



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-PF

Department of the Treasury  
Internal Revenue Service

Return of Private Foundation

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

Do not enter Social Security numbers on this form as it may be made public. By law, the IRS cannot redact the information on the form.

Information about Form 990-PF and its instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013, or tax year beginning 01-01-2013 , and ending 12-31-2013

Name of foundation CHERYL C & BLAIR EFFRON FAMILY FOUNDATION		A Employer identification number  01-0720431	
% ALAN FRANKEL FLSV LLP		B Telephone number (see instructions)  (516) 874-8800	
Number and street (or P O box number if mail is not delivered to street address) C/O ALAN FRANKEL FLSV LLP 1475 FRANKLIN AVENUE Suite		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code GARDEN CITY, NY 11530		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <div><input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input checked="" type="checkbox"/> Address change</div> <div><input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change</div>		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) <input checked="" type="checkbox"/> \$ 7,348,159	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions) )</small>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	112,665			
	2 Check <input type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities. . . . .	60,839	60,839		
	5a Gross rents . . . . .				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	2,173,312			
	b Gross sales price for all assets on line 6a 3,595,641				
	7 Capital gain net income (from Part IV, line 2) . . .		2,173,312		
	8 Net short-term capital gain . . . . .				
	9 Income modifications . . . . .				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold . . . . .				
	c Gross profit or (loss) (attach schedule) . . . . .				
	11 Other income (attach schedule) . . . . .	21,254	20,247		
	12 <b>Total.</b> Add lines 1 through 11 . . . . .	2,368,070	2,254,398		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0			
	14 Other employee salaries and wages . . . . .				
	15 Pension plans, employee benefits . . . . .				
	16a Legal fees (attach schedule) . . . . .				
	b Accounting fees (attach schedule) . . . . .				
	c Other professional fees (attach schedule) . . . . .				
	17 Interest . . . . .	13,155	13,155		
	18 Taxes (attach schedule) (see instructions)	4,150	387		
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy . . . . .				
	21 Travel, conferences, and meetings . . . . .				
	22 Printing and publications . . . . .				
	23 Other expenses (attach schedule) . . . . .	30,384	30,134		250
	24 <b>Total operating and administrative expenses.</b> Add lines 13 through 23 . . . . .	47,689	43,676		250
	25 Contributions, gifts, grants paid . . . . .	640,000			640,000
	26 <b>Total expenses and disbursements.</b> Add lines 24 and 25	687,689	43,676		640,250
	27 Subtract line 26 from line 12				
	a <b>Excess of revenue over expenses and disbursements</b>	1,680,381			
	b <b>Net investment income</b> (if negative, enter -0-)		2,210,722		
	c <b>Adjusted net income</b> (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions )	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing . . . . .	1,827,227	4,319,589	4,319,589
	2	Savings and temporary cash investments . . . . .			
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable . . . . .			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	8	Inventories for sale or use . . . . .			
	9	Prepaid expenses and deferred charges . . . . .			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule) . . . . .	1,575,546	<input checked="" type="checkbox"/> 701,474	1,371,550
	c	Investments—corporate bonds (attach schedule). . . . .	173,282	<input checked="" type="checkbox"/> 95,588	102,724
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans . . . . .			
	13	Investments—other (attach schedule) . . . . .			
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)	<input checked="" type="checkbox"/> 1,336,244	<input checked="" type="checkbox"/> 1,418,653	<input checked="" type="checkbox"/> 1,554,296	
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	4,912,299	6,535,304	7,348,159	
Liabilities	17	Accounts payable and accrued expenses . . . . .			
	18	Grants payable . . . . .			
	19	Deferred revenue . . . . .			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule) . . . . .			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22) . . . . .		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted . . . . .			
	25	Temporarily restricted . . . . .			
	26	Permanently restricted . . . . .			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds . . . . .	4,912,299	6,535,304	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see page 17 of the instructions) . . . . .	4,912,299	6,535,304	
31	Total liabilities and net assets/fund balances (see page 17 of the instructions) . . . . .	4,912,299	6,535,304		

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year’s return) . . . . .	1 4,912,299
2	Enter amount from Part I, line 27a . . . . .	2 1,680,381
3	Other increases not included in line 2 (itemize) ▶ _____ <input checked="" type="checkbox"/>	3 12,602
4	Add lines 1, 2, and 3 . . . . .	4 6,605,282
5	Decreases not included in line 2 (itemize) ▶ _____ <input checked="" type="checkbox"/>	5 69,978
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	6 6,535,304

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co )		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr )	(d) Date sold (mo , day, yr )
1a	See Additional Data Table			
b				
c				
d				
e				

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

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

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a	See Additional Data Table		
b			
c			
d			
e			

2	Capital gain net income or (net capital loss)	<div>If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7</div>	2	2,173,312
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) <div>If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8</div>		3	0

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

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

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

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

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	941,591	5,298,738	0 177701
2011	655,937	6,184,986	0 106053
2010	410,250	6,284,356	0 065281
2009	370,250	8,931,343	0 041455
2008	240,250	5,625,602	0 042707

2	Total of line 1, column (d).	2	0 433197
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0 086639
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	6,549,237
5	Multiply line 4 by line 3.	5	567,419
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	22,107
7	Add lines 5 and 6.	7	589,526
8	Enter qualifying distributions from Part XII, line 4.	8	640,250

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1		
	Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b . . . . .	1	22,107
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2. . . . .	3	22,107
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	5	22,107
6	Credits/Payments		
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a	2,007
b	Exempt foreign organizations—tax withheld at source . . . . .	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	20,500
d	Backup withholding erroneously withheld . . . . .	6d	
7	Total credits and payments. Add lines 6a through 6d. . . . .	7	22,507
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached.	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed . . . . .	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid. . . . .	10	400
11	Enter the amount of line 10 to be Credited to 2014 estimated tax 400 Refunded	11	

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? <input checked="" type="checkbox"/> . . . . .	1a	Yes	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? . . . . .	1b		No
	If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.			
c	Did the foundation file Form 1120-POL for this year? . . . . .	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ _____ (2) On foundation managers \$ _____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? . . . . .	2		No
	If "Yes," attach a detailed description of the activities.			
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes <input checked="" type="checkbox"/> . . . . .	3		No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .	4a	Yes	
b	If "Yes," has it filed a tax return on Form 990-T for this year? . . . . .	4b	Yes	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . .	5		No
	If "Yes," attach the statement required by General Instruction T. <input checked="" type="checkbox"/>			
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? . . . . .	6	Yes	
7	Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV.	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions): NY			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation .	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If "Yes," complete Part XIV . . . . .	9		No
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses.	10		No

Part VII-A

Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address				
14	The books are in care ofALAN FRANKEL FLSV LLPTelephone no(516) 874-8800 Located at1475 FRANKLIN AVENUE GARDEN CITY NYZIP +411530			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —Check here and enter the amount of tax-exempt interest received or accrued during the year.			
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
See instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country				

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? (6) Agree to pay money or property to a government official? ( <b>Exception.</b> Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days ).			
b	If any answer is "Yes" to 1a(1)–(6), did <b>any</b> of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here.	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? If "Yes," list the years 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is <b>not</b> applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to <b>all</b> years listed, answer "No" and attach statement—see instructions ).	2b		
c	If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?			
b	If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? ( <i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.</i> )	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a

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

(1)

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

Yes 

No

(2)

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

Yes 

No

(3)

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

Yes 

No

(4)

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

Yes 

No

(5)

Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

Yes 

No

b

If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

5b

Organizations relying on a current notice regarding disaster assistance check here.

c

If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

Yes 

No

If "Yes," attach the statement required by Regulations section 53.4945–5(d).

6a

Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

Yes 

No

b

Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

No

If "Yes" to 6b, file Form 8870.

7a

At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

Yes 

No

b

If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?

7b

Part VIII

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

1

List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BLAIR EFFRON	PRESIDENT & TREASURER	0	0	0
C/O ALAN FRANKEL FLSV LLP GARDEN CITY,NY 11530	0 5			
CHERYL COHEN EFFRON	VICE PRESIDENT & SECRETARY	0	0	0
C/O ALAN FRANKEL FLSV LLP GARDEN CITY,NY 11530	0 5			
DREW EFFRON	DIRECTOR	0	0	0
C/O ALAN FRANKEL FLSV LLP GARDEN CITY,NY 11530	0 5			
CATHY LASRY	DIRECTOR	0	0	0
C/O ALAN FRANKEL FLSV LLP GARDEN CITY,NY 11530	0 5			

2

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

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances

Total

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

0

Form 990-PF (2013)

Part VIII

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
Total number of others receiving over \$50,000 for professional services. . . . .		0

Part IX-A

Summary of Direct Charitable Activities

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

Part IX-B

Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments. See page 24 of the instructions	
3	
Total. Add lines 1 through 3 . . . . .	



Part X

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities. . . . .	1a	1,975,574
b	Average of monthly cash balances. . . . .	1b	3,205,610
c	Fair market value of all other assets (see instructions). . . . .	1c	1,467,788
d	Total (add lines 1a, b, and c). . . . .	1d	6,648,972
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation). . . . .	1e	
2	Acquisition indebtedness applicable to line 1 assets. . . . .	2	0
3	Subtract line 2 from line 1d. . . . .	3	6,648,972
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	4	99,735
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	6,549,237
6	Minimum investment return. Enter 5% of line 5. . . . .	6	327,462

Part XI

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

1	Minimum investment return from Part X, line 6. . . . .	1	327,462
2a	Tax on investment income for 2013 from Part VI, line 5. . . . .	2a	22,107
b	Income tax for 2013 (This does not include the tax from Part VI ). . . . .	2b	
c	Add lines 2a and 2b. . . . .	2c	22,107
3	Distributable amount before adjustments Subtract line 2c from line 1. . . . .	3	305,355
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	
5	Add lines 3 and 4. . . . .	5	305,355
6	Deduction from distributable amount (see instructions). . . . .	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1. . . . .	7	305,355

Part XII

Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26. . . . .	1a	640,250
b	Program-related investments—total from Part IX-B. . . . .	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes. . . . .	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required). . . . .	3a	0
b	Cash distribution test (attach the required schedule). . . . .	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	640,250
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions). . . . .	5	22,107
6	Adjusted qualifying distributions. Subtract line 5 from line 4. . . . .	6	618,143
Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years			

Part XIII

Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				305,355
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only. . . . .				
b Total for prior years 2011 , 2010 , 2009				
3 Excess distributions carryover, if any, to 2013				
a From 2008. . . . .				
b From 2009. . . . .				
c From 2010. . . . .				
d From 2011. . . . .				146,612
e From 2012. . . . .				680,638
f Total of lines 3a through e. . . . .	827,250			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 640,250				
a Applied to 2012, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions). . . . .				
c Treated as distributions out of corpus (Election required—see instructions). . . . .				
d Applied to 2013 distributable amount. . . . .				305,355
e Remaining amount distributed out of corpus	334,895			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	1,162,145			
b Prior years' undistributed income Subtract line 4b from line 2b. . . . .				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed. . . . .				
d Subtract line 6c from line 6b Taxable amount—see instructions . . . . .				
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions . . . . .				
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014 . . . . .				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions). . . . .				
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions). . .				
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a . . . . .	1,162,145			
10 Analysis of line 9				
a Excess from 2009. . . .				
b Excess from 2010. . . .				
c Excess from 2011. . . .				146,612
d Excess from 2012. . . .				680,638
e Excess from 2013. . . .				334,895

Part XIVPrivate Operating Foundations (see instructions and Part VII-A, question 9)

1a

If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling. . . . .

b

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

☐ 4942(j)(3) or ☐ 4942(j)(5)

2a

Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .

Tax year	Prior 3 years				(e) Total
(a) 2013	(b) 2012	(c) 2011	(d) 2010		
b 85% of line 2a . . . . .					
c Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
d Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c . . . . .					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets . . . . .					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . . . .					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . . .					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1

Information Regarding Foundation Managers:

a

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

BLAIR EFFRON

b

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

NONE

2

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

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

a

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

b

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

c

Any submission deadlines



d

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

Part XV

Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i> NEW VISIONS FOR PUBLIC SCHOOLS 320 W 13TH STREET 6 NEW YORK, NY 10014			GENERAL	250,000
LINCOLN CENTER 10 LINCOLN CENTER PLAZA NEW YORK, NY 10023			GENERAL	290,000
METROPOLITAN MUSEUM OF ART 1000 5TH AVENUE NEW YORK, NY 10028			GENERAL	50,000
DALTON SCHOOL 108 E 89TH STREET NEW YORK, NY 10128			GENERAL	50,000
<b>Total</b> . . . . .			 <b>3a</b>	640,000
<b>b</b> <i>Approved for future payment</i>				
<b>Total</b> . . . . .			 <b>3b</b>	

Enter gross amounts unless otherwise indicated

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

[illegible]



<div>Schedule B</div> <div>(Form 990, 990-EZ, or 990-PF)</div> <div>Department of the Treasury Internal Revenue Service</div>	<div>Schedule of Contributors</div> <div>▶ Attach to Form 990, 990-EZ, or 990-PF.</div> <div>▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at <u>www.irs.gov/form990</u>.</div>	<div>OMB No 1545-0047</div> <div>2013</div>
---	--	---

<div>Name of the organization</div> <div>CHERYL C &amp; BLAIR EFFRON FAMILY FOUNDATION</div>	<div>Employer identification number</div> <div>01-0720431</div>
--	---

Organization type (check one)

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

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

General Rule

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33<sup>1</sup>/<sub>3</sub>% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions of \$5,000 or more during the year. . . . . ▶ \$ \_\_\_\_\_

**Caution.** An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer “No” on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

<b>Name of organization</b> CHERYL C & BLAIR EFFRON FAMILY FOUNDATION	<b>Employer identification number</b> 01-0720431
--	---

Part I	Contributors (see instructions) Use duplicate copies of Part I if additional space is needed		
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>1</u>	BLAIR EFFRON C/O FLSV LLP 1475 FRANKLIN AVENUE  GARDEN CITY, NY 11530	\$ 9,900	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/>  (Complete Part II for noncash contributions )
<u>2</u>	BLAIR EFFRON C/O FLSV LLP 1475 FRANKLIN AVENUE  GARDEN CITY, NY 11530	\$ 16,500	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/>  (Complete Part II for noncash contributions )
<u>3</u>	BLAIR EFFRON C/O FLSV LLP 1475 FRANKLIN AVENUE  GARDEN CITY, NY 11530	\$ 16,500	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/>  (Complete Part II for noncash contributions )
<u>4</u>	BLAIR EFFRON C/O FLSV LLP 1475 FRANKLIN AVENUE  GARDEN CITY, NY 11530	\$ 13,200	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/>  (Complete Part II for noncash contributions )
<u>5</u>	BLAIR EFFRON C/O FLSV LLP 1475 FRANKLIN AVENUE  GARDEN CITY, NY 11530	\$ 56,565	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/>  (Complete Part II for noncash contributions )
<u>  </u>	    	\$    	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/>  (Complete Part II for noncash contributions )



<b>Name of organization</b> CHERYL C & BLAIR EFFRON FAMILY FOUNDATION	<b>Employer identification number</b> 01-0720431
--	---

Part II	Noncash Property (see instructions) Use duplicate copies of Part II if additional space is needed		
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u>1</u>	15,000 SHARES EVERBANK FINANCIAL CORP	\$ <u>246,675</u>	<u></u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u>2</u>	25,000 SHARES EVERBANK FINANCIAL CORP	\$ <u>396,625</u>	<u></u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u>3</u>	25,000 SHARES EVERBANK FINANCIAL CORP	\$ <u>364,125</u>	<u></u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u>4</u>	20,000 SHARES EVERBANK FINANCIAL CORP	\$ <u>295,200</u>	<u>1994-01-01</u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u>5</u>	6,672 SHARES PINNACLE FOODS INC	\$ <u>178,409</u>	<u>2007-04-02</u>
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
<u></u>	<u></u> <u></u> <u></u> <u></u>	\$ <u></u>	<u></u>

<b>Name of organization</b> CHERYL C & BLAIR EFFRON FAMILY FOUNDATION	<b>Employer identification number</b> 01-0720431
--	---

Part III

**Exclusively** religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry

For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc , contributions of **\$1,000 or less** for the year (Enter this information once See instructions ) ▶ \$

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>
	(e) Transfer of gift		
	Transferee's name, address, and ZIP 4		Relationship of transferor to transferee
<div></div> <div></div>		<div></div> <div></div> <div></div>	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co )	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr )	(d) Date sold (mo , day, yr )
CHARLES SCHWAB #7584 - SHORT TERM - SEE ATTACHED	P		
CHARLES SCHWAB #7584 - LONG TERM - SEE ATTACHED	P		
CHARLES SCHWAB #4617 - SHORT TERM - SEE ATTACHED	P		
CHARLES SCHWAB #4617 - LONG TERM - SEE ATTACHED	P		
THRU ESPALIER GLOBAL PARTNERS			
THRU GREENLIGHT MASTERS QUALIF			
THRU THE BLACKSTONE GROUP LP			
THRU ENERGY TRANSFER EQUITY			
THRU ENERGY TRANSFER PARTNERS LP			
THRU LINN ENERGY LLC			
THRU ENTERPRISE PRODUCTS PARTNERS LP			
THRU ONEOK PARTNERS LP			
THRU KINDER MORGAN ENERGY PARTNERS LP			
THRU PLAINS ALL-AMERICAN PIPELINE			
PTP RECAPTURE OF BASIS ON DISTRIBUTION - SEE ATTACHED			
CHARLES SCHWAB #7584 - CAPITAL GAIN DISTRIBUTION			
CHARLES SCHWAB #4617 - CAPITAL GAIN DISTRIBUTION			

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
58,028		53,401	4,627
224,426		167,974	56,452
1,838		1,857	-19
3,311,349		1,361,642	1,949,707
			52,046
			58,270
			2,261
			-37
			7
			-30
			12
			-2
			-9
			1
			43,664
			30
			6,332

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l**

[illegible]

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

**TY 2013 Depreciation Schedule**

**Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION

**EIN:** 01-0720431

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
-------------------------	---------------	---------------------	---------------------------	--------------------	--------------------------	-------------------------------------	-----------------------	---------------------	---------------------------------

**TY 2013 Investments Corporate  
Bonds Schedule**

**Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION  
**EIN:** 01-0720431

Name of Bond	End of Year Book Value	End of Year Fair Market Value
SEE ATTACHMENT 14	95,588	102,724

**TY 2013 Investments Corporate  
Stock Schedule**

**Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION  
**EIN:** 01-0720431

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SEE ATTACHMENT 14	701,474	1,371,550



**TY 2013 Investments - Land Schedule****Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION**EIN:** 01-0720431

**TY 2013 Land, Etc. Schedule****Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION**EIN:** 01-0720431

## TY 2013 Other Assets Schedule

**Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION

**EIN:** 01-0720431

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
GREENLIGHT MASTERS QUALFIED LP	550,889	596,987	692,942
ESPALIER GLOBAL PARTNERS LP	785,355	821,666	861,354

**TY 2013 Other Decreases Schedule**

**Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION

**EIN:** 01-0720431

Description	Amount
RECAPTURE OF LOSSES FROM PTP DISPOSITION	69,978

## TY 2013 Other Expenses Schedule

**Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION

**EIN:** 01-0720431

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BANK ACCOUNT FEES	598	598		
OTHER DEDUCTIONS THRU K-1'S	23,748	23,748		
PORTFOLIO DEDUCTIOND THRU K-1S	5,787	5,787		
SEC 179 DEDUCTION	1	1		
NYS FILING FEE	250			250

**TY 2013 Other Income Schedule****Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION**EIN:** 01-0720431

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
ORD BUSINESS LOSSES THRU K-1'S	-6,708	-6,708	
NET RENTAL R/E LOSS THRU K-1'S	-100	-100	
ROYALTY INCOME THRU K-1'S	23	23	
TAX-EXEMPT INCOME THRU K-1'S	6	6	
OTHER INCOME/LOSS THRU K-1'S	-2,481	-2,481	
OTHER PORTFOLIO INCOME THRU K-1'S	396	396	
SECTION 987 LOSS THRU K-1'S	-9	-9	
SECTION 988 INCOME THRU K-1'S	2,183	2,183	
SWAP LOSS THRU K-1'S	-124	-124	
PTP GAINS ON DISTRIBUTION	26,314	26,314	
FEDERAL OVERPAYMENT APPLIED TO 2013	1,007		
FUNDS RECEIVED THRU SCHWAB #4617	747	747	

**TY 2013 Other Increases Schedule****Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION**EIN:** 01-0720431

Description	Amount
PTP DISTRIBUTION THRU SCHWAB #4617	10,550
PTP DISTRIBUTION THRU SCHWAB #7584	1,407
NONDIVIDEND DISTR. THRU SCHWAB #7584	113
PRIOR PERIOD ADJUSTMENT FOR COST BASIS	532

**TY 2013 Taxes Schedule****Name:** CHERYL C & BLAIR EFFRON FAMILY FOUNDATION**EIN:** 01-0720431

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX PAID	387	387		
TREASURY TAXES PAID	1,506			
2012 CT-13 PAYMENT	250			
2013 1Q ESTIMATED TAX PAYMENT	1,000			
OVERPAYMENT APPLIED TO 2013	1,007			



**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**REALIZED GAIN OR (LOSS)**

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

**Short-Term Realized Gain or (Loss)**

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part I, with Box A checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
AMERICAN AIRL GROUP IN	02376R102	0.89	12/03/13	12/13/13	\$ 23.20	\$ 147.20	\$ 0.00	(124.00)
<b>Security Subtotal</b>					<b>\$ 23.20</b>	<b>\$ 147.20</b>	<b>\$ 0.00</b>	<b>(124.00)</b>
U S BANCORP DEL NEW	902973304	12.95	07/17/12	06/14/13	\$ 454.99	\$ 423.69	\$ 0.00	31.30
U S BANCORP DEL NEW	902973304	12.63	10/16/12	06/14/13	\$ 443.52	\$ 426.22	\$ 0.00	17.30
U S BANCORP DEL NEW	902973304	12.94	01/16/13	06/14/13	\$ 454.51	\$ 428.68	\$ 0.00	25.83
U S BANCORP DEL NEW	902973304	0.46	04/16/13	06/14/13	\$ 16.38	\$ 15.30	\$ 0.00	1.08
U S BANCORP DEL NEW	902973304	12.67	04/16/13	06/14/13	\$ 445.22	\$ 415.91	\$ 0.00	29.31
<b>Security Subtotal</b>					<b>\$ 1,814.62</b>	<b>\$ 1,709.80</b>	<b>\$ 0.00</b>	<b>104.82</b>
<b>Total Short-Term (Cost basis is reported to the IRS)</b>					<b>\$ 1,837.82</b>	<b>\$ 1,857.00</b>	<b>\$ 0.00</b>	<b>(19.18)</b>

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, in either Part I or Part II as appropriate, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
EVERBANK FINANCIAL CORP	29977G102	100.00	09/04/13	09/16/13	\$ 1,546.79	66.00	--	1,480.79
EVERBANK FINANCIAL CORP	29977G102	200.00	09/04/13	09/16/13	\$ 3,095.59	132.00	--	2,963.59
EVERBANK FINANCIAL CORP	29977G102	200.00	09/04/13	09/16/13	\$ 3,095.79	132.00	--	2,963.79
EVERBANK FINANCIAL CORP	29977G102	500.00	09/04/13	09/16/13	\$ 7,733.97	330.00	--	7,403.97
EVERBANK FINANCIAL CORP	29977G102	1,100.00	09/04/13	09/16/13	\$ 17,025.73	726.00	--	16,299.73
EVERBANK FINANCIAL CORP	29977G102	2,900.00	09/04/13	09/16/13	\$ 44,857.04	1,914.00	--	42,943.03
<b>Security Subtotal</b>					<b>\$ 77,354.91</b>	<b>3,300.00</b>	<b>--</b>	<b>74,054.91</b>
PINNACLE FOODS INC	72348P104	1.00	10/16/13	10/17/13	\$ 26.96	8.48	--	18.48
PINNACLE FOODS INC	72348P104	7.00	10/16/13	10/17/13	\$ 188.57	59.36	--	129.21
PINNACLE FOODS INC	72348P104	100.00	10/16/13	10/17/13	\$ 2,693.82	848.00	--	1,845.82
PINNACLE FOODS INC	72348P104	100.00	10/16/13	10/17/13	\$ 2,694.82	848.00	--	1,846.82
PINNACLE FOODS INC	72348P104	200.00	10/16/13	10/17/13	\$ 5,387.64	1,696.00	--	3,691.64
PINNACLE FOODS INC	72348P104	200.00	10/16/13	10/17/13	\$ 5,389.64	1,696.00	--	3,693.64
PINNACLE FOODS INC	72348P104	900.00	10/16/13	10/17/13	\$ 24,244.37	7,632.00	--	16,612.37
PINNACLE FOODS INC	72348P104	5,164.00	10/16/13	10/17/13	\$ 139,108.81	43,790.72	--	95,318.09
<b>Security Subtotal</b>					<b>\$ 179,734.63</b>	<b>56,578.56</b>	<b>--</b>	<b>123,156.07</b>
<b>Total Long-Term (Transactions are not reported on Form 1099-B or to the IRS)</b>					<b>\$ 257,089.54</b>	<b>59,878.56</b>	<b>--</b>	<b>197,210.98</b>

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return

**Long-Term Realized Gain or (Loss)**

This section is for covered securities and corresponds to transactions reported on your 1099-B as "cost basis is reported to the IRS." Report on Form 8949, Part II, with Box A checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
BANK OF AMERICA CORP	060505104	488.00	02/08/12	06/14/13	\$ 6,392.62	\$ 3,904.15	\$ 0.00	\$ 2,488.47
BANK OF AMERICA CORP	060505104	1,010.00	02/08/12	06/14/13	\$ 13,231.63	\$ 8,080.30	\$ 0.00	\$ 5,151.33
BANK OF AMERICA CORP	060505104	2,727.00	02/08/12	06/14/13	\$ 35,749.94	\$ 21,816.81	\$ 0.00	\$ 13,933.13
BANK OF AMERICA CORP	060505104	4,490.00	02/08/12	06/14/13	\$ 58,821.80	\$ 35,921.34	\$ 0.00	\$ 22,900.46
BANK OF AMERICA CORP	060505104	5,100.00	02/08/12	06/14/13	\$ 66,811.65	\$ 40,801.52	\$ 0.00	\$ 26,010.13
BANK OF AMERICA CORP	060505104	16,185.00	02/08/12	06/14/13	\$ 212,179.25	\$ 129,484.83	\$ 0.00	\$ 82,694.42
BANK OF AMERICA CORP	060505104	30,000.00	03/15/12	06/14/13	\$ 392,988.68	\$ 272,408.95	\$ 0.00	\$ 120,579.73
<b>Security Subtotal</b>					<b>\$ 786,175.57</b>	<b>\$ 512,417.90</b>	<b>\$ 0.00</b>	<b>\$ 273,757.67</b>
U S BANCORP DEL NEW	902973304	9.33	01/18/12	06/14/13	\$ 327.81	\$ 268.75	\$ 0.00	\$ 59.06
U S BANCORP DEL NEW	902973304	13.43	04/17/12	06/14/13	\$ 471.68	\$ 421.08	\$ 0.00	\$ 50.60
<b>Security Subtotal</b>					<b>\$ 799.49</b>	<b>\$ 689.83</b>	<b>\$ 0.00</b>	<b>\$ 109.66</b>
<b>Total Long-Term (Cost basis is reported to the IRS)</b>					<b>\$ 786,975.06</b>	<b>\$ 513,107.73</b>	<b>\$ 0.00</b>	<b>\$ 273,867.33</b>

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ALCOA INC	013817101	300.00	06/01/09	04/18/13	\$ 2,401.11	\$ 2,970.30	\$ 0.00	\$ (569.19)
ALCOA INC	013817101	800.00	06/01/09	04/18/13	\$ 6,402.96	\$ 7,920.80	\$ 0.00	\$ (1,517.84)
ALCOA INC	013817101	2,000.00	06/01/09	04/18/13	\$ 16,001.40	\$ 19,802.00	\$ 0.00	\$ (3,800.60)
ALCOA INC	013817101	4,900.00	06/01/09	04/18/13	\$ 39,208.35	\$ 48,514.90	\$ 0.00	\$ (9,306.55)
<b>Security Subtotal</b>					<b>\$ 64,013.82</b>	<b>\$ 79,208.00</b>	<b>\$ 0.00</b>	<b>\$ (15,194.18)</b>
BLACKSTONE GROUP LP	09253U108	100.00	03/15/12	04/08/13	\$ 1,941.87	\$ 1,530.06	\$ 0.00	\$ 411.81
BLACKSTONE GROUP LP	09253U108	100.00	03/15/12	04/08/13	\$ 1,942.37	\$ 1,530.06	\$ 0.00	\$ 412.31
BLACKSTONE GROUP LP	09253U108	400.00	03/15/12	04/08/13	\$ 7,767.47	\$ 6,120.24	\$ 0.00	\$ 1,647.23
BLACKSTONE GROUP LP	09253U108	400.00	03/15/12	04/08/13	\$ 7,771.87	\$ 6,120.24	\$ 0.00	\$ 1,651.63
BLACKSTONE GROUP LP	09253U108	900.00	03/15/12	04/08/13	\$ 17,477.70	\$ 13,770.54	\$ 0.00	\$ 3,707.16
BLACKSTONE GROUP LP	09253U108	1,200.00	03/15/12	04/08/13	\$ 23,314.41	\$ 18,360.72	\$ 0.00	\$ 4,953.69
BLACKSTONE GROUP LP	09253U108	1,500.00	03/15/12	04/08/13	\$ 29,129.51	\$ 22,950.90	\$ 0.00	\$ 6,178.61
BLACKSTONE GROUP LP	09253U108	1,900.00	03/15/12	04/08/13	\$ 36,933.47	\$ 29,071.13	\$ 0.00	\$ 7,862.34
BLACKSTONE GROUP LP	09253U108	3,500.00	03/15/12	04/08/13	\$ 67,947.50	\$ 53,552.08	\$ 0.00	\$ 14,395.42
<b>Security Subtotal</b>					<b>\$ 194,226.17</b>	<b>\$ 153,005.97</b>	<b>\$ 0.00</b>	<b>\$ 41,220.20</b>
ENERGY TRANSFER EQUITY	29273V100	16.00	04/16/12	04/17/13	\$ 942.74	\$ 617.29	\$ 0.00	\$ 325.45
ENERGY TRANSFER EQUITY	29273V100	84.00	04/16/12	04/17/13	\$ 4,933.30	\$ 3,240.76	\$ 0.00	\$ 1,692.54
ENERGY TRANSFER EQUITY	29273V100	84.00	04/16/12	04/17/13	\$ 4,949.40	\$ 3,240.67	\$ 0.00	\$ 1,708.73
ENERGY TRANSFER EQUITY	29273V100	100.00	04/16/12	04/17/13	\$ 5,845.79	\$ 3,858.94	\$ 0.00	\$ 1,986.85
ENERGY TRANSFER EQUITY	29273V100	100.00	04/16/12	04/17/13	\$ 5,850.52	\$ 3,858.94	\$ 0.00	\$ 1,991.58

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ENERGY TRANSFER EQUITY	29273V100	100.00	04/16/12	04/17/13	\$ 5,852.95	\$ 3,858.93	\$ 0.00	\$ 1,994.02
ENERGY TRANSFER EQUITY	29273V100	100.00	04/16/12	04/17/13	\$ 5,852.95	\$ 3,858.94	\$ 0.00	\$ 1,994.01
ENERGY TRANSFER EQUITY	29273V100	100.00	04/16/12	04/17/13	\$ 5,871.97	\$ 3,858.93	\$ 0.00	\$ 2,013.04
ENERGY TRANSFER EQUITY	29273V100	100.00	04/16/12	04/17/13	\$ 5,893.14	\$ 3,858.04	\$ 0.00	\$ 2,035.10
ENERGY TRANSFER EQUITY	29273V100	116.00	04/16/12	04/17/13	\$ 6,812.65	\$ 4,476.36	\$ 0.00	\$ 2,336.29
ENERGY TRANSFER EQUITY	29273V100	134.00	04/16/12	04/17/13	\$ 7,898.15	\$ 5,169.65	\$ 0.00	\$ 2,728.50
ENERGY TRANSFER EQUITY	29273V100	200.00	04/16/12	04/17/13	\$ 11,737.95	\$ 7,717.87	\$ 0.00	\$ 4,020.08
ENERGY TRANSFER EQUITY	29273V100	200.00	04/16/12	04/17/13	\$ 11,739.95	\$ 7,717.87	\$ 0.00	\$ 4,022.08
ENERGY TRANSFER EQUITY	29273V100	200.00	04/16/12	04/17/13	\$ 11,786.29	\$ 7,715.89	\$ 0.00	\$ 4,070.40
ENERGY TRANSFER EQUITY	29273V100	210.00	04/16/12	04/17/13	\$ 12,269.69	\$ 8,103.76	\$ 0.00	\$ 4,165.93
ENERGY TRANSFER EQUITY	29273V100	300.00	04/16/12	04/17/13	\$ 17,557.84	\$ 11,576.80	\$ 0.00	\$ 5,981.04
ENERGY TRANSFER EQUITY	29273V100	300.00	04/16/12	04/17/13	\$ 17,612.93	\$ 11,576.81	\$ 0.00	\$ 6,036.12
ENERGY TRANSFER EQUITY	29273V100	300.00	04/16/12	04/17/13	\$ 17,676.42	\$ 11,574.13	\$ 0.00	\$ 6,102.29
ENERGY TRANSFER EQUITY	29273V100	400.00	04/16/12	04/17/13	\$ 23,572.98	\$ 15,431.78	\$ 0.00	\$ 8,141.20
ENERGY TRANSFER EQUITY	29273V100	500.00	04/16/12	04/17/13	\$ 29,251.11	\$ 19,294.67	\$ 0.00	\$ 9,956.44
ENERGY TRANSFER EQUITY	29273V100	500.00	04/16/12	04/17/13	\$ 29,263.05	\$ 19,294.67	\$ 0.00	\$ 9,968.38
ENERGY TRANSFER EQUITY	29273V100	506.00	04/16/12	04/17/13	\$ 29,573.71	\$ 19,526.21	\$ 0.00	\$ 10,047.50
ENERGY TRANSFER EQUITY	29273V100	550.00	04/16/12	04/17/13	\$ 32,150.21	\$ 21,224.14	\$ 0.00	\$ 10,926.07
ENERGY TRANSFER EQUITY	29273V100	600.00	04/16/12	04/17/13	\$ 35,100.74	\$ 23,153.61	\$ 0.00	\$ 11,947.13
ENERGY TRANSFER EQUITY	29273V100	700.00	04/16/12	04/17/13	\$ 40,891.95	\$ 27,012.55	\$ 0.00	\$ 13,879.40
ENERGY TRANSFER EQUITY	29273V100	800.00	04/16/12	04/17/13	\$ 46,757.65	\$ 30,871.48	\$ 0.00	\$ 15,886.17

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ENERGY TRANSFER EQUITY	29273V100	1,200.00	04/16/12	04/17/13	\$ 70,099.29	\$ 46,307.22	\$ 0.00	\$ 23,792.07
ENERGY TRANSFER EQUITY	29273V100	1,500.00	04/16/12	04/17/13	\$ 87,787.66	\$ 57,884.03	\$ 0.00	\$ 29,903.63
<b>Security Subtotal</b>					<b>\$ 585,532.98</b>	<b>\$ 385,880.94</b>	<b>\$ 0.00</b>	<b>\$ 199,652.04</b>
EVERBANK FINANCIAL CORP	29977G102	2.00	05/26/94	04/29/13	\$ 31.76	\$ 1.32 <sup>a</sup>	\$ 0.00	\$ 30.44
EVERBANK FINANCIAL CORP	29977G102	100.00	05/26/94	04/29/13	\$ 1,585.84	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,519.84
EVERBANK FINANCIAL CORP	29977G102	100.00	05/26/94	04/29/13	\$ 1,586.97	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,520.97
EVERBANK FINANCIAL CORP	29977G102	100.00	05/26/94	04/29/13	\$ 1,587.47	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,521.47
EVERBANK FINANCIAL CORP	29977G102	100.00	05/26/94	04/29/13	\$ 1,588.78	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,522.78
EVERBANK FINANCIAL CORP	29977G102	200.00	05/26/94	04/29/13	\$ 3,171.94	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,039.94
EVERBANK FINANCIAL CORP	29977G102	200.00	05/26/94	04/29/13	\$ 3,175.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,043.57
EVERBANK FINANCIAL CORP	29977G102	200.00	05/26/94	04/29/13	\$ 3,175.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,043.57
EVERBANK FINANCIAL CORP	29977G102	200.00	05/26/94	04/29/13	\$ 3,177.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,045.57
EVERBANK FINANCIAL CORP	29977G102	200.00	05/26/94	04/29/13	\$ 3,178.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,046.57
EVERBANK FINANCIAL CORP	29977G102	300.00	05/26/94	04/29/13	\$ 4,766.65	\$ 198.00 <sup>a</sup>	\$ 0.00	\$ 4,568.65
EVERBANK FINANCIAL CORP	29977G102	500.00	05/26/94	04/29/13	\$ 7,934.84	\$ 330.00 <sup>a</sup>	\$ 0.00	\$ 7,604.84
EVERBANK FINANCIAL CORP	29977G102	658.00	05/26/94	04/29/13	\$ 10,447.63	\$ 434.28 <sup>a</sup>	\$ 0.00	\$ 10,013.35
EVERBANK FINANCIAL CORP	29977G102	700.00	05/26/94	04/29/13	\$ 11,121.50	\$ 462.00 <sup>a</sup>	\$ 0.00	\$ 10,659.50
EVERBANK FINANCIAL CORP	29977G102	2,440.00	05/26/94	04/29/13	\$ 38,741.97	\$ 1,610.40 <sup>a</sup>	\$ 0.00	\$ 37,131.57
EVERBANK FINANCIAL CORP	29977G102	4,000.00	05/26/94	04/29/13	\$ 63,429.85	\$ 2,640.00 <sup>a</sup>	\$ 0.00	\$ 60,789.85
EVERBANK FINANCIAL CORP	29977G102	11.00	05/26/94	05/01/13	\$ 173.78	\$ 7.26 <sup>a</sup>	\$ 0.00	\$ 166.52

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
EVERBANK FINANCIAL CORP 29977G102		11.00	05/26/94	05/01/13	\$ 173.89	\$ 7.26 <sup>a</sup>	\$ 0.00	\$ 166.63
EVERBANK FINANCIAL CORP 29977G102		11.00	05/26/94	05/01/13	\$ 174.22	\$ 7.26 <sup>a</sup>	\$ 0.00	\$ 166.96
EVERBANK FINANCIAL CORP 29977G102		13.00	05/26/94	05/01/13	\$ 205.25	\$ 8.58 <sup>a</sup>	\$ 0.00	\$ 196.67
EVERBANK FINANCIAL CORP 29977G102		42.00	05/26/94	05/01/13	\$ 665.19	\$ 27.72 <sup>a</sup>	\$ 0.00	\$ 637.47
EVERBANK FINANCIAL CORP 29977G102		50.00	05/26/94	05/01/13	\$ 791.39	\$ 33.00 <sup>a</sup>	\$ 0.00	\$ 758.39
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	05/01/13	\$ 1,581.78	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,515.78
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	05/01/13	\$ 1,582.78	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,516.78
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	05/01/13	\$ 1,584.78	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,518.78
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	05/01/13	\$ 1,586.78	\$ 66.00 <sup>a</sup>	\$ 0.00	\$ 1,520.78
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/01/13	\$ 3,165.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,033.57
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/01/13	\$ 3,167.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,035.57
EVERBANK FINANCIAL CORP 29977G102		301.00	05/26/94	05/01/13	\$ 4,755.45	\$ 198.66 <sup>a</sup>	\$ 0.00	\$ 4,556.79
EVERBANK FINANCIAL CORP 29977G102		361.00	05/26/94	05/01/13	\$ 5,710.24	\$ 238.26 <sup>a</sup>	\$ 0.00	\$ 5,471.98
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	05/01/13	\$ 6,327.54	\$ 264.00 <sup>a</sup>	\$ 0.00	\$ 6,063.54
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	05/01/13	\$ 6,335.14	\$ 264.00 <sup>a</sup>	\$ 0.00	\$ 6,071.14
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	05/01/13	\$ 6,339.14	\$ 264.00 <sup>a</sup>	\$ 0.00	\$ 6,075.14
EVERBANK FINANCIAL CORP 29977G102		2,200.00	05/26/94	05/01/13	\$ 34,788.31	\$ 1,452.00 <sup>a</sup>	\$ 0.00	\$ 33,336.31
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/15/13	\$ 3,249.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,117.57
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/15/13	\$ 3,249.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,117.57
EVERBANK FINANCIAL CORP 29977G102		700.00	05/26/94	05/15/13	\$ 11,373.50	\$ 462.00 <sup>a</sup>	\$ 0.00	\$ 10,911.50
EVERBANK FINANCIAL CORP 29977G102		711.00	05/26/94	05/15/13	\$ 11,559.33	\$ 469.26 <sup>a</sup>	\$ 0.00	\$ 11,090.07

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
EVERBANK FINANCIAL CORP 29977G102		3,189.00	05/26/94	05/15/13	\$ 51,814.38	\$ 2,104.74 <sup>a</sup>	\$ 0.00	\$ 49,709.64
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/16/13	\$ 3,299.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,167.57
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/16/13	\$ 3,299.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,167.57
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/16/13	\$ 3,299.57	\$ 132.00 <sup>a</sup>	\$ 0.00	\$ 3,167.57
EVERBANK FINANCIAL CORP 29977G102		300.00	05/26/94	05/16/13	\$ 4,949.35	\$ 198.00 <sup>a</sup>	\$ 0.00	\$ 4,751.35
EVERBANK FINANCIAL CORP 29977G102		300.00	05/26/94	05/16/13	\$ 4,949.35	\$ 198.00 <sup>a</sup>	\$ 0.00	\$ 4,751.35
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	05/16/13	\$ 6,599.13	\$ 264.00 <sup>a</sup>	\$ 0.00	\$ 6,335.13
EVERBANK FINANCIAL CORP 29977G102		500.00	05/26/94	05/16/13	\$ 8,248.92	\$ 330.00 <sup>a</sup>	\$ 0.00	\$ 7,918.92
EVERBANK FINANCIAL CORP 29977G102		600.00	05/26/94	05/16/13	\$ 9,898.71	\$ 396.00 <sup>a</sup>	\$ 0.00	\$ 9,502.71
EVERBANK FINANCIAL CORP 29977G102		600.00	05/26/94	05/16/13	\$ 9,904.71	\$ 396.00 <sup>a</sup>	\$ 0.00	\$ 9,508.71
EVERBANK FINANCIAL CORP 29977G102		800.00	05/26/94	05/16/13	\$ 13,198.27	\$ 528.00 <sup>a</sup>	\$ 0.00	\$ 12,670.27
EVERBANK FINANCIAL CORP 29977G102		900.00	05/26/94	05/16/13	\$ 14,848.07	\$ 594.00 <sup>a</sup>	\$ 0.00	\$ 14,254.07
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	05/30/13	\$ 1,552.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,486.79
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	05/30/13	\$ 1,553.29	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,487.29
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/30/13	\$ 3,105.59	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,973.59
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	05/30/13	\$ 3,109.79	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,977.79
EVERBANK FINANCIAL CORP 29977G102		547.00	05/26/94	05/30/13	\$ 8,504.72	\$ 361.02 <sup>t</sup>	\$ 0.00	\$ 8,143.70
EVERBANK FINANCIAL CORP 29977G102		3,853.00	05/26/94	05/30/13	\$ 59,829.16	\$ 2,542.98 <sup>t</sup>	\$ 0.00	\$ 57,286.18
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	06/07/13	\$ 1,635.61	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,569.61
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	06/07/13	\$ 3,263.22	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 3,131.22
EVERBANK FINANCIAL CORP 29977G102		2,300.00	05/26/94	06/07/13	\$ 37,527.12	\$ 1,518.00 <sup>t</sup>	\$ 0.00	\$ 36,009.12

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.



**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
EVERBANK FINANCIAL CORP 29977G102		2,400.00	05/26/94	06/07/13	\$ 39,230.73	\$ 1,584.00 <sup>t</sup>	\$ 0.00	\$ 37,646.73
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	06/13/13	\$ 1,600.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,534.79
EVERBANK FINANCIAL CORP 29977G102		900.00	05/26/94	06/13/13	\$ 14,399.04	\$ 594.00 <sup>t</sup>	\$ 0.00	\$ 13,805.04
EVERBANK FINANCIAL CORP 29977G102		1,300.00	05/26/94	06/13/13	\$ 20,797.31	\$ 858.00 <sup>t</sup>	\$ 0.00	\$ 19,939.31
EVERBANK FINANCIAL CORP 29977G102		2,700.00	05/26/94	06/13/13	\$ 43,197.12	\$ 1,782.00 <sup>t</sup>	\$ 0.00	\$ 41,415.12
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,511.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,445.79
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,511.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,445.79
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,512.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,446.79
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,513.29	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,447.29
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,513.29	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,447.29
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,513.29	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,447.29
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	08/14/13	\$ 1,513.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,447.79
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	08/14/13	\$ 3,021.59	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,889.59
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	08/14/13	\$ 3,021.59	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,889.59
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	08/14/13	\$ 3,021.59	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,889.59
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	08/14/13	\$ 3,025.59	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,893.59
EVERBANK FINANCIAL CORP 29977G102		300.00	05/26/94	08/14/13	\$ 4,533.88	\$ 198.00 <sup>t</sup>	\$ 0.00	\$ 4,335.88
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	08/14/13	\$ 6,043.17	\$ 264.00 <sup>t</sup>	\$ 0.00	\$ 5,779.17
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	08/14/13	\$ 6,045.17	\$ 264.00 <sup>t</sup>	\$ 0.00	\$ 5,781.17
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	08/14/13	\$ 6,047.17	\$ 264.00 <sup>t</sup>	\$ 0.00	\$ 5,783.17
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	08/14/13	\$ 6,049.17	\$ 264.00 <sup>t</sup>	\$ 0.00	\$ 5,785.17

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
EVERBANK FINANCIAL CORP 29977G102		400.00	05/26/94	08/14/13	\$ 6,051.17	\$ 264.00 <sup>t</sup>	\$ 0.00	\$ 5,787.17
EVERBANK FINANCIAL CORP 29977G102		600.00	05/26/94	08/14/13	\$ 9,064.77	\$ 396.00 <sup>t</sup>	\$ 0.00	\$ 8,668.77
EVERBANK FINANCIAL CORP 29977G102		700.00	05/26/94	08/14/13	\$ 10,589.57	\$ 462.00 <sup>t</sup>	\$ 0.00	\$ 10,127.57
EVERBANK FINANCIAL CORP 29977G102		2,300.00	05/26/94	08/14/13	\$ 34,771.29	\$ 1,518.00 <sup>t</sup>	\$ 0.00	\$ 33,253.29
EVERBANK FINANCIAL CORP 29977G102		2,600.00	05/26/94	08/14/13	\$ 39,280.68	\$ 1,716.00 <sup>t</sup>	\$ 0.00	\$ 37,564.68
EVERBANK FINANCIAL CORP 29977G102		600.00	05/26/94	08/29/13	\$ 8,548.78	\$ 396.00 <sup>t</sup>	\$ 0.00	\$ 8,152.78
EVERBANK FINANCIAL CORP 29977G102		1,800.00	05/26/94	08/29/13	\$ 25,664.33	\$ 1,188.00 <sup>t</sup>	\$ 0.00	\$ 24,476.33
EVERBANK FINANCIAL CORP 29977G102		2,400.00	05/26/94	08/29/13	\$ 34,171.11	\$ 1,584.00 <sup>t</sup>	\$ 0.00	\$ 32,587.11
EVERBANK FINANCIAL CORP 29977G102		2,600.00	05/26/94	08/29/13	\$ 37,018.70	\$ 1,716.00 <sup>t</sup>	\$ 0.00	\$ 35,302.70
EVERBANK FINANCIAL CORP 29977G102		2,600.00	05/26/94	08/29/13	\$ 37,044.70	\$ 1,716.00 <sup>t</sup>	\$ 0.00	\$ 35,328.70
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	09/16/13	\$ 1,544.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,478.79
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	09/16/13	\$ 1,549.89	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,483.89
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	09/16/13	\$ 1,549.99	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,483.99
EVERBANK FINANCIAL CORP 29977G102		100.00	05/26/94	09/16/13	\$ 1,550.79	\$ 66.00 <sup>t</sup>	\$ 0.00	\$ 1,484.79
EVERBANK FINANCIAL CORP 29977G102		200.00	05/26/94	09/16/13	\$ 3,099.59	\$ 132.00 <sup>t</sup>	\$ 0.00	\$ 2,967.59
EVERBANK FINANCIAL CORP 29977G102		2,200.00	05/26/94	09/16/13	\$ 34,095.47	\$ 1,452.00 <sup>t</sup>	\$ 0.00	\$ 32,643.47
EVERBANK FINANCIAL CORP 29977G102		2,300.00	05/26/94	09/16/13	\$ 35,647.57	\$ 1,518.00 <sup>t</sup>	\$ 0.00	\$ 34,129.57
EVERBANK FINANCIAL CORP 29977G102		4,900.00	05/26/94	09/16/13	\$ 75,694.91	\$ 3,234.00 <sup>t</sup>	\$ 0.00	\$ 72,460.91
EVERBANK FINANCIAL CORP 29977G102		12.00	05/26/94	10/17/13	\$ 179.75	\$ 7.92 <sup>a</sup>	\$ 0.00	\$ 171.83
EVERBANK FINANCIAL CORP 29977G102		19.00	05/26/94	10/17/13	\$ 284.60	\$ 12.54 <sup>a</sup>	\$ 0.00	\$ 272.06
EVERBANK FINANCIAL CORP 29977G102		25.00	05/26/94	10/17/13	\$ 374.47	\$ 16.50 <sup>a</sup>	\$ 0.00	\$ 357.97

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
EVERBANK FINANCIAL CORP 29977G102		210.00	05/26/94	10/17/13	\$ 3,145.56	\$ 138.60 <sup>a</sup>	\$ 0.00	\$ 3,006.96
EVERBANK FINANCIAL CORP 29977G102		300.00	05/26/94	10/17/13	\$ 4,496.65	\$ 198.00 <sup>a</sup>	\$ 0.00	\$ 4,298.65
EVERBANK FINANCIAL CORP 29977G102		9,434.00	05/26/94	10/17/13	\$ 141,310.42	\$ 6,226.44 <sup>a</sup>	\$ 0.00	\$ 135,083.98
<b>Security Subtotal</b>					<b>\$ 1,238,987.63</b>	<b>\$ 52,800.00</b>	<b>\$ 0.00</b>	<b>\$ 1,186,187.63</b>
LAZARD GROUP LL 7.125XXX 52107QAC		100,000.00	01/06/09	12/16/13	\$ 109,022.00	\$ 77,694.00	\$ 0.00	\$ 31,328.00
<b>Security Subtotal</b>					<b>\$ 109,022.00</b>	<b>\$ 77,694.00</b>	<b>\$ 0.00</b>	<b>\$ 31,328.00</b>
U S BANCORP DEL NEW	902973304	100.00	07/20/09	06/14/13	\$ 3,512.64	\$ 1,818.97	\$ 0.00	\$ 1,693.67
U S BANCORP DEL NEW	902973304	300.00	07/20/09	06/14/13	\$ 10,534.91	\$ 5,457.20	\$ 0.00	\$ 5,077.71
U S BANCORP DEL NEW	902973304	524.00	07/20/09	06/14/13	\$ 18,400.97	\$ 9,531.38	\$ 0.00	\$ 8,869.59
U S BANCORP DEL NEW	902973304	1,076.00	07/20/09	06/14/13	\$ 37,785.21	\$ 19,572.08	\$ 0.00	\$ 18,213.13
U S BANCORP DEL NEW	902973304	32.07	10/16/09	06/14/13	\$ 1,126.49	\$ 750.00	\$ 0.00	\$ 376.49
U S BANCORP DEL NEW	902973304	15.56	01/19/10	06/14/13	\$ 546.48	\$ 376.60	\$ 0.00	\$ 169.88
U S BANCORP DEL NEW	902973304	13.67	04/16/10	06/14/13	\$ 480.15	\$ 377.38	\$ 0.00	\$ 102.77
U S BANCORP DEL NEW	902973304	16.05	07/16/10	06/14/13	\$ 563.75	\$ 378.07	\$ 0.00	\$ 185.68
U S BANCORP DEL NEW	902973304	16.47	10/18/10	06/14/13	\$ 578.55	\$ 378.87	\$ 0.00	\$ 199.68
U S BANCORP DEL NEW	902973304	14.15	01/19/11	06/14/13	\$ 497.18	\$ 379.69	\$ 0.00	\$ 117.49
U S BANCORP DEL NEW	902973304	19.92	04/18/11	06/14/13	\$ 699.75	\$ 513.50	\$ 0.00	\$ 186.25
U S BANCORP DEL NEW	902973304	10.81	07/18/11	06/14/13	\$ 379.86	\$ 265.99	\$ 0.00	\$ 113.87

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

**YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.**

Date Prepared: January 24, 2014

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

**Long-Term Realized Gain or (Loss) (continued)**

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
U S BANCORP DEL NEW	902973304	11.28	10/18/11	06/14/13	\$ 396.12	\$ 267.34	0.00	128.78
<b>Security Subtotal</b>					<b>\$ 75,502.06</b>	<b>\$ 40,067.07</b>	<b>0.00</b>	<b>35,434.99</b>
<b>Total Long-Term (Transactions are not reported on Form 1099-B or to the IRS)</b>					<b>\$ 2,267,284.66</b>	<b>\$ 788,655.98</b>	<b>0.00</b>	<b>1,478,628.68</b>
<b>Total Long-Term</b>					<b>\$ 3,311,349.26</b>	<b>\$ 1,361,642.27</b>	<b>0.00</b>	<b>1,949,706.99</b>

## 12/31/2013

Investments - Corporate Stocks

ATTACHMENT 15

Cheryl C and Blair Effron Family Foundation				
EIN 01-0720431				
12/31/2013				
Part II, Line 10c,				
Investments - Corporate Bonds				
# of				
Shares	Secuntly Name	Beginning Balance	Ending Balance	Fair Value
100,000	Lazard Group			
	7 125% due 05/15/15	77,694 00	-	-
100,000	Sunoco Inc			
	4 875% due 10/15/14	95,588 00	95,588 00	102,724 00
		173,282.00	95,588.00	102,724.00
				ATTACHMENT 16

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss)

Accounting Method First In First Out [FIFO]

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ABB LTD ADR FSPONSORED ADR 1 ADR REP 1 ABB	114 0000	04/25/13	05/13/13	\$2,516 34	\$2,620 55	(\$104 21)
<b>Security Subtotal</b>				<b>\$2,516.34</b>	<b>\$2,620.55</b>	<b>(\$104.21)</b>
BAXTER INTERNATIONAL INC BAX	75 0000	07/27/12	06/07/13	\$5,230 54	\$4,473 44	\$757 10
<b>Security Subtotal</b>				<b>\$5,230.54</b>	<b>\$4,473.44</b>	<b>\$757.10</b>
CISCO SYSTEMS INC CSCO	246 0000	05/16/13	06/07/13	\$6,015 98	\$5,877 33	\$138 65
<b>Security Subtotal</b>				<b>\$6,015.98</b>	<b>\$5,877.33</b>	<b>\$138.65</b>
GENERAL ELECTRIC COMPANY GE	136 0000	05/21/13	06/07/13	\$3,242 72	\$3,236 49	\$6 23
<b>Security Subtotal</b>				<b>\$3,242.72</b>	<b>\$3,236.49</b>	<b>\$6.23</b>
INTEL CORP INTC	188 0000	04/17/13	06/07/13	\$4,627.05	\$4,143 73	\$483 32
<b>Security Subtotal</b>				<b>\$4,627.05</b>	<b>\$4,143.73</b>	<b>\$483.32</b>
L BRANDS INC LTD	58 0000	04/25/13	06/07/13	\$2,941 46	\$2,924 36	\$17 10
<b>Security Subtotal</b>				<b>\$2,941.46</b>	<b>\$2,924.36</b>	<b>\$17.10</b>
LINN ENERGY. LINE	62 0000	12/31/12	06/07/13	\$2,095 91	\$2,188 07	(\$92 16)
<b>Security Subtotal</b>				<b>\$2,095.91</b>	<b>\$2,188.07</b>	<b>(\$92.16)</b>



\*G000011780207\*

*Charles* **SCHWAB**  
INSTITUTIONAL

Schwab One® Account of  
**CHERYL C & BLAIR EFFRON FAMILY**  
MGR: MILLER HOWARD INCOME EQUI

Account Number  
**3340-7584**

Report Period  
**January 1 - December 31,  
2013**

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MERCK & CO INC NEW MRK	157 0000	05/21/13	06/07/13	\$7,563 67	\$7,292 70	\$270 97
<b>Security Subtotal</b>				<b>\$7,563.67</b>	<b>\$7,292.70</b>	<b>\$270.97</b>
OMEGA HLTHCARE INVS INC REIT OHI	48 0000	10/16/12	06/07/13	\$1,556 08	\$1,140 25	\$415 83
OMEGA HLTHCARE INVS INC REIT OHI	49 0000	11/15/12	06/07/13	\$1,588 49	\$1,060 94	\$527 55
<b>Security Subtotal</b>				<b>\$3,144.57</b>	<b>\$2,201.19</b>	<b>\$943.38</b>
SENIOR HOUSING PPTYS TR REIT SNH	51 0000	10/16/12	06/07/13	\$1,346 22	\$1,147 30	\$198 92
SENIOR HOUSING PPTYS TR REIT SNH	44 0000	11/15/12	06/07/13	\$1,161 44	\$979 46	\$181 98
<b>Security Subtotal</b>				<b>\$2,507.66</b>	<b>\$2,126.76</b>	<b>\$380.90</b>
STAPLES INC SPLS	362 0000	02/22/13	06/07/13	\$5,595.43	\$4,834 34	\$761 09
<b>Security Subtotal</b>				<b>\$5,595.43</b>	<b>\$4,834.34</b>	<b>\$761.09</b>
TOTAL S A ADR F1 ADR REP 1 ORD TOT	70 0000	06/20/12	06/07/13	\$3,487 82	\$3,137.43	\$350 39
TOTAL S A ADR F1 ADR REP 1 ORD TOT	25 0000	06/21/12	06/07/13	\$1,245 65	\$1,103 37	\$142 28
<b>Security Subtotal</b>				<b>\$4,733.47</b>	<b>\$4,240.80</b>	<b>\$492.67</b>



**2013 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss) (continued)**

Accounting Method First In First Out [FIFO]

<b>Short-Term (continued)</b>	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10 VOD	177 0000	03/08/13	06/07/13	\$5,243.23	\$4,874.24	\$368.99
<b>Security Subtotal</b>				<b>\$5,243.23</b>	<b>\$4,874.24</b>	<b>\$368.99</b>
WILLIAMS COMPANIES WMB	73 0000	12/18/12	06/07/13	\$2,569.76	\$2,367.39	\$202.37
<b>Security Subtotal</b>				<b>\$2,569.76</b>	<b>\$2,367.39</b>	<b>\$202.37</b>
<b>Total Short-Term</b>				<b>\$58,027.79</b>	<b>\$53,401.39</b>	<b>\$4,626.40</b>
<b>Long-Term</b>	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A T & T INC NEW T	176 0000	01/14/10	06/07/13	\$6,230.49	\$4,650.84	\$1,579.65
<b>Security Subtotal</b>				<b>\$6,230.49</b>	<b>\$4,650.84</b>	<b>\$1,579.65</b>
ABBOTT LABORATORIES ABT	12 0000	01/14/10	01/15/13	\$395.22	\$318.63	\$76.59
ABBOTT LABORATORIES ABT	53 0000	05/21/10	01/15/13	\$1,745.54	\$1,190.31	\$555.23
ABBOTT LABORATORIES ABT	69 0000	02/15/11	01/15/13	\$2,272.50	\$1,539.09	\$733.41
<b>Security Subtotal</b>				<b>\$4,413.26</b>	<b>\$3,048.03</b>	<b>\$1,365.23</b>



\*G000011780307\*

*Charles* **Schwab**  
INSTITUTIONAL

Schwab One® Account of  
**CHERYL C & BLAIR EFFRON FAMILY**  
**MGR: MILLER HOWARD INCOME EQUI**

Account Number  
**3340-7584**

Report Period  
**January 1 - December 31,  
2013**

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ABBVIE INC ABBV	12 0000	01/14/10	02/26/13	\$443 96	\$345 52	\$98 44
ABBVIE INC ABBV	53 0000	05/21/10	02/26/13	\$1,960 83	\$1,290 79	\$670 04
ABBVIE INC ABBV	69 0000	02/15/11	02/26/13	\$2,552 79	\$1,669 02	\$883 77
<b>Security Subtotal</b>				<b>\$4,957.58</b>	<b>\$3,305.33</b>	<b>\$1,652.25</b>
AMERICAN WATER WORKS CO AWK	43 0000	01/14/10	04/23/13	\$1,758 00	\$988 23	\$769 77
AMERICAN WATER WORKS CO AWK	87 0000	01/14/10	06/07/13	\$3,458 50	\$1,999 44	\$1,459 06
AMERICAN WATER WORKS CO AWK	98 0000	08/05/10	06/07/13	\$3,895 79	\$2,205 18	\$1,690 61
<b>Security Subtotal</b>				<b>\$9,112.29</b>	<b>\$5,192.85</b>	<b>\$3,919.44</b>
B C E INC NEW F. BCE	51 0000	01/14/10	06/07/13	\$2,264 59	\$1,400 30	\$864.29
<b>Security Subtotal</b>				<b>\$2,264.59</b>	<b>\$1,400.30</b>	<b>\$864.29</b>
BANK MONTREAL QUEBEC F BMO	42 0000	01/14/10	06/07/13	\$2,463 55	\$2,198 48	\$265 07
<b>Security Subtotal</b>				<b>\$2,463.55</b>	<b>\$2,198.48</b>	<b>\$265.07</b>
CA INC CA	122 0000	05/23/12	06/07/13	\$3,548 21	\$3,060 93	\$487 28

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CA INC CA	123 0000	05/24/12	06/07/13	\$3,577.29	\$3,110.51	\$466.78
<b>Security Subtotal</b>				<b>\$7,125.50</b>	<b>\$6,171.44</b>	<b>\$954.06</b>
CINCINNATI FINANCIAL CP CINF	120 0000	01/14/10	05/17/13	\$5,948.86	\$3,234.34	\$2,714.52
<b>Security Subtotal</b>				<b>\$5,948.86</b>	<b>\$3,234.34</b>	<b>\$2,714.52</b>
CME GROUP INC CL A CLASS A CME	75 0000	02/08/12	06/07/13	\$5,387.96	\$4,273.92	\$1,114.04
<b>Security Subtotal</b>				<b>\$5,387.96</b>	<b>\$4,273.92</b>	<b>\$1,114.04</b>
DIGITAL REALTY TRUST INCREIT DLR	68 0000	01/15/10	06/07/13	\$4,090.02	\$3,439.70	\$650.32
<b>Security Subtotal</b>				<b>\$4,090.02</b>	<b>\$3,439.70</b>	<b>\$650.32</b>
DONNELLEY R R & SONS CO RRD	74 0000	01/14/10	06/07/13	\$921.07	\$1,694.24	(\$773.17)
DONNELLEY R R & SONS CO RRD	100 0000	04/23/10	06/07/13	\$1,244.69	\$2,255.76	(\$1,011.07)
DONNELLEY R R & SONS CO RRD	30 0000	05/21/10	06/07/13	\$373.41	\$561.25	(\$187.84)
<b>Security Subtotal</b>				<b>\$2,539.17</b>	<b>\$4,511.25</b>	<b>(\$1,972.08)</b>
ENERGY TRANSFER EQUITY ETE	52.0000	03/28/12	06/07/13	\$3,007.01	\$2,109.01	\$898.00
<b>Security Subtotal</b>				<b>\$3,007.01</b>	<b>\$2,109.01</b>	<b>\$898.00</b>



\*G000011780407\*

*Charles* **SCHWAB**  
INSTITUTIONAL

Schwab One® Account of  
**CHERYL C & BLAIR EFFRON FAMILY**  
MGR: MILLER HOWARD INCOME EQUI

Account Number  
**3340-7584**

Report Period  
**January 1 - December 31,  
2013**

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ENERGY TRANSFER PARTNERSUNITS REP L P INTEREST ETP	129 0000	01/14/10	06/07/13	\$6,429 07	\$5,826 84	\$602 23
ENERGY TRANSFER PARTNERSUNITS REP L P INTEREST ETP	68 0000	05/04/11	06/07/13	\$3,388 96	\$3,513 72	(\$124 76)
<b>Security Subtotal</b>				<b>\$9,818.03</b>	<b>\$9,340.56</b>	<b>\$477.47</b>
ENTERPRISE PRD PRTNRS LP EPD	22 0000	01/14/10	04/23/13	\$1,347 98	\$709 73	\$638 25
ENTERPRISE PRD PRTNRS LP EPD	207 0000	01/14/10	06/07/13	\$12,470 45	\$6,677 87	\$5,792 58
<b>Security Subtotal</b>				<b>\$13,818.43</b>	<b>\$7,387.60</b>	<b>\$6,430.83</b>
GENERAL ELECTRIC COMPANY GE	202 0000	11/29/11	06/07/13	\$4,816 40	\$3,052.25	\$1,764 15
GENERAL ELECTRIC COMPANY GE	159 0000	04/25/12	06/07/13	\$3,791.13	\$3,122 57	\$668 56
<b>Security Subtotal</b>				<b>\$8,607.53</b>	<b>\$6,174.82</b>	<b>\$2,432.71</b>
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2 GSK	66 0000	08/17/10	06/07/13	\$3,408 11	\$2,519 56	\$888 55
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2 GSK	76 0000	02/16/11	06/07/13	\$3,924 49	\$2,924 33	\$1,000 16
<b>Security Subtotal</b>				<b>\$7,332.60</b>	<b>\$5,443.89</b>	<b>\$1,888.71</b>

**2013 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss) (continued)**

Accounting Method First In First Out [FIFO]

Long-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
H C P INC	REIT HCP	25 0000	01/14/10	06/07/13	\$1,185 34	\$721 87	\$463 47
H C P INC	REIT HCP	77 0000	12/16/10	06/07/13	\$3,650 83	\$2,588 06	\$1,062 77
<b>Security Subtotal</b>					<b>\$4,836.17</b>	<b>\$3,309.93</b>	<b>\$1,526.24</b>
HEINZ H J CO	HNZ	74 0000	06/28/10	04/17/13	\$5,342 67	\$3,327 61	\$2,015 06
<b>Security Subtotal</b>					<b>\$5,342.67</b>	<b>\$3,327.61</b>	<b>\$2,015.06</b>
INTEL CORP	INTC	159 0000	01/14/10	06/07/13	\$3,913 30	\$3,412 74	\$500 56
INTEL CORP	INTC	110 0000	04/13/10	06/07/13	\$2,707 32	\$2,503 96	\$203 36
<b>Security Subtotal</b>					<b>\$6,620.62</b>	<b>\$5,916.70</b>	<b>\$703.92</b>
INTERNATIONAL PAPER CO	IP	136 0000	06/09/11	06/07/13	\$6,190 09	\$4,014 85	\$2,175 24
<b>Security Subtotal</b>					<b>\$6,190.09</b>	<b>\$4,014.85</b>	<b>\$2,175.24</b>
JOHNSON & JOHNSON	JNJ	90 0000	01/14/10	06/07/13	\$7,622 11	\$5,857 30	\$1,764 81
<b>Security Subtotal</b>					<b>\$7,622.11</b>	<b>\$5,857.30</b>	<b>\$1,764.81</b>
KINDER MORGAN ENERGY LP UNIT LTD PARTNERSHIP INT	KMP	12 0000	01/14/10	04/23/13	\$1,092 92	\$765 39	\$327.53



\*G000011780507\*

**Schwab**  
INSTITUTIONAL

Schwab One® Account of  
**CHERYL C & BLAIR EFFRON FAMILY**  
MGR: MILLER HOWARD INCOME EQUI

Account Number  
**3340-7584**

Report Period  
**January 1 - December 31,  
2013**

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
KINDER MORGAN ENERGY LP UNIT LTD PARTNERSHIP INT KMP	111 0000	01/14/10	06/07/13	\$9,393.26	\$7,079.86	\$2,313.40
<b>Security Subtotal</b>				<b>\$10,486.18</b>	<b>\$7,845.25</b>	<b>\$2,640.93</b>
LILLY ELI & COMPANY. LLY	98 0000	01/14/10	06/07/13	\$5,130.18	\$3,515.13	\$1,615.05
<b>Security Subtotal</b>				<b>\$5,130.18</b>	<b>\$3,515.13</b>	<b>\$1,615.05</b>
MAXIM INTEGRATED PRODS. MXIM	150 0000	11/04/10	06/07/13	\$4,260.28	\$3,475.49	\$784.79
<b>Security Subtotal</b>				<b>\$4,260.28</b>	<b>\$3,475.49</b>	<b>\$784.79</b>
MERCK & CO INC NEW MRK	99 0000	01/14/10	06/07/13	\$4,769.44	\$3,952.06	\$817.38
<b>Security Subtotal</b>				<b>\$4,769.44</b>	<b>\$3,952.06</b>	<b>\$817.38</b>
MICROCHIP TECHNOLOGY INC MCHP	106 0000	01/14/10	06/07/13	\$3,881.39	\$2,671.21	\$1,210.18
<b>Security Subtotal</b>				<b>\$3,881.39</b>	<b>\$2,671.21</b>	<b>\$1,210.18</b>
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5 NGG	35 0000	09/22/10	06/07/13	\$2,034.49	\$1,522.16	\$512.33
NATIONAL GRID PLC ADR FSPONSORED ADR 1 ADR REPS 5 NGG	85 0000	11/30/10	06/07/13	\$4,940.92	\$3,837.24	\$1,103.68
<b>Security Subtotal</b>				<b>\$6,975.41</b>	<b>\$5,359.40</b>	<b>\$1,616.01</b>

**2013 Year-End Schwab Gain/Loss Report**
**Realized Gain or (Loss) (continued)**

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
NISOURCE INC HOLDING CO NI	72 0000	01/14/10	04/23/13	\$2,216 52	\$1,118 05	\$1,098 47
NISOURCE INC HOLDING CO NI	165 0000	01/14/10	06/07/13	\$4,697 13	\$2,562 19	\$2,134 94
NISOURCE INC HOLDING CO NI	207 0000	07/25/11	06/07/13	\$5,892 76	\$4,351.02	\$1,541 74
<b>Security Subtotal</b>				<b>\$12,806.41</b>	<b>\$8,031.26</b>	<b>\$4,775.15</b>
ONEOK PARTNERS LP OKS	111 0000	01/14/10	06/07/13	\$5,641.52	\$3,572 75	\$2,068 77
<b>Security Subtotal</b>				<b>\$5,641.52</b>	<b>\$3,572.75</b>	<b>\$2,068.77</b>
PFIZER INCORPORATED EXCHANGE OFFER EXP: 6/19/1 PFE	177 0000	01/14/10	06/07/13	\$5,007 49	\$3,440 06	\$1,567.43
<b>Security Subtotal</b>				<b>\$5,007.49</b>	<b>\$3,440.06</b>	<b>\$1,567.43</b>
PLAINS ALL AMERN PPLN LPUNIT LTD PARTNERSHIP INT PAA	32 0000	01/14/10	06/07/13	\$1,789 08	\$858 47	\$930.61
PLAINS ALL AMERN PPLN LPUNIT LTD PARTNERSHIP INT. PAA	98 0000	03/16/12	06/07/13	\$5,479 06	\$3,899 35	\$1,579.71
<b>Security Subtotal</b>				<b>\$7,268.14</b>	<b>\$4,757.82</b>	<b>\$2,510.32</b>
SEADRILL LTD F SDRL	153 0000	11/04/10	06/07/13	\$6,114 82	\$5,038 70	\$1,076 12



\*G000011780607\*

**Charles SCHWAB**  
INSTITUTIONAL

Schwab One® Account of  
**CHERYL C & BLAIR EFFRON FAMILY**  
**MGR: MILLER HOWARD INCOME EQUI**

Account Number  
**3340-7584**

Report Period  
**January 1 - December 31,  
2013**

## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SEADRILL LTD F SDRL	45 0000	03/29/11	06/07/13	\$1,798 47	\$1,643 92	\$154 55
<b>Security Subtotal</b>				<b>\$7,913.29</b>	<b>\$6,682.62</b>	<b>\$1,230.67</b>
SPECTRA ENERGY CORP SE	108 0000	01/14/10	06/07/13	\$3,291 69	\$2,402 56	\$889 13
<b>Security Subtotal</b>				<b>\$3,291.69</b>	<b>\$2,402.56</b>	<b>\$889.13</b>
STATOIL ASA ADR FSPONSORED ADR 1 ADR REPS 1 STO	223 0000	05/19/10	05/14/13	\$5,312 80	\$4,831 83	\$480.97
<b>Security Subtotal</b>				<b>\$5,312.80</b>	<b>\$4,831.83</b>	<b>\$480.97</b>
VALLEY NATIONAL BANCORP VLY	228 0000	04/29/11	05/14/13	\$2,069 17	\$2,955 29	(\$886 12)
<b>Security Subtotal</b>				<b>\$2,069.17</b>	<b>\$2,955.29</b>	<b>(\$886.12)</b>
VODAFONE GROUP NEW ADR FSPONSORED ADR 1 ADR REP 10 VOD	135 0000	01/06/11	06/07/13	\$3,999 08	\$3,729 59	\$269 49
<b>Security Subtotal</b>				<b>\$3,999.08</b>	<b>\$3,729.59</b>	<b>\$269.49</b>
WILLIAMS COMPANIES WMB	87 0000	03/10/11	06/07/13	\$3,062 60	\$2,100 93	\$961 67
WILLIAMS COMPANIES. WMB	32 0000	01/09/12	06/07/13	\$1,126 47	\$889 04	\$237 43



## 2013 Year-End Schwab Gain/Loss Report

### Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WILLIAMS COMPANIES WMB	105 0000	04/25/12	06/07/13	\$3,696.24	\$3,452.80	\$243.44
<b>Security Subtotal</b>				<b>\$7,885.31</b>	<b>\$6,442.77</b>	<b>\$1,442.54</b>
<b>Total Long-Term</b>				<b>\$224,426.31</b>	<b>\$167,973.84</b>	<b>\$56,452.47</b>
<b>Total Realized Gain or (Loss)</b>				<b>\$282,454.10</b>	<b>\$221,375.23</b>	<b>\$61,078.87</b>

*Schwab has provided realized gain/loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions.*  
*Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options.*