.36	19,047.21- 615.000-	
12-24-09	JONESTRADING INSTITUTIONAL SERVI 12/21 SALE 536 SHS @ 47.0121 MISC .65 COMM 16.08 BOK FINL CORP NEW	085 830	8934 40688-00001 12-24-09	25,181.76	23,179.48- 536.000-	

BANK 21
REGION 46
OFFICE 876

- T R A N S A C T I O N A N A L Y S I S / S U M M A R Y -
01/01/09 THROUGH 12/31/09
ACCOUNT 3831070 GEORGE A & MARY E FREDERICK LCVL

DATE 01/26/10
TIME 09:31
PAGE 0001

-TRANSACTION-
DATE DESCRIPTION

HISTORY

- C O D E S -
TRAN TAX INDV

INCOME

PRINCIPAL
INVEST/UNJTS

Pg. 11 BALANCE SHEET

SUMMARY OF INVESTMENTS

AS OF 12/31/09

ACCOUNT
21-46-501-3831070

GEORGE A & MARY E FREDERICK CONS

	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET
PRINCIPAL CASH						
CASH EQUIVALENTS	185,662.09	185,662.09	185,662.09	3.705	92.84	.050
FIXED INCOME BONDS	1,791,600.83	1,791,600.83	1,907,472.06	39.060	85,745.00	4.495
EQUITIES						
COMMON STOCK	2,034,839.43	2,037,201.80	2,355,211.03	46.994	47,620.32	2.022
MUTUAL FUNDS - EQUITY	636,396.66	637,673.84	563,414.90	11.242	7,207.85	1.279
TOTAL EQUITIES	2,671,236.09	2,674,875.64	2,918,625.93	58.236	54,828.17	1.879
TOTAL PRINCIPAL ASSETS	4,648,499.01	4,652,138.56	5,011,760.08	100.000	140,666.01	2.807
INCOME CASH	-15.29	-15.29	-15.29	-.197		
CASH EQUIVALENTS	7,725.48	7,725.48	7,725.48	100.198	3.86	.050
ACCOUNT TOTAL	4,656,209.20	4,659,848.75	5,019,470.27		140,669.87	2.802



STATEMENT OF INVESTMENTS

AS OF 12/31/09

ACCOUNT 21-46-501-3831070
 GEORGE A & MARY E FREDERICK CONS

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
CASH EQUIVALENTS								
93,350.860	PNC PRIME FUND #412 ACCOUNT 21-46-885-3831070	93,350.86	93,350.86	93,350.86	1.860	46.68	.050	1.000
7,725.480	PNC PRIME FUND #412 (INCOME INVESTMENT) ACCOUNT 21-46-001-3831070	7,725.48	7,725.48	7,725.48	.154	3.86	.050	1.000
76,370.820	PNC PRIME FUND #412 ACCOUNT 21-46-001-3831070	76,370.82	76,370.82	76,370.82	1.521	38.19	.050	1.000
15,940.410	PNC PRIME FUND #412 ACCOUNT 21-46-576-3831070	15,940.41	15,940.41	15,940.41	.318	7.97	.050	1.000
	TOTAL CASH EQUIVALENTS	<u>193,387.57</u>	<u>193,387.57</u>	<u>193,387.57</u>	<u>3.853</u>	<u>96.70</u>	<u>.050</u>	
U.S. GOVERNMENT BONDS & NOTES								
60,000.000	USA TREASURY NOTES 04.000% DUE 11/15/2012 ACCOUNT 21-46-576-3831070	60,318.75	60,318.75	64,105.80	1.277	2,400.00	3.744	106.843
20,000.000	USA TREASURY NOTES TREASURY INFLATION PROTECTN SEC 00.625% DUE 04/15/2013 ACCOUNT 21-46-576-3831070	19,724.98	19,724.98	20,805.36	.414	125.00	.601	104.026
200,000.000	USA TREASURY NOTE 04.625% DUE 11/15/2016 ACCOUNT 21-46-576-3831070	199,843.75	199,843.75	216,342.00	4.310	9,250.00	4.276	108.171



STATEMENT OF INVESTMENTS

AS OF 12/31/09

ACCOUNT 21-46-501-3831070
 GEORGE A & MARY E FREDERICK CONS

PAGE 3

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
100,000.000	USA TREASURY NOTES 03.875% DUE 05/15/2018 ACCOUNT 21-46-576-3831070	97,437.50	97,437.50	101,578.00	2.024	3,875.00	3.815	101.578
	TOTAL U.S. GOVERNMENT BONDS & NOTES	377,324.98	377,324.98	402,831.16	8.025	15,650.00	3.885	
	U.S. GOVERNMENT AGENCIES							
100,000.000	FEDERAL HOME LN BANK BND5 04.625% DUE 02/18/2011 ACCOUNT 21-46-576-3831070	99,190.00	99,190.00	104,409.00	2.080	4,625.00	4.430	104.409
150,000.000	FEDERAL NATL MTG ASSN NTS 04.125% DUE 04/15/2014 ACCOUNT 21-46-576-3831070	148,140.00	148,140.00	159,357.00	3.175	6,187.50	3.883	106.238
150,000.000	FEDERAL HOME LOAN MTG CORP NOTES 04.375% DUE 07/17/2015 ACCOUNT 21-46-576-3831070	150,180.00	150,180.00	159,615.00	3.180	6,562.50	4.111	106.410
50,000.000	FEDERAL NATL MTG ASSN NTS 05.000% DUE 02/13/2017 ACCOUNT 21-46-576-3831070	49,904.50	49,904.50	54,242.50	1.081	2,500.00	4.609	108.485
	TOTAL U.S. GOVERNMENT AGENCIES	447,414.50	447,414.50	477,623.50	9.516	19,875.00	4.161	
	CORPORATE BONDS							



STATEMENT OF INVESTMENTS

AS OF 12/31/09

GEORGE A & MARY E FREDERICK CONS

ACCOUNT
21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
100,000.000	HONEYWELL INTERNATIONAL NTS 07.500% DUE 03/01/2010 ACCOUNT 21-46-576-3831070	99,651.00	99,651.00	101,116.00	2.014	7,500.00	7.417	101.116
100,000.000	E.I. DU PONT DE NEMOURS NOTES 04.125% DUE 04/30/2010 ACCOUNT 21-46-576-3831070	99,079.00	99,079.00	101,228.00	2.017	4,125.00	4.075	101.228
100,000.000	MORGAN STANLEY NTS 04.250% DUE 05/15/2010 ACCOUNT 21-46-576-3831070	99,406.00	99,406.00	101,191.00	2.016	4,250.00	4.200	101.191
20,000.000	JPMORGAN CHASE & CO FDIC GUARANTEED 03.125% DUE 12/01/2011 ACCOUNT 21-46-576-3831070	19,987.60	19,987.60	20,672.40	.412	625.00	3.023	103.362
15,000.000	GOLDMAN SACHS GROUP INC FDIC GUARANTEED 03.250% DUE 06/15/2012 ACCOUNT 21-46-576-3831070	14,941.80	14,941.80	15,602.55	.311	487.50	3.124	104.017
100,000.000	IBM CORP BDS 04.750% DUE 11/29/2012 ACCOUNT 21-46-576-3831070	98,847.00	98,847.00	108,019.00	2.152	4,750.00	4.397	108.019
100,000.000	BANK OF AMERICA CORP SR NT 04.875% DUE 01/15/2013 ACCOUNT 21-46-576-3831070	99,809.00	99,809.00	104,274.00	2.077	4,875.00	4.675	104.274



STATEMENT OF INVESTMENTS

AS OF 12/31/09
 GEORGE A & MARY E FREDERICK CONS

ACCOUNT
 21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
50,000.000	CONS EDISON CO OF NY NTS 04.875% DUE 02/01/2013 ACCOUNT 21-46-576-3831070	49,053.50	49,053.50	53,141.50	1.059	2,437.50	4.587	106.283
45,000.000	PEPSICO INC SR UNSEC 04.650% DUE 02/15/2013 ACCOUNT 21-46-576-3831070	42,967.35	42,967.35	48,221.55	.961	2,092.50	4.339	107.159
100,000.000	AVON PRODUCTS INC BONDS 04.800% DUE 03/01/2013 ACCOUNT 21-46-576-3831070	99,855.00	99,855.00	105,213.00	2.096	4,800.00	4.562	105.213
100,000.000	GOLDMAN SACHS GROUP INC NTS 04.750% DUE 07/15/2013 ACCOUNT 21-46-576-3831070	98,835.00	98,835.00	104,604.00	2.084	4,750.00	4.541	104.604
15,000.000	PROCTER & GAMBLE CO NOTES 04.600% DUE 01/15/2014 ACCOUNT 21-46-576-3831070	14,996.70	14,996.70	16,059.90	.320	690.00	4.296	107.066
20,000.000	GENERAL DYNAMICS CORP NOTES 05.250% DUE 02/01/2014 ACCOUNT 21-46-576-3831070	19,905.60	19,905.60	21,925.00	.437	1,050.00	4.789	109.625
45,000.000	KIMBERLY-CLARK SR NTS 07.500% DUE 11/01/2018 ACCOUNT 21-46-576-3831070	44,835.30	44,835.30	54,380.70	1.083	3,375.00	6.206	120.846



S T A T E M E N T O F I N V E S T M E N T S

AS OF 12/31/09
 GEORGE A & MARY E FREDERICK CONS

ACCOUNT
 21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
20,000.000	CONOCOPHILLIPS NOTES 05.750% DUE 02/01/2019 ACCOUNT 21-46-576-3831070	19,865.20	19,865.20	21,942.60	.437	1,150.00	5.241	109.713
45,000.000	WASHINGTON POST CO NOTES 07.250% DUE 02/01/2019 ACCOUNT 21-46-576-3831070	44,826.30	44,826.30	49,426.20	.985	3,262.50	6.601	109.836
	TOTAL CORPORATE BONDS	966,861.35	966,861.35	1,027,017.40	20.461	50,220.00	4.890	
	COMMON STOCK							
565.000	COOPER INDUSTRIES PLC NEW IRELAND COM ACCOUNT 21-46-885-3831070	24,971.98	24,971.98	24,091.60	.480	565.00	2.345	42.640
1,007.000	INVESCO LTD ISIN BMG491BT1088 SEDOL B28XP76 ACCOUNT 21-46-885-3831070	23,023.44	23,023.44	23,654.43	.471	412.87	1.745	23.490
293.000	PARTNERRE LTD ACCOUNT 21-46-885-3831070	23,515.27	23,515.27	21,875.38	.436	550.84	2.518	74.660
737.000	NOBLE CORPORATION SEDOL: B65Z9D7 ISIN: CH0033347318 ACCOUNT 21-46-885-3831070	20,600.10	20,600.10	29,995.90	.598	277.11	.924	40.700
2,839.000	AT&T INC ACCOUNT 21-46-885-3831070	75,415.68	76,472.09	79,577.17	1.585	4,769.52	5.994	28.030
1,225.000	AMERICAN ELECTRIC POWER INC ACCOUNT 21-46-885-3831070	39,471.09	39,471.09	42,617.75	.849	2,009.00	4.714	34.790



S T A T E M E N T O F I N V E S T M E N T S

AS OF 12/31/09

GEORGE A & MARY E FREDERICK CONS

ACCOUNT 21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
1,112.000	AMERICAN EXPRESS CO ACCOUNT 21-46-885-3831070	29,249.38	29,249.38	45,058.24	.898	800.64	1.777	40.520
408.000	APACHE CORPORATION ACCOUNT 21-46-885-3831070	32,670.60	32,670.60	42,093.36	.839	244.80	.582	103.170
2,105.000	BANK OF AMERICA CORP ACCOUNT 21-46-885-3831070	28,940.13	31,451.80	31,701.30	.632	84.20	.266	15.060
1,080.000	BRISTOL MYERS SQUIBB CO ACCOUNT 21-46-885-3831070	22,578.42	22,578.42	27,270.00	.543	1,382.40	5.069	25.250
475.000	BUCYRUS INTL INC ACCOUNT 21-46-885-3831070	22,722.34	22,722.34	26,775.75	.533	47.50	.177	56.370
546.000	CSX CORP ACCOUNT 21-46-885-3831070	22,363.18	22,363.18	26,475.54	.527	480.48	1.815	48.490
630.000	CAPITAL ONE FINANCIAL CORP ACCOUNT 21-46-885-3831070	24,804.80	24,804.80	24,154.20	.481	126.00	.522	38.340
545.000	CENTURYTEL INC ACCOUNT 21-46-885-3831070	17,141.50	17,141.50	19,734.45	.393	1,526.00	7.733	36.210
1,447.000	CHEVRON CORPORATION ACCOUNT 21-46-885-3831070	100,663.16	100,663.16	111,404.53	2.219	3,935.84	3.533	76.990
426.000	COCA COLA CO ACCOUNT 21-46-885-3831070	19,074.19	19,074.19	24,282.00	.484	698.64	2.877	57.000
1,224.000	COMCAST CORPORATION CL A ACCOUNT 21-46-885-3831070	19,849.61	19,849.61	20,636.64	.411	462.67	2.262	16.860
674.000	CUMMINS INC ACCOUNT 21-46-885-3831070	32,398.27	32,398.27	30,909.64	.616	471.80	1.526	45.860



STATEMENT OF INVESTMENTS

AS OF 12/31/09

GEORGE A & MARY E FREDERICK CONS

PAGE 8

ACCOUNT
21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
440.000	DOLLAR TREE INC ACCOUNT 21-46-885-3831070	17,923.06	17,372.53	21,252.00	.423			48.300
849.000	DOW CHEMICAL CO ACCOUNT 21-46-885-3831070	22,836.32	22,836.32	23,457.87	.467	509.40	2.172	27.630
1,547.000	EMC CORP ACCOUNT 21-46-885-3831070	24,318.69	24,318.69	27,026.09	.538			17.470
1,266.000	EBAY INC ACCOUNT 21-46-885-3831070	20,408.43	20,408.43	29,788.98	.593			23.530
1,609.000	EXXON MOBIL CORP ACCOUNT 21-46-885-3831070	116,934.51	120,769.03	109,717.71	2.186	2,703.12	2.464	68.190
309.000	FEDEX CORPORATION ACCOUNT 21-46-885-3831070	24,252.98	24,252.98	25,786.05	.514	135.96	.527	83.450
2,323.000	FORD MOTOR COMPANY ACCOUNT 21-46-885-3831070	20,909.32	20,909.32	23,230.00	.463	464.60	2.000	10.000
235.000	FRANKLIN RESOURCES INC ACCOUNT 21-46-885-3831070	20,708.86	20,708.86	24,757.25	.493	206.80	.835	105.350
323.000	FREPORT MCMORAN COPPER & GOLD INC ACCOUNT 21-46-885-3831070	15,627.58	15,627.58	25,933.67	.517	193.80	.747	80.290
3,805.000	GENERAL ELECTRIC CO ACCOUNT 21-46-885-3831070	52,576.83	52,576.83	57,569.65	1.147	1,522.00	2.644	15.130
339.000	GENERAL MILLS INC ACCOUNT 21-46-885-3831070	22,431.63	22,431.63	24,004.59	.478	664.44	2.768	70.810



STATEMENT OF INVESTMENTS

AS OF 12/31/09

GEORGE A & MARY E FREDERICK CONS

PAGE 9

ACCOUNT
21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
340.000	GOLDMAN SACHS GROUP INC ACCOUNT 21-46-885-3831070	31,619.16	33,257.34	57,405.60	1.144	476.00	.829	168.840
713.000	HESS CORPORATION ACCOUNT 21-46-885-3831070	37,374.96	37,374.96	43,136.50	.859	285.20	.661	60.500
1,804.000	HOME DEPOT INC ACCOUNT 21-46-885-3831070	45,747.36	45,747.36	52,189.72	1.040	1,623.60	3.111	28.930
1,219.000	INTEL CORP ACCOUNT 21-46-885-3831070	19,713.55	19,713.55	24,867.60	.495	682.64	2.745	20.400
277.000	INTERNATIONAL BUSINESS MACHS CORP ACCOUNT 21-46-885-3831070	23,519.54	24,661.98	36,259.30	.722	609.40	1.681	130.900
1,077.000	INTERNATIONAL PAPER CO ACCOUNT 21-46-885-3831070	20,864.83	20,864.83	28,842.06	.575	107.70	.373	26.780
2,451.000	JPMORGAN CHASE & CO ACCOUNT 21-46-885-3831070	79,869.92	74,215.09	102,133.17	2.035	490.20	.480	41.670
319.000	JOHNSON & JOHNSON ACCOUNT 21-46-885-3831070	18,018.96	18,107.41	20,546.79	.409	625.24	3.043	64.410
1,359.000	JOHNSON CONTROLS INC ACCOUNT 21-46-885-3831070	35,567.38	35,567.38	37,019.16	.738	706.68	1.909	27.240
568.000	KOHL'S CORP ACCOUNT 21-46-885-3831070	26,238.25	26,238.25	30,632.24	.610			53.930
492.000	MCKESSON CORPORATION ACCOUNT 21-46-885-3831070	16,924.81	17,407.72	30,750.00	.613	236.16	.768	62.500



STATEMENT OF INVESTMENTS

AS OF 12/31/09

ACCOUNT
21-46-501-3831070

GEORGE A & MARY E FREDERICK CONS

PAGE 10

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
1,248.000	MERCK & CO INC ACCOUNT 21-46-885-3831070	36,359.49	36,359.49	45,601.92	.908	1,896.96	4.160	36.540
1,008.000	METLIFE INC. ACCOUNT 21-46-885-3831070	37,907.87	37,907.87	35,632.80	.710	745.92	2.093	35.350
728.000	NYSE EURONEXT ACCOUNT 21-46-885-3831070	21,626.33	21,626.33	18,418.40	.367	873.60	4.743	25.300
640.000	NSTAR ACCOUNT 21-46-885-3831070	22,539.59	22,539.59	23,552.00	.469	1,024.00	4.348	36.800
538.000	OCCIDENTAL PETROLEUM CORP ACCOUNT 21-46-885-3831070	27,662.28	27,662.28	43,766.30	.872	710.16	1.623	81.350
389.000	PPG INDUSTRIES INC ACCOUNT 21-46-885-3831070	23,577.15	23,577.15	22,772.06	.454	840.24	3.690	58.540
2,094.000	PFIZER INC ACCOUNT 21-46-885-3831070	46,487.82	45,998.07	38,089.86	.759	1,507.68	3.958	18.190
481.000	PRICE T ROWE GROUP INC ACCOUNT 21-46-885-3831070	18,978.91	18,978.91	25,613.25	.510	481.00	1.878	53.250
443.000	PROCTER & GAMBLE CO ACCOUNT 21-46-885-3831070	26,627.40	26,046.63	26,859.09	.535	779.68	2.903	60.630
306.000	PUBLIC STORAGE ACCOUNT 21-46-885-3831070	21,189.07	21,189.07	24,923.70	.497	673.20	2.701	81.450
623.000	QUESTAR CORP ACCOUNT 21-46-885-3831070	16,300.80	16,300.80	25,898.11	.516	323.96	1.251	41.570



STATEMENT OF INVESTMENTS

AS OF 12/31/09

GEORGE A & MARY E FREDERICK CONS

PAGE 11

ACCOUNT
21-46-501-3831070

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
90.000	RIO TINTO PLC SPONSORED ADR ACCOUNT 21-46-885-3831070	19,679.52	19,679.52	19,385.10	.386	489.60	2.526	215.390
509.000	ROCKWELL AUTOMATION INC ACCOUNT 21-46-885-3831070	20,719.56	20,719.56	23,912.82	.476	590.44	2.469	46.980
510.000	SHIRE PLC SPONSORED ADR ACCOUNT 21-46-885-3831070	22,252.47	22,252.47	29,937.00	.596	65.28	.218	58.700
470.000	JM SMUCKER CO/THE-NEW COM WI ACCOUNT 21-46-885-3831070	25,052.46	25,052.46	29,022.50	.578	658.00	2.267	61.750
1,198.000	SYNOPSIS INC ACCOUNT 21-46-885-3831070	24,490.28	24,490.28	26,691.44	.532			22.280
2,117.000	TALISMAN ENERGY INC SEDOL 2125600 ISIN CA87425E1034 ACCOUNT 21-46-885-3831070	30,611.01	30,611.01	39,460.88	.786	476.33	1.207	18.640
463.000	THE TRAVELERS COS INC ACCOUNT 21-46-885-3831070	23,686.15	23,686.15	23,085.18	.460	611.16	2.647	49.860
1,722.000	US BANCORP DEL COM NEW ACCOUNT 21-46-885-3831070	41,842.25	41,842.25	38,762.22	.772	344.40	.888	22.510
591.000	UNITED TECHNOLOGIES CORP ACCOUNT 21-46-885-3831070	29,834.28	29,834.28	41,021.31	.817	910.14	2.219	69.410
1,087.000	VIACOM INC CLASS B WI ACCOUNT 21-46-885-3831070	25,881.75	25,881.75	32,316.51	.644			29.730



S T A T E M E N T O F I N V E S T M E N T S

AS OF 12/31/09

ACCOUNT
21-46-501-3831070

GEORGE A & MARY E FREDERICK CONS

PAGE 12

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
512.000	WELLPOINT INC ACCOUNT 21-46-885-3831070	21,132.29	21,132.29	29,844.48	.595			58.290
2,947.000	WELLS FARGO & COMPANY ACCOUNT 21-46-885-3831070	69,411.84	68,295.51	79,539.53	1.585	589.40	.741	26.990
1,208.000	WILLIAMS COMPANIES INC ACCOUNT 21-46-885-3831070	23,655.42	23,655.42	25,464.64	.507	531.52	2.087	21.080
1,044.000	WISCONSIN ENERGY CORP ACCOUNT 21-46-885-3831070	43,031.17	43,031.17	52,022.52	1.036	1,409.40	2.709	49.830
423.000	ZIMMER HOLDINGS INC ACCOUNT 21-46-885-3831070	20,462.20	20,462.20	25,003.53	.498			59.110
	TOTAL COMMON STOCK	<u>2,034,839.43</u>	<u>2,037,201.80</u>	<u>2,355,211.03</u>	<u>46.919</u>	<u>47,620.32</u>	<u>2.022</u>	
	MUTUAL FUNDS - EQUITY							
3,071.253	BLACKROCK FDS US OPPORTUNITIES PORTFOLIO FUND 339 INSTITUTIONAL CLASS ACCOUNT 21-46-001-3831070	100,000.00	100,000.00	103,255.53	2.057	831.72	.805	33.620
3,703.770	HARBOR FUND INTERNATIONAL FUND FD #11 ACCOUNT 21-46-001-3831070	200,000.00	200,000.00	203,225.86	4.049	3,814.88	1.877	54.870
831.000	ISHARES TR RUSSELL 2000 INDEX FD ETF ACCOUNT 21-46-001-3831070	50,508.18	50,508.18	51,887.64	1.034	840.97	1.621	62.440



STATEMENT OF INVESTMENTS

AS OF 12/31/09

PAGE 13

ACCOUNT
21-46-501-3831070

GEORGE A & MARY E FREDERICK CONS

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
12,581.059	PNC INTL EQUITY FD CL I FD #417	210,888.48	212,165.66	126,565.45	2.521	1,663.22	1.314	10.060
2,852.796	T ROWE PRICE GROWTH STOCK FD # 40	75,000.00	75,000.00	78,480.42	1.564	57.06	.073	27.510
	ACCOUNT 21-46-001-3831070							
	ACCOUNT 21-46-001-3831070							
	TOTAL MUTUAL FUNDS - EQUITY	<u>636,396.66</u>	<u>637,673.84</u>	<u>563,914.90</u>	<u>11.225</u>	<u>7,207.85</u>	<u>1.279</u>	
	TOTAL INVESTMENTS	<u>4,656,224.49</u>	<u>4,659,864.04</u>	<u>5,019,485.56</u>	<u>100.000</u>	<u>140,669.87</u>	<u>2.802</u>	



A C C O U N T S U M M A R Y

12/31/09 THROUGH 12/31/09

PAGE 14

ACCOUNT
21-46-501-3631070

GEORGE A & MARY E FREDERICK CONS

	INCOME CASH	INCOME CARRYING VALUE	PRINCIPAL CASH	PRINCIPAL CARRYING VALUE
--	-------------	-----------------------	----------------	--------------------------

	-15.29	7,725.48	0.00	4,648,499.01
--	--------	----------	------	--------------

YOUR TRUST ACCOUNT BALANCES ON 12/31/09 WERE

DURING THE PERIOD INCOME WAS RECEIVED FROM
 NO DIVIDENDS THIS PERIOD
 NO NON-TAXABLE INTEREST INCOME THIS PERIOD
 NO TAXABLE INTEREST INCOME THIS PERIOD
 NO RENTAL INCOME THIS PERIOD

THIS TOTAL INCOME RECEIVED EQUALED

NO CONTRIBUTIONS WERE RECEIVED THIS PERIOD

NO SALES THIS PERIOD

NO INCOME OR PRINCIPAL TRANSFERS THIS PERIOD

NO PURCHASES THIS PERIOD

EXPENSES INCURRED DURING THIS PERIOD WERE
 NO FEES CHARGED THIS PERIOD
 NO OTHER EXPENSES THIS PERIOD

FOR TOTAL EXPENSES OF

NO PAYMENTS WERE MADE TO OR FOR YOU THIS PERIOD

YOUR CURRENT BALANCES AS OF 12/31/09 ARE

