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Form 990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

OMB No. 1545-0052

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

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning

, 2013, and ending

, 20

Name of foundation FRED C. SNYDER EDUCATION FUND
C/O BANK OF AMERICA, N.A.A Employer identification number
15-6021382

Number and street (or P.O. box number if mail is not delivered to street address)

Room/suite

B Telephone number (see instructions)

888-866-3275

P O BOX 1802

City or town, state or province, country, and ZIP or foreign postal code

PROVIDENCE, RI 02901-1802

G Check all that apply: Initial return Initial return of a former public charity
 Final return Amended return
 Address change Name changeH Check type of organization: Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust Other taxable private foundationI Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 640,921. J Accounting method: Cash Accrual
 Other (specify) *(Part I, column (d) must be on cash basis.)*

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 checked="" 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				
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10				
b Gross sales price for all assets on line 6a	186,393.			
7 Capital gain net income (from Part IV, line 2)		17,545.	17,545.	
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less: Cost of goods sold				
c 04/25/2014 (loss) (attach schedule)	04/29/2014			
11 Other income (attach schedule)		-102.	18.	STMT 2
12 Total. Add lines 1 through 11	31,760.	31,404.		
13 Compensation of officers, directors, trustees, etc.	8,788.	5,273.		3,515.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule)	STMT 3.	1,250.	NONE	1,250.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions)	STMT 4.	1,582.	414.	
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications	2.			2.
23 Other expenses (attach schedule)	STMT 5.	100.	300.	100.
24 Total operating and administrative expenses.				
Add lines 13 through 23	11,722.	5,987.	NONE	4,867.
25 Contributions, gifts, grants paid	30,500.			30,500.
26 Total expenses and disbursements Add lines 24 and 25	42,222.	5,987.	NONE	35,367.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-10,462.			
b Net investment income (if negative, enter -0-)		25,417.		
c Adjusted net income (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
	1 Cash - non-interest-bearing				NONE
	2 Savings and temporary cash investments		45,144.	11,020.	11,020.
	3 Accounts receivable ►				
	Less. allowance for doubtful accounts ►				NONE
	4 Pledges receivable ►				
	Less: allowance for doubtful accounts ►				NONE
	5 Grants receivable				NONE
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				NONE
	7 Other notes and loans receivable (attach schedule) ►				
	Less. allowance for doubtful accounts ►				
Assets	8 Inventories for sale or use				NONE
	9 Prepaid expenses and deferred charges				NONE
	10 a Investments - U S and state government obligations (attach schedule)				NONE
	b Investments - corporate stock (attach schedule)	STMT 6.	514,864.	559,475.	611,015.
	c Investments - corporate bonds (attach schedule)				NONE
	11 Investments - land, buildings, and equipment basis				
	Less accumulated depreciation ►				
	12 Investments - mortgage loans				NONE
	13 Investments - other (attach schedule)	STMT 7.	42,691.	20,865.	18,886.
	14 Land, buildings, and equipment basis				
	Less. accumulated depreciation ►				NONE
	15 Other assets (describe ►)				NONE
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item II)		602,699.	591,360.	640,921.
Liabilities	17 Accounts payable and accrued expenses				NONE
	18 Grants payable				NONE
	19 Deferred revenue				NONE
	20 Loans from officers, directors, trustees, and other disqualified persons				NONE
	21 Mortgages and other notes payable (attach schedule)				NONE
	22 Other liabilities (describe ►)				NONE
	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		602,699.	591,360.	
	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)		602,699.	591,360.	
	31 Total liabilities and net assets/fund balances (see instructions)		602,699.	591,360.	

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	602,699.
2 Enter amount from Part I, line 27a	2	-10,462.
3 Other increases not included in line 2 (itemize) ► PARTNERSHIP ADJUSTMENT	3	2,147.
4 Add lines 1, 2, and 3	4	594,384.
5 Decreases not included in line 2 (itemize) ► SEE STATEMENT 8	5	3,024.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	591,360.

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Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES					
b OTHER GAINS AND LOSSES					
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 78,322.		70,434.	7,888.		
b 108,071.		98,414.	9,657.		
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					7,888.
b					9,657.
c					
d					
e					
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2		17,545.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	{ If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 }		3		

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	31,716.	604,189.	0.052494
2011	31,388.	616,816.	0.050887
2010	20,202.	573,967.	0.035197
2009	28,946.	516,442.	0.056049
2008	42,295.	623,335.	0.067853
2 Total of line 1, column (d)		2	0.262480
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	0.052496
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5		4	626,840.
5 Multiply line 4 by line 3		5	32,907.
6 Enter 1% of net investment income (1% of Part I, line 27b)		6	254.
7 Add lines 5 and 6		7	33,161.
8 Enter qualifying distributions from Part XII, line 4		8	35,367.

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)

1a	Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1 . . .	1	254.
	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 . . .		
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	254.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) . . .	4	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0- . . .	5	254.
6	Credits/Payments:		
a	2013 estimated tax payments and 2012 overpayment credited to 2013 . . .	6a	884.
b	Exempt foreign organizations - tax withheld at source . . .	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868) . . .	6c	NONE
d	Backup withholding erroneously withheld . . .	6d	
7	Total credits and payments. Add lines 6a through 6d . . .	7	884.
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	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . . ► 10	10	630.
11	Enter the amount of line 10 to be: Credited to 2014 estimated tax ► 256. Refunded ► 11	11	374.

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

Part VII-A Statements Regarding Activities (continued)

11		X
12		X
13	X	
Website address ► NONE		
14	US TRUST FIDUCIARY TAX SERVICES	Telephone no. ► (888) 866-3275
Located at ► PO BOX 1802, PROVIDENCE, RI ZIP+4 ► 02901-1802		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ► 15	
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.

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?		
Organizations relying on a current notice regarding disaster assistance check here ► 1b		X
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?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
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		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
b If "Yes," did it have excess business holdings in 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?		
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)? **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** **X**
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
BANK OF AMERICA, N.A. PO BOX 1802, PROVIDENCE, RI 02901	TRUSTEE 1	8,788.	-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		-0-	-0-	-0-

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

NONE

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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	NONE	
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		►

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	609,976.
b	Average of monthly cash balances	1b	26,410.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	636,386.
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	636,386.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	9,546.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	626,840.
6	Minimum investment return. Enter 5% of line 5	6	31,342.

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	31,342.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	254.
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	254.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	31,088.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	31,088.
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	31,088.

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	35,367.
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	35,367.
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	254.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	35,113.

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				31,088.
2 Undistributed income, if any, as of the end of 2013:			24,566.	
a Enter amount for 2012 only				
b Total for prior years: 20 11 , 20 , 20		NONE		
3 Excess distributions carryover, if any, to 2013:				
a From 2008	NONE			
b From 2009	NONE			
c From 2010	NONE			
d From 2011	NONE			
e From 2012	NONE			
f Total of lines 3a through e		NONE		
4 Qualifying distributions for 2013 from Part XII, line 4: ► \$ 35,367.			24,566.	
a Applied to 2012, but not more than line 2a				
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				10,801.
e Remaining amount distributed out of corpus		NONE		
5 Excess distributions carryover applied to 2013 <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i>		NONE		NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5		NONE		
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				
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				20,287.
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)		NONE		
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a		NONE		
10 Analysis of line 9:				
a Excess from 2009	NONE			
b Excess from 2010	NONE			
c Excess from 2011	NONE			
d Excess from 2012	NONE			
e Excess from 2013	NONE			

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

NOT APPLICABLE

a 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)

2a	Tax year (a) 2013	Prior 3 years			(e) Total
		(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)(ii)					
(3) Largest amount of support from an exempt organization.					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

NONE

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

NONE

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

Check here ► if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see 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:

SEE STATEMENT 12

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

N/A

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Form 990-PF (2013)

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)				
<i>a Paid during the year</i>				
SEE ATTACHED STATEMENT	N/A	PC	SCHOLARSHIP	30,500.
Total			► 3a	30,500.
<i>b Approved for future payment</i>				
Total			► 3b	

Form 990-PF (2013)

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

1 Program service revenue:

- a _____
- b _____
- c _____
- d _____
- e _____
- f _____

g Fees and contracts from government agencies

2 Membership dues and assessments**3 Interest on savings and temporary cash investments****4 Dividends and interest from securities****5 Net rental income or (loss) from real estate:**

a Debt-financed property

b Not debt-financed property

6 Net rental income or (loss) from personal property**7 Other investment income****8 Gain or (loss) from sales of assets other than inventory****9 Net income or (loss) from special events****10 Gross profit or (loss) from sales of inventory****11 Other revenue: a _____**

b _____

c _____

d _____

e _____

12 Subtotal. Add columns (b), (d), and (e)**13 Total. Add line 12, columns (b), (d), and (e)**

(See worksheet in line 13 instructions to verify calculations.)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)
---------------	---

NOT APPLICABLE

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	179.	179.
FOREIGN DIVIDENDS	2,513.	2,513.
NONDIVIDEND DISTRIBUTIONS	476.	
DOMESTIC DIVIDENDS	3,931.	3,931.
OTHER INTEREST	1,534.	1,534.
FOREIGN INTEREST	55.	55.
U.S. GOVERNMENT INTEREST (FEDERAL TAXABLE	140.	140.
US GOVERNMENT INTEREST REPORTED AS QUALI	79.	79.
NONQUALIFIED FOREIGN DIVIDENDS	895.	895.
NONQUALIFIED DOMESTIC DIVIDENDS	4,515.	4,515.
TOTAL	14,317.	13,841.

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FRED C. SNYDER EDUCATION FUND

15-6021382

FORM 990PF, PART I - OTHER INCOME

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DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
NON-TAXABLE FOREIGN INCOME PARTNERSHIP INCOME	-102.	18.
TOTALS	-102.	18.



FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	1,250.			1,250.
TOTALS	1,250.	NONE	NONE	1,250.



FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	303.	303.
EXCISE TAX - PRIOR YEAR	284.	
EXCISE TAX ESTIMATES	884.	
FOREIGN TAXES ON QUALIFIED FOR	68.	68.
FOREIGN TAXES ON NONQUALIFIED	43.	43.
TOTALS	1,582.	414.

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
OTHER CHARITABLE EXPENSES PARTNERSHIP EXPENSES	100.	300.	100.
TOTALS	100.	300.	100.



FRED C. SNYDER EDUCATION FUND

FORM 990PF, PART II - CORPORATE STOCK

15-6021382

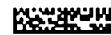
DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
464287507 ISHARES CORE S&P MID	11,771.	15,303.	19,804.
464287614 ISHARES RUSSELL 1000	50,377.		
464287655 ISHARES RUSSELL 2000	11,824.	9,799.	13,959.
921943858 VANGUARD FTSE DEVELO	11,583.	16,331.	19,798.
922042858 VANGUARD FTSE EMERGI	22,887.	19,016.	19,500.
922908553 VANGUARD REIT ETF	36,743.	38,488.	38,026.
466001864 IVY ASSET STRATEGY F	8,500.	17,785.	22,104.
693390841 PIMCO HIGH YIELD FD	17,322.	17,765.	18,439.
714199106 PERMANENT PORTFOLIO	20,649.	15,314.	13,644.
72200Q182 PIMCO ALL ASSET ALL	37,808.	44,936.	40,870.
202671913 AGGREGATE BOND CTF	100,686.	112,744.	110,071.
207543877 SMALL CAP GROWTH LEA	11,938.	10,003.	13,490.
29099J109 EMERGING MARKETS STO	21,648.	17,435.	19,493.
302993993 MID CAP VALUE CTF	18,051.	19,550.	23,211.
303995997 SMALL CAP VALUE CTF	12,057.	10,840.	13,318.
323991307 MID CAP GROWTH CTF	18,058.	20,388.	23,021.
45399C107 DIVIDEND INCOME COMM	50,232.	46,633.	55,152.
99Z466163 HIGH QUALITY CORE CO	23,667.	22,265.	26,105.
99Z466197 INTERNATIONAL FOCUSE	29,063.	50,356.	58,594.
880208400 TEMPLETON GLOBAL BD		6,568.	6,425.
99Z501647 STRATEGIC GROWTH COM		47,956.	55,991.
TOTALS	514,864.	559,475.	611,015.

FRED C. SNYDER EDUCATION FUND

FORM 990PF, PART II - OTHER INVESTMENTS

15-6021382

DESCRIPTION	COST/ FMV C OR F	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
73935S105 POWERSHARES DB COMMO	C	42,691.	20,865.	18,886.
TOTALS		42,691.	20,865.	18,886.





FRÉD C. SNYDER EDUCATION FUND

15-6021382

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
TYE INCOME ADJUSTMENT	1,018.
CTF ADJUSTMENT	73.
ROUNDING	5.
COST BASIS ADJUSTMENT	1,928.
TOTAL	3,024.

FRED C. SNYDER EDUCATION FUND
Schedule D Detail of Short-term Capital Gains and Losses

15-6021382

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Short-term Gain/Loss
OTHER GAINS AND LOSSES					
14.66.943 AGGREGATE BOND CTF	08/31/2012	02/28/2013	24,972.00	25,261.00	-289.00
135.648 SMALL CAP GROWTH LEADERS CTF	08/31/2012	08/31/2013	2,541.00	2,072.00	469.00
208.847 MID CAP VALUE CTF	04/20/2012	02/28/2013	4,504.00	4,068.00	436.00
121.923 SMALL CAP VALUE CTF	08/31/2012	08/31/2013	2,574.00	2,269.00	305.00
182.468 MID CAP GROWTH CTF	08/31/2012	02/28/2013	3,702.00	3,490.00	212.00
32.706 DIVIDEND INCOME COMMON TRUST FUND	08/31/2012	08/31/2013	1,384.00	1,266.00	118.00
TOTAL OTHER GAINS AND LOSSES					
	04/30/2013	11/30/2013	16,704.00	14,323.00	2,381.00
			56,381.00	52,749.00	3,632.00
Totals					
			56,381.00	52,749.00	3,632.00

FRED C. SNYDER EDUCATION FUND
Schedule D Detail of Long-term Capital Gains and Losses

15-6021382

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
OTHER GAINS AND LOSSES					
81.734 EMERGING MARKETS STOCK COMMON	08/31/2012	11/30/2013	3,894.00	3,403.00	491.00
326.667 DIVIDEND INCOME COMMON TRUST	08/31/2012	11/30/2013	15,086.00	12,649.00	2,437.00
819. POWERSHARES DB COMMODITY TRACKING	08/31/2012	09/30/2013	21,073.00	21,870.00	-797.00
755.975 HIGH QUALITY CORE COMMON TRUST FUND	08/31/2012	11/30/2013	9,267.00	7,743.00	1,524.00
TOTAL OTHER GAINS AND LOSSES			49,320.00	45,665.00	3,655.00
Totals					
			49,320.00	45,665.00	3,655.00

JSA
3F0970 1000

GAINS AND LOSSES FROM PASS-THRU ENTITIES

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NET SHORT-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS
AND OTHER FIDUCIARIES

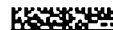
COMMON TRUST FUNDS	-262.00

TOTAL NET SHORT-TERM GAIN OR LOSS (ROUNDED)	-262.00
=====	

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS
AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	4,779.00
PARTNERSHIPS, TRUSTS, S CORPORATIONS	-2,147.00

TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)	2,632.00
=====	



15-6021382

FRÉD C. SNYDER EDUCATION FUND
FORM 990PF, PART XV - LINES 2a - 2d
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RECIPIENT NAME:

DOLGEVILLE CENTRAL SCHOOL

ADDRESS:

38 SLAWSON ST EXT
DOLGEVILLE, NY 13329

RECIPIENT'S PHONE NUMBER: 315-429-3155

SUBMISSION DEADLINES:

END OF JULY, ANNUALLY

RESTRICTIONS OR LIMITATIONS ON AWARDS:

NEEDY STUDENTS RESIDING IM DOLGEVILLE CSD WHO HAVE ATTENDED
& GRADUATED FROM SAID SCHOOL & WHO ARE OR WILL ATTEND
AN ACCREDITED ENGINEERING SCHOOL

STATEMENT 12

FORM 990PF, PART XV - LINES 3a

Posting Date	Amount	Recipient Name	Relationship to substantial contributor	Purpose	Foundation Status of Recipient
8/8/2013	\$3,000	SUNY INST OF TECHNOLOGY FBO BRADLEY C ALLEN JR	NONE	SCHOLARSHIP	PC
8/8/2013	\$5,000	CLARKSON UNIVERSITY FBO CARISSA PETRAS	NONE	SCHOLARSHIP	PC
8/8/2013	\$3,000	PENN STATE-UNIVERSITY PARK FBO CHRISTOPHER ROBOTH	NONE	SCHOLARSHIP	PC
8/8/2013	\$1,250	ROCHESTER INST OF TECHNOLOGY FBO JAKE DARLING	NONE	SCHOLARSHIP	PC
8/8/2013	\$1,000	RENSSELAER POLYTECHNIC INSTITUTE FBO DANIEL ERMISC	NONE	SCHOLARSHIP	PC
8/8/2013	\$500	NORWICH UNIVERSITY FBO JACOB JASEWICZ	NONE	SCHOLARSHIP	PC
8/8/2013	\$500	NORWICH UNIV CADET MONEY CARD FBO JACOB JASEWICZ	NONE	SCHOLARSHIP	PC
8/8/2013	\$500	MOHAWK VALLEY COMM COLLEGE FBO AUSTIN FREDERICK	NONE	SCHOLARSHIP	PC
8/8/2013	\$500	MOHAWK VALLEY COMM COLLEGE FBO JONATHAN DINEEN	NONE	SCHOLARSHIP	PC
12/18/2013	\$3,000	SUNY INST OF TECHNOLOGY FBO BRADLEY C ALLEN JR	NONE	SCHOLARSHIP	PC
12/18/2013	\$5,000	CLARKSON UNIVERSITY FBO CARISSA PETRAS	NONE	SCHOLARSHIP	PC
12/18/2013	\$3,000	PENN STATE-UNIVERSITY PARK FBO CHRISTOPHER ROBOTH	NONE	SCHOLARSHIP	PC
12/18/2013	\$1,250	ROCHESTER INST OF TECHNOLOGY FBO JAKE DARLING	NONE	SCHOLARSHIP	PC
12/18/2013	\$1,000	RENSSELAER POLYTECHNIC INSTITUTE FBO DANIEL ERMISC	NONE	SCHOLARSHIP	PC
12/18/2013	\$500	NORWICH UNIV CADET MONEY CARD FBO JACOB JASEWICZ	NONE	SCHOLARSHIP	PC
12/18/2013	\$500	JACOB JASEWICZ FBO JACOB JASEWICZ	NONE	SCHOLARSHIP	PC
12/18/2013	\$500	MOHAWK VALLEY COMM COLLEGE FBO AUSTIN FREDERICK	NONE	SCHOLARSHIP	PC
12/18/2013	\$500	MOHAWK VALLEY COMM COLLEGE FBO JONATHAN DINEEN	NONE	SCHOLARSHIP	PC
TOTAL	\$ 30,500				

FEDERAL FOOTNOTES

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FORM 990-PF - PART VIII, LINE 1(B) - AVERAGE HOURS PER WEEK DEVOTED TO POSITION: THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N.A. AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE IS CALCULATED USING A MARKET VALUE FEE SCHEDULE. THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK. IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES.