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Return of Private Foundation

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

2013

Department of the Treasury
Internal Revenue Service

Do not enter Social Security numbers on this form as it may be made public.

Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf

Open to Public Inspection

For calendar year 2013 or tax year beginning , 2013, and ending , 20

Name of foundation
EDWALD FUND TRUST UNDER AGREEMENT 43V176012

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite
850 MAIN STREET, RC 13-505

City or town, state or province, country, and ZIP or foreign postal code
BRIDGEPORT, CT 06604-4913

A Employer identification number
03-6057087

B Telephone number (see instructions)
802-872-6852

C If exemption application is pending, check here

D 1. Foreign organizations, check here
2. Foreign organizations meeting the 85% test, check here and attach computation

E If private foundation status was terminated under section 507(b)(1)(A), check here

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here

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

H Check type of organization: Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ **305,041.**

J Accounting method: Cash Accrual
 Other (specify) _____
(Part I, column (d) must be on cash basis.)

EXTENSION DATE MAY 9 2014

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	5,429.	5,429.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	13,802.			
b	Gross sales price for all assets on line 6a 95,308.				
7	Capital gain net income (from Part IV, line 2)		13,802.		
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)	211.			STMT 4
12	Total. Add lines 1 through 11	19,442.	19,231.		
13	Compensation of officers, directors, trustees, etc.	4,699.	4,229.		470.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule) STMT 5	900.	NONE	NONE	NONE
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT 6	120.	24.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule)				
24	Total operating and administrative expenses. Add lines 13 through 23	5,719.	4,253.	NONE	470.
25	Contributions, gifts, grants, paid	14,847.			14,847.
26	Total expenses and disbursements. Add lines 24 and 25	20,566.	4,253.	NONE	15,317.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	-1,124.			
b	Net investment income (if negative, enter -0-)		14,978.		
c	Adjusted net income (if negative, enter -0-)				

MAY 1 2014

7 ME

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	10,740.	35,165.	35,165.
	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			
	10 a	Investments - U.S. and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule)	93,802.	105,702.	144,879.
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment: basis Less accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)	131,914.	95,023.	124,997.
	14	Land, buildings, and equipment: basis Less accumulated depreciation (attach schedule) ▶			
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	236,456.	235,890.	305,041.	
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)		NONE		
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, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	236,456.	235,890.	
	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 instructions)	236,456.	235,890.		
31	Total liabilities and net assets/fund balances (see instructions)	236,456.	235,890.		

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	236,456.
2	Enter amount from Part I, line 27a	2	-1,124.
3	Other increases not included in line 2 (itemize) ▶ POSTING ADJUSTMENT	3	558.
4	Add lines 1, 2, and 3	4	235,890.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	235,890.

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 PUBLICLY TRADED SECURITIES						
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 95,308.		81,506.	13,802.			
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))			
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any				
a			13,802.			
b						
c						
d						
e						
2 Capital gain net income or (net capital loss)				2	13,802.	
{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }						
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):				3		
If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8						

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 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	14,282.	273,464.	0.052226
2011	14,209.	272,399.	0.052162
2010	13,581.	264,506.	0.051345
2009	12,789.	246,150.	0.051956
2008	15,092.	294,729.	0.051206
2 Total of line 1, column (d)			0.258895
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			0.051779
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5			291,959.
5 Multiply line 4 by line 3			15,117.
6 Enter 1% of net investment income (1% of Part I, line 27b)			150.
7 Add lines 5 and 6			15,267.
8 Enter qualifying distributions from Part XII, line 4			15,317.

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 instructions)

Table with 11 rows for excise tax calculations. Includes categories like 'Exempt operating foundations', 'Domestic foundations', 'Tax under section 511', and 'Credits/Payments'. Total tax due is 54.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political influence, tax on political expenditures, and foundation status. Includes 'Yes' and 'No' columns.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). 11 X
12 Did the foundation 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 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address N/A
14 The books are in care of SEE STATEMENT 10 Telephone no.
Located at ZIP+4
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
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 X
See the 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.

1a During the year did the foundation (either directly or indirectly):
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes No X
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No X
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) Yes No X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b
Organizations relying on a current notice regarding disaster assistance check here
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 X
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? Yes No X
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No X
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? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013) 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013? 4b X

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

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

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see 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)? Yes No

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? Yes 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? Yes No

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
PEOPLES UNITED BANK 2 BURLINGTON SQUARE, BURLINGTON, VT 05401	TRUSTEE	4,699.	-0-	-0-

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

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

Total number of other employees paid over \$50,000				NONE

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE

Total number of others receiving over \$50,000 for professional services **NONE**

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 PER TERMS OF TOW, NET INCOME TO BE PAID TO THE TOWN OF PUTNEY, VT FOR CHARITABLE PURPOSES.	14,847.
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 NONE	
2	
All other program-related investments. See instructions.	
3 NONE	
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	270,544.
b	Average of monthly cash balances	1b	25,861.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	296,405.
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	NONE
3	Subtract line 2 from line 1d	3	296,405.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	4,446.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	291,959.
6	Minimum investment return. Enter 5% of line 5	6	14,598.

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	14,598.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	150.
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	150.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	14,448.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	14,448.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	14,448.

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	15,317.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	15,317.
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	150.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	15,167.

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				14,448.
2 Undistributed income, if any, as of the end of 2013:				
a Enter amount for 2012 only			NONE	
b Total for prior years 20 <u>11</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2013:				
a From 2008 436.				
b From 2009 569.				
c From 2010 734.				
d From 2011 890.				
e From 2012 795.				
f Total of lines 3a through e	3,424.			
4 Qualifying distributions for 2013 from Part XII, line 4: ► \$ <u>15,317.</u>				
a Applied to 2012, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2013 distributable amount				14,448.
e Remaining amount distributed out of corpus	869.			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	4,293.			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)	436.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	3,857.			
10 Analysis of line 9:				
a Excess from 2009 569.				
b Excess from 2010 734.				
c Excess from 2011 890.				
d Excess from 2012 795.				
e Excess from 2013 869.				

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

NOT APPLICABLE

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 foundation is a private operating foundation described in section

4942(j)(3) or

4942(j)(5)

Table with 5 columns: (a) 2013, (b) 2012, (c) 2011, (d) 2010, (e) Total. Rows include 2a-2e (Qualifying distributions), 3 (Alternative tests: Assets, Endowment, Support).

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see 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).) N/A

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. N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs: Check here [X] 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 or e-mail address 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 Name and address (home or business)	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
a <i>Paid during the year</i> TOWN OF PUTNEY P.O. BOX 233 PUTNEY VT 05346	NONE	EXEMPT	CHARITABLE	14,847.
Total ▶ 3a				14,847.
b <i>Approved for future payment</i>				
Total ▶ 3b				

**SCHEDULE D
(Form 1041)**

Capital Gains and Losses

OMB No. 1545-0092

Department of the Treasury
Internal Revenue Service

▶ Attach to Form 1041, Form 5227, or Form 990-T.
▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.
▶ Information about Schedule D and its separate instructions is at www.irs.gov/form1041

2013

Name of estate or trust

EDWALD FUND TRUST UNDER AGREEMENT 43V176012

Employer identification number

03-6057087

Note: Form 5227 filers need to complete only Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked	2,034.	1,878.		156.
4 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2012 Capital Loss Carryover Worksheet				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back ▶				7 156.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below. This form may be easier to complete if you round off cents to whole dollars.	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	92,334.	79,628.		12,706.
11 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts				12
13 Capital gain distributions				13 940.
14 Gain from Form 4797, Part I				14
15 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2012 Capital Loss Carryover Worksheet				15 ()
16 Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h). Enter here and on line 18a, column (3) on the back ▶				16 13,646.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2013

JSA
3F1210 1.000

Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
17	Net short-term gain or (loss)	17		156.
18	Net long-term gain or (loss):			
a	Total for year	18a		13,646.
b	Unrecaptured section 1250 gain (see line 18 of the wrksh.)	18b		
c	28% rate gain	18c		-627.
19	Total net gain or (loss). Combine lines 17 and 18a ▶	19		13,802.

Note: If line 19, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 18a and 19, column (2), are net gains, go to Part V, and do not complete Part IV. If line 19, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation

20	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of:	20	()
a	The loss on line 19, column (3) or b \$3,000		

Note: If the loss on line 19, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** in the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part only if both lines 18a and 19 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if:

- Either line 18b, col. (2) or line 18c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part only if both lines 18a and 19 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if either line 18b, col. (2) or line 18c, col. (2) is more than zero.

21	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34).	21		
22	Enter the smaller of line 18a or 19 in column (2) but not less than zero	22		
23	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	23		
24	Add lines 22 and 23	24		
25	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- ▶	25		
26	Subtract line 25 from line 24. If zero or less, enter -0-	26		
27	Subtract line 26 from line 21. If zero or less, enter -0-	27		
28	Enter the smaller of the amount on line 21 or \$2,450	28		
29	Enter the smaller of the amount on line 27 or line 28	29		
30	Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0% ▶	30		
31	Enter the smaller of line 21 or line 26	31		
32	Subtract line 30 from line 26	32		
33	Enter the smaller of line 21 or \$11,950	33		
34	Add lines 27 and 30	34		
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		
36	Enter the smaller of line 32 or line 35	36		
37	Multiply line 36 by 15% ▶	37		
38	Enter the amount from line 31	38		
39	Add lines 30 and 36	39		
40	Subtract line 39 from line 38. If zero or less, enter -0-	40		
41	Multiply line 40 by 20% ▶	41		
42	Figure the tax on the amount on line 27. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43	Add lines 37, 41, and 42	43		
44	Figure the tax on the amount on line 21. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45	Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) ▶	45		

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
AT&T INC	87.	87.
ABBOTT LABS	24.	24.
ABBVIE INC	34.	34.
ALLERGAN INC	5.	5.
AMERICAN CENTURY SMALL CAP VALUE INSTL #	71.	71.
AMGEN INC	3.	3.
APPLE COMPUTER, INC	77.	77.
BOEING CO	49.	49.
CVS CORP	32.	32.
CAPITAL ONE FINL CORP	41.	41.
CHEVRONTEXACO CORP	133.	133.
CHUBB CORPORATION	57.	57.
CONOCOPHILLIPS COM	116.	116.
COSTCO WHSL CORP NEW	28.	28.
DEERE & CO.	42.	42.
DISCOVER FINANCIAL SERVICES	58.	58.
DOVER CORP	42.	42.
DREYFUS INST CASH MGT FD #288	10.	10.
DUPONT E I DE NEMOURS & CO	75.	75.
EMC CORP	25.	25.
AMERICAN EUROPACIFIC GROWTH F2 #616	8.	8.
EXXON MOBIL CORP	136.	136.
FIDELITY SMALL CAP DISCOVERY #384	26.	26.
FIDELITY FLOATING RATE HIGH INC #814	137.	137.
FIDELITY FINL TR CONVERT SECS	56.	56.
FIDELITY CONSERVATIVE INCOME BOND #2267	8.	8.
GENERAL MILLS INC	81.	81.
GENUINE PARTS CO	91.	91.
GOLDMAN SACHS GROWTH OPPS INST #1132	2.	2.
GOLDMAN SACHS STRATEGIC INCOME INSTL #3	83.	83.
OAKMARK INTERNATIONAL #109	193.	193.
HOME DEPOT INC	70.	70.
SP3738 L690 04/23/2014 09:29:19		

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
INTEL CORP	95.	95.
ISHARES U.S. HOME CONSTRUCTION ETF	6.	6.
J P MORGAN CHASE & CO	73.	73.
JANUS TRITON I #1174	1.	1.
MCDONALDS CORP	81.	81.
MICROSOFT CORP	109.	109.
MOTOROLA SOLUTIONS INC	82.	82.
NEXTERA ENERGY INC	84.	84.
OCCIDENTAL PETROLEUM CORP	33.	33.
OMNICON GROUP	67.	67.
ORACLE CORPORATION	16.	16.
OPPENHEIMER DEVELOPING MKTS Y #788	75.	75.
PIMCO FUNDS LOW DURATION FUND	235.	235.
PIMCO TOTAL RETURN PORTFOLIO	569.	569.
PIMCO HIGH YIELD	474.	474.
PIMCO EMERGING MKTS BOND INSTL #137	67.	67.
PHILIP MORRIS INTL INC	94.	94.
PHILLIPS 66	23.	23.
PIMCO COMMODITY REAL RETURN STRATEGY INS	57.	57.
PIMCO INVESTMENT GRADE CORP BD INSTL #5	296.	296.
PRUDENTIAL FINL INC COM	78.	78.
QUALCOMM INC	29.	29.
STANDARD & POORS DEP RECEIPTS UNIT SER 1	53.	53.
SCHLUMBERGER LTD	22.	22.
CONS STAPLES SELECT SECTOR ETF SPDR TR S	69.	69.
STATE STREET CORP	57.	57.
TJX COS INC NEW	42.	42.
THERMO ELECTRON	18.	18.
3M CO	46.	46.
US BANCORP DEL NEW	65.	65.
UNITED PARCEL SERVICE	62.	62.
UNITED TECHNOLOGIES CORP	51.	51.
UNITEDHEALTH GROUP INC	21.	21.

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
VANGUARD SELECTED VALUE FD #934	6.	6.
VANGUARD REIT ETF	133.	133.
VERIZON COMMUNICATIONS	98.	98.
WAL-MART STORES	56.	56.
WELLS FARGO & CO NEW	86.	86.
TOTAL	5,429.	5,429.

FORM 990PF, PART I - OTHER INCOME
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----
TOTALS	----- 211. =====

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC)	900.			
TOTALS	900.	NONE	NONE	NONE

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
FEDERAL ESTIMATES - PRINCIPAL	96.	
FOREIGN TAXES ON QUALIFIED FOR	22.	22.
FOREIGN TAXES ON NONQUALIFIED	2.	2.
TOTALS	120.	24.
	=====	=====

EDWALD FUND TRUST UNDER AGREEMENT 43V176012

03-6057087

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS
=====

DESCRIPTION

U.S. OBLIGATIONS - SEE ATTACHE

TOTALS

EDWALD FUND TRUST UNDER AGREEMENT 43V176012

03-6057087

FORM 990PF, PART II - CORPORATE STOCK

=====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
STOCKS - SEE ATTACHED	105,702.	144,879.
TOTALS	105,702.	144,879.

EDWALD FUND TRUST UNDER AGREEMENT 43V176012

03-6057087

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
MUTUAL FUNDS - SEE ATTACHED	C	95,023.	124,997.
TOTALS		95,023.	124,997.

FORM 990PF, PART VII-A, LINE 14 - BOOKS ARE IN THE CARE OF
=====

NAME: PEOPLES UNITED BANK
ATTN: ANGELA BOWMAN
ADDRESS: 100 MAIN STREET
BRATTLEBORO, VT 05301

TELEPHONE NUMBER: (802)872-6852

Name(s) shown on return (Name and SSN or taxpayer identification no. not required if shown on other side.)

Social security number or taxpayer identification number

EDWALD FUND TRUST UNDER AGREEMENT 43V176012

03-6057087

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box D, E, or F below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
42.	ABBVIE INC	12/12/2011	05/06/2013	1,866.00	1,099.00			767.00
35.	AT&T INC	05/09/2008	08/27/2013	1,182.00	1,351.00			-169.00
531.	465 AMERICAN CENTURY S VALUE INSTL #486	12/12/2011	08/27/2013	5,277.00	3,743.00			1,534.00
2.	APPLE COMPUTER, INC	08/22/2012	08/27/2013	980.00	1,336.00			-356.00
5.	DISCOVER FINANCIAL SERV	05/04/2012	08/27/2013	236.00	168.00			68.00
2.	DOVER CORP	07/07/2011	08/27/2013	171.00	140.00			31.00
270.	249 AMERICAN EUROPACIF #616	08/22/2012	08/27/2013	11,715.00	10,472.00			1,243.00
6.	EXXON MOBIL CORP	07/07/2011	08/27/2013	522.00	494.00			28.00
18.	GILEAD SCIENCES INC	08/14/2009	08/27/2013	1,057.00	402.00			655.00
344.	217 GOLDMAN SACHS GROW #1132	08/23/2010	08/27/2013	9,872.00	6,867.00			3,005.00
1.	GOOGLE INC CL A	08/24/2010	08/27/2013	851.00	452.00			399.00
40.	INTEL CORP	05/15/2003	08/27/2013	884.00	797.00			87.00
255.	ISHARES GOLD TRUST	08/22/2012	08/27/2013	3,494.00	4,121.00	C		-627.00
40.	J P MORGAN CHASE & CO	05/14/2007	08/27/2013	2,028.00	2,071.00			-43.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return. (Name and SSN or taxpayer identification no. not required if shown on other side.)

Social security number or taxpayer identification number

EDWALD FUND TRUST UNDER AGREEMENT 43V176012

03-6057087

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box D, E, or F below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	241.985 JANUS TRITON I #11	08/23/2010	08/27/2013	5,137.00	3,204.00			1,933.00
	20. MOTOROLA SOLUTIONS INC	05/04/2012	08/27/2013	1,121.00	1,010.00			111.00
	65. ORACLE CORPORATION	07/07/2011	08/27/2013	2,065.00	2,205.00			-140.00
	654.297 PIMCO FUNDS LOW DU	11/15/2010	08/27/2013	6,700.00	6,968.00			-268.00
	1084.112 PIMCO TOTAL RETUR	11/15/2010	08/27/2013	11,600.00	12,478.00			-878.00
	392.781 PIMCO HIGH YIELD	05/04/2012	08/27/2013	3,700.00	3,575.00			125.00
	808.498 PIMCO COMMODITY RE STRATEGY INSTL #45	08/22/2012	08/27/2013	4,770.00	5,635.00			-865.00
	26. STANDARD & POORS DEP R SER 1	07/07/2011	08/27/2013	4,254.00	3,522.00			732.00
	2. STATE STREET CORP	07/07/2011	08/27/2013	134.00	94.00			40.00
	15. TJX COS INC NEW	10/11/2011	08/27/2013	795.00	429.00			366.00
	461.761 VANGUARD SELECTED #934	08/23/2010	08/27/2013	11,923.00	6,995.00			4,928.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶				92,334.	79,628.			12,706.

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

43-V176-01-2 EDWALD FUND TRUST UNDER AGREEMENT AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
G0083B-10-8	ACTAVIS PLC	14.000	1,167.80	168.000 12/31/2013	2,352.00
00206R-10-2	A T & T INC	22.000	524.88	35.160 12/31/2013	773.52
002824-10-0	ABBOTT LABS	42.000	1,013.18	38.330 12/31/2013	1,609.86
018490-10-2	ALLERGAN INC	27.000	1,699.61	111.080 12/31/2013	2,999.16
025076-84-5	AMERICAN CENTURY SMALL CAP VALUE INSTL #486	49.213	345.47	9.790 12/31/2013	481.80
031162-10-0	AMGEN INC	6.000	655.02	114.080 12/31/2013	684.48
037833-10-0	APPLE INC	5.000	616.44	561.020 12/31/2013	2,805.10
097023-10-5	BOEING CO	25.000	1,899.00	136.490 12/31/2013	3,412.25
126650-10-0	C V S / CAREMARK CORP	35.000	1,047.20	71.570 12/31/2013	2,504.95
14040H-10-5	CAPITAL ONE FINL CORP	43.000	1,922.97	76.610 12/31/2013	3,294.23
151020-10-4	CELGENE CORP	6.000	822.45	168.968 12/31/2013	1,013.81
166764-10-0	CHEVRON CORP	34.000	2,106.45	124.910 12/31/2013	4,246.94
171232-10-1	CHUBB CORPORATION	33.000	2,011.42	96.630 12/31/2013	3,188.79
20825C-10-4	CONOCOPHILLIPS	43.000	2,066.98	70.650 12/31/2013	3,037.95
22160K-10-5	COSTCO WHSL CORP NEW	23.000	1,881.17	119.020 12/31/2013	2,737.46
244199-10-5	DEERE & CO	21.000	925.68	91.330 12/31/2013	1,917.93
254709-10-8	DISCOVER FINANCIAL SERVICES	75.000	2,042.00	55.950 12/31/2013	4,196.25

AS OF DATE: 12/31/13

43-V176-01-2 EDWALD FUND TRUST UNDER AGREEMENT

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
260003-10-8	DOVER CORP	28.000	1,959.16	96.540 12/31/2013	2,703.12
26188J-20-6	DREYFUS INST CASH MGT FD #288	35,164.760	35,164.76	1.000 12/31/2013	35,164.76
263534-10-9	DUPONT E I DE NEMOURS & CO	42.000	1,671.59	64.970 12/31/2013	2,728.74
268648-10-2	E M C CORP	125.000	1,666.36	25.150 12/31/2013	3,143.75
278642-10-3	EBAY INC COM	25.000	1,240.25	54.865 12/31/2013	1,371.63
29875E-10-0	AMERICAN EUROPACIFIC GROWTH F2 #616	11.295	437.68	48.980 12/31/2013	553.23
30219G-10-8	EXPRESS SCRIPTS HLDG CO	49.000	1,825.01	70.240 12/31/2013	3,441.76
30231G-10-2	EXXON MOBIL CORP	51.000	3,768.31	101.200 12/31/2013	5,161.20
315912-60-0	FIDELITY SMALL CAP DISCOVERY #384	353.915	10,104.28	31.260 12/31/2013	11,063.38
315916-78-3	FIDELITY FLOATING RATE HIGH INC #814	532.630	5,267.95	9.960 12/31/2013	5,304.99
316145-20-0	FIDELITY CONVERTIBLE SECURITIES #308	94.770	2,700.00	31.110 12/31/2013	2,948.29
316146-53-9	FIDELITY CONSERVATIVE INCOME BOND #2267	498.008	5,000.00	10.040 12/31/2013	5,000.00
370334-10-4	GENERAL MILLS INC	57.000	2,012.23	49.910 12/31/2013	2,844.87
372460-10-5	GENUINE PARTS CO	43.000	1,867.82	83.190 12/31/2013	3,577.17
375558-10-3	GILEAD SCIENCES INC	58.000	1,211.10	75.100 12/31/2013	4,355.80
38142Y-40-1	GOLDMAN SACHS GROWTH OPPS INST #1132	17.118	334.14	30.450 12/31/2013	521.24
38145C-64-6	GOLDMAN SACHS STRATEGIC INCOME INSTL #3716	697.230	7,300.00	10.660 12/31/2013	7,432.47

43-V176-01-2 EDWALD FUND TRUST UNDER AGREEMENT

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
38259P-50-8	GOOGLE INC CL A	4.000	1,809.24	1,120.710 12/31/2013	4,482.84
413838-20-2	OAKMARK INTERNATIONAL #109	424.579	10,444.64	26.320 12/31/2013	11,174.92
437076-10-2	HOME DEPOT INC	45.000	1,039.90	82.340 12/31/2013	3,705.30
458140-10-0	INTEL CORP	75.000	1,279.99	25.955 12/31/2013	1,946.63
464285-10-5	ISHARES GOLD TRUST	105.000	1,696.80	11.680 12/31/2013	1,226.40
464288-75-2	ISHARES U.S. HOME CONSTRUCTION ETF	120.000	2,448.00	24.820 12/31/2013	2,978.40
46625H-10-0	JPMORGAN CHASE & CO	25.000	911.75	58.480 12/31/2013	1,462.00
47103C-35-7	JANUS TRITON I #1174	23.063	305.35	23.810 12/31/2013	549.13
580135-10-1	MCDONALDS CORP	26.000	1,317.83	97.030 12/31/2013	2,522.78
594918-10-4	MICROSOFT CORP	112.000	2,717.17	37.410 12/31/2013	4,189.92
620076-30-7	MOTOROLA SOLUTIONS INC	61.000	2,729.51	67.500 12/31/2013	4,117.50
65339F-10-1	NEXTERA ENERGY INC	32.000	1,746.88	85.620 12/31/2013	2,739.84
674599-10-5	OCCIDENTAL PETROLEUM CORP	17.000	1,268.36	95.100 12/31/2013	1,616.70
681919-10-6	OMNICOM GROUP	56.000	1,984.19	74.370 12/31/2013	4,164.72
68389X-10-5	ORACLE CORPORATION	35.000	1,020.60	38.260 12/31/2013	1,339.10
683974-50-5	OPPENHEIMER DEVELOPING MKTS Y #788	366.253	12,625.97	37.560 12/31/2013	13,756.46
693390-30-4	PIMCO LOW DURATION FUND INSTL #36	783.055	8,242.58	10.330 12/31/2013	8,088.96

AS OF ACCOUNT HOLDINGS

REPORT PTR207 SG PEOPLES UNITED BANK

AS OF DATE: 12/31/13

43-V176-01-2 EDWALD FUND TRUST UNDER AGREEMENT

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
693390-70-0	PIMCO TOTAL RETURN INSTL #35	1,321.847	14,751.02	10.690 12/31/2013	14,130.54
693390-84-1	PIMCO HIGH YIELD #108 INSTL	571.454	5,135.62	9.610 12/31/2013	5,491.67
693391-55-9	PIMCO EMERGING MKTS BOND INSTL #137	245.678	2,700.00	10.700 12/31/2013	2,628.75
718172-10-9	PHILIP MORRIS INTL INC	27.000	1,867.05	87.130 12/31/2013	2,352.51
718546-10-4	PHILLIPS 66	17.000	519.84	77.130 12/31/2013	1,311.21
722005-81-6	PIMCO INVESTMENT GRADE CORP BD INSTL #56	766.448	8,154.80	10.240 12/31/2013	7,848.43
744320-10-2	PRUDENTIAL FINL INC	45.000	2,283.74	92.220 12/31/2013	4,149.90
747525-10-3	QUALCOMM INC	26.000	1,652.46	74.250 12/31/2013	1,930.50
78462F-10-3	SPDR S&P 500 ETF	4.000	541.88	184.690 12/31/2013	738.76
806857-10-8	SCHLUMBERGER LIMITED	18.000	1,345.79	90.110 12/31/2013	1,621.98
81369Y-30-8	CONS STAPLES SELECT SECTOR ETF SPDR TR SBI	67.000	1,921.31	42.980 12/31/2013	2,879.66
857477-10-3	STATE STREET CORP	54.000	2,525.24	73.390 12/31/2013	3,963.06
872540-10-9	T J X COS INC	65.000	1,860.30	63.730 12/31/2013	4,142.45
883556-10-2	THERMO FISHER SCIENTIFIC INC	30.000	1,758.89	111.350 12/31/2013	3,340.50
88579Y-10-1	3M CO	18.000	1,446.14	140.250 12/31/2013	2,524.50
902973-30-4	U S BANCORP DEL NEW	77.000	1,704.70	40.400 12/31/2013	3,110.80
911312-10-6	UNITED PARCEL SVC INC CL B	25.000	1,886.75	105.080 12/31/2013	2,627.00

43-V176-01-2 EDWALD FUND TRUST UNDER AGREEMENT AS OF DATE: 12/31/13

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
913017-10-9	UNITED TECHNOLOGIES CORP	23.000	779.82	113.800 12/31/2013	2,617.40
91324P-10-2	UNITEDHEALTH GROUP INC	20.000	893.60	75.300 12/31/2013	1,506.00
921946-10-9	VANGUARD SELECTED VALUE FD #934	18.940	273.87	28.200 12/31/2013	534.11
922908-55-3	VANGUARD REIT ETF	68.000	4,473.34	64.560 12/31/2013	4,390.08
92343V-10-4	VERIZON COMMUNICATIONS	47.000	1,673.74	49.140 12/31/2013	2,309.58
931142-10-3	WAL-MART STORES INC	40.000	2,040.56	78.690 12/31/2013	3,147.60
949746-10-1	WELLS FARGO & CO NEW	75.000	2,073.62	45.400 12/31/2013	3,405.00
94984B-45-4 #4123	WELLS FARGO PREMIER LG CO GROWTH I	944.479	11,758.76	14.510 12/31/2013	13,704.39

TOTAL HOLDINGS 235,889.96
 TOTAL INCOME CASH .00
 TOTAL PRINCIPAL CASH .00
 TOTAL ACCOUNT 235,889.96

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