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For calendar year 2013 or tax year beginning

, 2013, and ending

, 20

Name of foundation

GLOVER-CRASK CHARITABLE TRUST NY2010

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

A Employer identification number

16-6478709

100 PEARL STREET, 13TH FLOOR

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

Room/suite

B Telephone number (see instructions)

585-770-1621

HARTFORD, CT 06103

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 **J Accounting method:** Cash Accrual
 end of year (from Part II, col. (c), line 16) ► \$ 15,291,349. (Part I, column (d) must be on cash basis)

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 ►

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 2,638,916.	428,548.	428,548.		
7 Capital gain net income (from Part IV, line 2)	140,715.			
8 Net short-term capital gain			140,715.	
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)				
12 Total Add lines 1 through 11	569,263.	569,263.		
13 Compensation of officers, directors, trustees, etc	94,859.	47,430.		47,430.
14 Other employee salaries and wages		NONE	NONE	
15 Pension plans, employee benefits		NONE	NONE	
16a Legal fees (attach schedule)	2,250.	1,125.	NONE	1,125.
b Accounting fees (attach schedule)	1,500.	750.	NONE	750.
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions)	11,960.	3,060.		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings		NONE	NONE	
22 Printing and publications		NONE	NONE	
23 Other expenses (attach schedule)	750.	375.		375.
24 Total operating and administrative expenses.				
Add lines 13 through 23	111,319.	52,740.	NONE	49,680.
25 Contributions, gifts, grants paid	793,160.			793,160.
26 Total expenses and disbursements Add lines 24 and 25	904,479.	52,740.	NONE	842,840.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-335,216.			
b Net investment income (if negative, enter -0-)		516,523.		
c Adjusted net income (if negative, enter -0-)				

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IRS OSC OGDEN, UT

Revenue

Operating and Administrative Expenses

SCANNED JUL 22 2014

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments			
	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 ►	NONE		
	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)			
	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)	12,616,315.	12,272,134.	15,291,349.	
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)	12,616,315.	12,272,134.	15,291,349.	
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	12,616,315.	12,616,315.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds		-344,181.	
	30	Total net assets or fund balances (see instructions)	12,616,315.	12,272,134.	
	31	Total liabilities and net assets/fund balances (see instructions)	12,616,315.	12,272,134.	

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	12,616,315.
2	Enter amount from Part I, line 27a	2	-335,216.
3	Other increases not included in line 2 (itemize) ►BOOK ADJ	3	7,517.
4	Add lines 1, 2, and 3	4	12,288,616.
5	Decreases not included in line 2 (itemize) ►CURRENT YR TRANS POSTED NEXT YR	5	16,482.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	12,272,134.

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 2,638,916.		2,498,201.	140,715.		
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			140,715.		
b					
c					
d					
e					
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	140,715.	
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			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	814,267.	13,945,472.	0.058389
2011	811,798.	13,609,070.	0.059651
2010	713,745.	12,907,840.	0.055295
2009	746,284.	12,168,490.	0.061329
2008	788,044.	13,920,182.	0.056612
2 Total of line 1, column (d)		2	0.291276
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	0.058255
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5		4	14,466,006.
5 Multiply line 4 by line 3		5	842,717.
6 Enter 1% of net investment income (1% of Part I, line 27b)		6	5,165.
7 Add lines 5 and 6		7	847,882.
8 Enter qualifying distributions from Part XII, line 4		8	842,840.
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 . . .		
Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)		1	
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► <input 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) . . .		
3	Add lines 1 and 2		
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0) . . .		
5	Tax based on investment income Subtract line 4 from line 3 If zero or less, enter -0		
6	Credits/Payments:		
a	2013 estimated tax payments and 2012 overpayment credited to 2013		
b	Exempt foreign organizations - tax withheld at source		
c	Tax paid with application for extension of time to file (Form 8868)		
d	Backup withholding erroneously withheld		
7	Total credits and payments Add lines 6a through 6d		
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached		
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed ►		
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		
11	Enter the amount of line 10 to be Credited to 2014 estimated tax ► <input type="checkbox"/> NONE <input type="checkbox"/> Refunded ►		

Part VII-A Statements Regarding Activities

1a	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6		X
7		X
8a		
8b		X
9		X
10		X

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?

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

1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?

1c Did the foundation file Form 1120-POL for this year?

1d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year
(1) On the foundation ► \$ _____ (2) On foundation managers ► \$ _____

1e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► \$ _____

2 Has the foundation engaged in any activities that have not previously been reported to the IRS?

If "Yes," attach a detailed description of the activities

3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes

4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?

b If "Yes," has it filed a tax return on Form 990-T for this year?

5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?

If "Yes," attach the statement required by General Instruction T

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?

7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV

8a Enter the states to which the foundation reports or with which it is registered (see instructions) ►
NY

b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation.

9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If "Yes," complete Part XIV.

10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses.

Part VII-A Statements Regarding Activities (continued)

11		X
12		X
13	X	
Website address ► <u>N/A</u>		
14	Telephone no ► <u>(585) 770-1621</u>	
Located at ► <u>100 PEARL STREET, 13TH FLOOR, HARTFORD, CT</u> ZIP+4 ► <u>06103</u>		
15	► <input type="checkbox"/> 15	
16	Yes	No
See the instructions for exceptions and filing requirements for Form TD F 90-221. If "Yes," enter the name of the foreign country ►		

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

	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 type="checkbox"/> Yes	<input checked="" 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 ► <input type="checkbox"/>		
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?		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)		
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)		
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?		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:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		5b	
	Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>				
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<i>If "Yes," attach the statement required by Regulations section 53.4945-5(d)</i>				
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		6b	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			X
	<i>If "Yes" to 6b, file Form 8870</i>				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		7b	
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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
FIRST NIAGARA BANK 100 PEARL STREET, 13TH FL, HARTFORD, CT 06103	CO-TRUSTEE 1	23,140.	-0-	-0-
JOHN T. HARRIS, ESQ. 13 NORTH MAIN STREET, HONEOYE FALLS, NY 14472	CO-TRUSTEE 1	24,914.	-0-	-0-
J P MORGAN CHASE BANK, NA 10 S DEARBORN ST, FL 21, CHICAGO, IL 60603	CO-TRUSTEE (PRIO)	46,805.	-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**

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Part VII. 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 ►		

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	14,686,301.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	14,686,301.
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	14,686,301.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	220,295.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	14,466,006.
6	Minimum investment return. Enter 5% of line 5	6	723,300.

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	723,300.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	10,330.
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	10,330.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	712,970.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	712,970.
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	712,970.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes	1a	842,840.
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1b	
b	Program-related investments - total from Part IX-B	2	NONE
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	3a	NONE
3	Amounts set aside for specific charitable projects that satisfy the:	3b	NONE
a	Suitability test (prior IRS approval required)	4	842,840.
b	Cash distribution test (attach the required schedule)	5	N/A
4	Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	6	842,840.
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)		
6	Adjusted qualifying distributions. Subtract line 5 from line 4		

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				712,970.
2 Undistributed income, if any, as of the end of 2013			NONE	
a Enter amount for 2012 only				
b Total for prior years 20_____,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	132,303.			
e From 2012	117,184.			
f Total of lines 3a through e	249,487.			
4 Qualifying distributions for 2013 from Part XII, line 4 ► \$ 842,840.				
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			712,970.	
e Remaining amount distributed out of corpus	129,870.			
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	379,357.			
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)	NONE			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	379,357.			
10 Analysis of line 9				
a Excess from 2009	NONE			
b Excess from 2010	NONE			
c Excess from 2011	132,303.			
d Excess from 2012	117,184.			
e Excess from 2013	129,870.			

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)

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

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see 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 ► 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 8

b The form in which applications should be submitted and information and materials they should include:
SEE ATTACHED STATEMENT FOR LINE 2

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

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 Paid during the year SEE ATTACHED LIST OF CHARIT DISTR	NONE	501 (C) (3)	SUPPORT	793,160.
Total			► 3a	793,160.
b Approved for future payment				
Total			► 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	428,548.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property .					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	140,715.	
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)				569,263.	
13 Total. Add line 12, columns (b), (d), and (e)				13	569,263.

Part V-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

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

1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?	Yes	No
a	Transfers from the reporting foundation to a noncharitable exempt organization of (1) Cash (2) Other assets	1a(1) 1a(2)	X X
b	Other transactions. (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations	1b(1) 1b(2) 1b(3) 1b(4) 1b(5) 1b(6)	X X X X X X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c	X
d	If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

(a) Name of organization	(b) Type of organization	(c) Description of relationship

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

Sign
Here

Signature of officer or trustee

06/17/2014

Title

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

**Paid
Preparer
Use Only**

FIRST NIAGARA BANK, N.A.

~~Preparer's signature~~

Da

1

N

PTIN

GORDON POWERS

Firm's name ► ERNST & YOUNG U.S. LLP

Firm's EIN ► 34-6565596

Preparer Use Only	Firm's name ► ERNST & YOUNG U.S. LLP	Firm's EIN ► 34-6565596
	Firm's address ► 200 CLARENDON STREET BOSTON, MA 02116	Phone no 617-587-9019

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
ALLSTATE CORP COM	413.	413.
ALTRIA GROUP INC	1,200.	1,200.
AMERICAN EXPRESS CO INC COM	690.	690.
BANK OF AMERICA CORP	80.	80.
BLACKROCK HIGH YIELD BD-INST	12,366.	12,366.
CVS CORP COM	563.	563.
CHEVRONTEXACO CORPORATION	2,000.	2,000.
CITIGROUP INC	5.	5.
COCA COLA CO COM	2,016.	2,016.
CONOCOPHILLIPS	1,725.	1,725.
DODGE & COX INTL STOCK FUND	11,066.	11,066.
DOUBLELINE TOTAL RET BD-I	8,083.	8,083.
EATON VANCE FLOATING RATE-I	11,070.	11,070.
EXXON MOBIL CORPORATION	1,386.	1,386.
FNMA	5,781.	5,781.
FEDERATED ULTRA SHORT FD-INS	2,648.	2,648.
FIDELITY ADVISOR HIGH INC ADVA-I	350.	350.
GENERAL ELECTRIC CO COM	1,140.	1,140.
THE GOLDMAN SACHS GROUP INC	630.	630.
HEWLETT PACKARD CO COM	741.	741.
INTEL CORP CAP	675.	675.
INTL BUSINESS MACHINES CORP CAP	950.	950.
ISHARES BARCLAYS TIPS BOND ETF	337.	337.
ISHARES RUSSELL MIDCAP ETF	3,860.	3,860.
ISHARES COHEN & STEERS RLTY ETF	2,738.	2,738.
ISHARES RUSSELL 1000 GROWTH ETF	1,988.	1,988.
ISHARES MSCI ASIA EX JAPAN ETF	2,485.	2,485.
JOHNSON & JOHNSON COM	4,224.	4,224.
JOHNSON CONTROLS INC	114.	114.
JPMORGAN EMERG MARK EQTY-SEL		
JPMORGAN SMALL CAP EQUITY S	509.	509.
JPMORGAN INTREPID AMERICA-S	4,007.	4,007.
NY2010	4,933.	4,933.
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FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
JPMORGAN INTREPID GROWTH-SE	3,615.	3,615.
JPMORGAN STR INCOME OPP-SEL	380.	380.
JPMORGAN CORE BOND-SEL	3,652.	3,652.
JPMORGAN U.S. REAL ESTATE-SEL	2,346.	2,346.
JP MORGAN HIGH YIELD SEL	20,567.	20,567.
JPMORGAN SHORT DURAT BOND SL	1,736.	1,736.
JPMORGAN INTL EQUITY INDEX	11,315.	11,315.
KRAFT FOODS GROUP INC	302.	302.
MANNING & NAPIER WORLD OPPOR	914.	914.
MARATHON OIL CORP	190.	190.
MARATHON PETROLEUM CORPORATION	210.	210.
MATTHEWS PACIFIC TIGER FD-1S	767.	767.
MCDONALDS CORP COM	3,160.	3,160.
MICROSOFT CORP COM	2,016.	2,016.
MONDELEZ INTERNATIONAL INC	242.	242.
FEDERATED GOV OBL TX MGD-I	33.	33.
NEXTERA ENERGY INC	858.	858.
NORFOLK SOUTHERN CORP COM	104.	104.
OCCIDENTAL PETE CORP	640.	640.
PEPSICO INC CAP	341.	341.
PFIZER INC COM	960.	960.
PHILIP MORRIS INTERNATIONAL	2,350.	2,350.
PHILLIPS 66	488.	488.
POWERSHARES DB COMMODITY INDEX	7.	7.
PRAXAIR INC COM	1,920.	1,920.
PROCTER & GAMBLE CO COM	1,504.	1,504.
QUALCOMM INC COM	1,750.	1,750.
RAYTHEON CO COM NEW	825.	825.
RIDGEWORTH SEIX FLOATING-I	5,478.	5,478.
T ROWE PRICE OVERSEAS STOCK FUND	273.	273.
US BANCORP	311.	311.
U.S. TREASURY NOTES 4.500% 11/15/15	2,250.	2,250.
UNITED TECHNOLOGIES CORP COM	1,062.	1,062.
	NY2010	

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
VANGUARD INTM TERM INV G-INV	5,444.	5,444.
VANGUARD FTSE EMERGING MARKETS ETF	2,594.	2,594.
VANGUARD TOTAL STK MKT IND SG	1,681.	1,681.
VERIZON COMMUNICATIONS INC	1,696.	1,696.
WELLS FARGO & COMPANY	1,680.	1,680.
MANUAL ENTRY - DIVIDENDS	243,051.	243,051.
MANUAL ENTRY - INTEREST	9,063.	9,063.
TOTAL	428,548.	428,548.

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - PRINCIPAL (ALLOCA	2,250.	1,125.		1,125.
TOTALS	2,250.	1,125.	NONE	1,125.

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	1,500.	750.	750.	
TOTALS	1,500.	750.	750.	NONE

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FEDERAL TAX PAYMENT - PRIOR YE	8,900.	
FOREIGN TAXES ON QUALIFIED FOR	2,770.	2,770.
FOREIGN TAXES ON NONQUALIFIED	290.	290.
TOTALS	11,960.	3,060.

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
OTHER NON-ALLOCABLE EXPENSE -	750.	375.	375.
TOTALS	750.	375.	375.

RECIPIENT NAME:
GINA DIMONDA

ADDRESS:
FIRST NIAGARA BANK, 777 CANAL VIEW BLVD
ROCHESTER, NY 14623

RECIPIENT'S PHONE NUMBER: 585-770-1621

FORM, INFORMATION AND MATERIALS:

WRITTEN APPLICATION THAT DESCRIBES THE
PURPOSE OF THE REQUEST AND THE PROPOSED
USE OF THE FUNDS.

SUBMISSION DEADLINES:

NONE

RESTRICTIONS OR LIMITATIONS ON AWARDS:
IRC SECTION 501(C)(3) ORGANIZATIONS THAT
SERVE THE ROCHESTER, NY AREA

SCHEDULE D
(Form 1041)

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

OMB No 1545-0092

► 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

GLOVER-CRASK CHARITABLE TRUST NY2010

Employer identification number

16-6478709

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				
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

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	2,598,046.	2,498,201.		99,845.
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 40,870.
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 ►				16 140,715.

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

Schedule D (Form 1041) 2013

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NY2010

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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			
18 Net long-term gain or (loss):				
a Total for year	18a			140,715.
b Unrecaptured section 1250 gain (see line 18 of the wrksht.)	18b			
c 28% rate gain	18c			
19 Total net gain or (loss). Combine lines 17 and 18a ►	19			140,715.

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	20 ()

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		

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

GLOVER-CRASK CHARITABLE TRUST NY2010

16-6478709

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

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). ►

2,598,046. 2,498,201

99,845.

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.

GLOVER CRASK CHARITABLE TRUST					
2013 CHARITABLE DISTRIBUTIONS					
Account	Posting Date	Explanation	Explanation 2	Amount	Tax Effect Date
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	KINSHIP CARE PROGRAM ONLY -VOL LEGAL SERVICE PROJ	-18,000	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	CENTER FOR YOUTH SERVICES	-43,000	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	PENFIELD ECUMENICAL FOOD SHELF	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	ST MARTIN FOOD CUPBOARD	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	THIRD PREBYTERIAN CHURCH	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	BETHANY HOUSE, INC	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	CHRIST CHURCH	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	COMMUNITY FOOD CUPBOARD	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	DIMITRI HOUSE INC	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	GRACE UNITED METHODIST CHURCH	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	GREECE ECUMENICAL FOOD SHELF	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	JEWISH FAMILY OF ROCHESTER	-1,250	10/9/2013
NY2010	10/9/2013	CHARITABLE DISTRIBUTION	PITTSFORD FOOD CUPBOARD PROJECT	-1,250	10/9/2013
NY2010	10/10/2013	CHARITABLE DISTRIBUTION	ST. ANDREW CATHOLIC CHURCH	-1,250	10/10/2013
NY2010	10/10/2013	CHARITABLE DISTRIBUTION	SWEM COMMUNITY SERVICES INC	-1,250	10/10/2013
NY2010	10/10/2013	CHARITABLE DISTRIBUTION	CAMERON COMMUNITY MINISTRIES	-1,250	10/10/2013
NY2010	10/10/2013	CHARITABLE DISTRIBUTION	CAMP CUTLER SUMMER CAMP 2013	-7,720	10/10/2013
NY2010	10/10/2013	CHARITABLE DISTRIBUTION	SUMMER CAMP 2013 - MCC FOUNDATION	-20,000	10/10/2013
NY2010	10/15/2013	CHARITABLE DISTRIBUTION	ASBURY UNITED METHODIST CHURCH	-1,250	10/15/2013
NY2010	10/15/2013	CHARITABLE DISTRIBUTION	OPEN DOOR MISSION INC	-1,250	10/15/2013
NY2010	10/15/2013	CHARITABLE DISTRIBUTION	LIMA FOOD PANTRY	-1,250	10/15/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - ROCHESTER CITY SCHOOL PRO	-17,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	PENFIELD ECUMENICAL FOOD SHELF	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ST MARTIN FOOD CUPBOARD	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	THIRD PREBYTERIAN CHURCH	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	BETHANY HOUSE, INC	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	CHRIST CHURCH	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	COMMUNITY FOOD CUPBOARD	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	DIMITRI HOUSE INC	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	GREECE ECUMENICAL FOOD SHELF	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	JEWISH FAMILY OF ROCHESTER	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	PITTSFORD FOOD CUPBOARD PROJECT	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ST. ANDREW CATHOLIC CHURCH	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	SWEM COMMUNITY SERVICES INC	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	CAMERON COMMUNITY MINISTRIES	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ROCHESTER FAMILY MISSION	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	OPEN DOOR MISSION INC	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	LIMA FOOD PANTRY	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ASBURY UNITED METHODIST CHURCH	-1,250	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	CAMERON COMMUNITY MINISTRIES - KITCHEN EQUIPMENT	-7,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	CAMERON COMMUNIT MINISTRIES - CHRISTMAS GIFTS FOR KIDS	-1,500	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	HOPE HALL - CHRISTMAS GIFTS FOR KIDS	-2,500	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	HOPE HALL - OPERATIONS	-50,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	BIVONA CHILD ADVOCACY CENTER - GLOVER & WHITTIER ROOMS	-42,800	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	BIVONA CHILD ADVOCACY CENTER - EMPLOYEE RECOGNITION DAY	-3,200	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	BOYS & GIRLS CLUB OF ROCHESTER - COMPUTER & SERVER EQUIPM	-20,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	WILSON COMMENCEMENT PARK - FAMILY SUPPORT SERVICES	-10,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	RONALD MCDONALD HOUSE OF ROCHESTER - FOOD FOR FAMILIES	-7,500	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	THE EAST HOUSE CORPORATION - LEARNING CENTER	-5,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	SENECA PARK ZOO - DIG ZONE	-25,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ROCHESTER PHILHARMONIC ORCHESTRA - PRIMARY ENSEMBLES	-20,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ABVI - OUTDOOR MOBILITY TRAINING	-30,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	GENESEE COUNTRY VILLAGE & MUSEUM - 4TH OF JULY CELEBRATION	-5,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ST JOHN FISHER COLLEGE - WEGMANS NURSING SCHOOL	-50,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	ST JOHN FISHER COLLEGE - DISCOVER THE WORLD WITHIN	-11,940	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	MARY CARIOLA CHILDRENS CENTER - KITCHEN EQUIPMENT	-15,000	12/13/2013
NY2010	12/13/2013	CHARITABLE DISTRIBUTION	MARY CARIOLA CHILDRENS CENTER - CHRISTMAS GIFTS FOR KIDS	-1,500	12/13/2013
NY2010	12/17/2013	CHARITABLE DISTRIBUTION	ROCHESTER SCHOOL FOR HOLY CHILDHOOD	-25,000	12/17/2013
NY2010	12/17/2013	CHARITABLE DISTRIBUTION	MERCY FLIGHT CENTRAL INC - ON-GOING OPERATIONS	-100,000	12/17/2013
NY2010	12/17/2013	CHARITABLE DISTRIBUTION	UNIVERSITY OF ROCHESTER - MAIKEN LAB	-80,000	12/17/2013
NY2010	12/18/2013	CHARITABLE DISTRIBUTION	ST JOHNS FOUNDATION - 3 YEAR PLEDGE	-50,000	12/18/2013
NY2010	12/18/2013	CHARITABLE DISTRIBUTION	THE UNITY HOSPITAL AT ROCHESTER - CHRISTMAS CELEBRATION	-750	12/18/2013

GLOVER CRASK CHARITABLE TRUST					
2013 CHARITABLE DISTRIBUTIONS					
Account	Posting Date	Explanation	Explanation 2	Amount	Tax Effect Date
NY2010	12/18/2013	CHARITABLE DISTRIBUTION	STEPPING STONES LEARNING CENTER	-15,000	12/18/2013
NY2010	12/18/2013	CHARITABLE DISTRIBUTION	GEORGE EASTMAN HOUSE - ORGAN RESTORATION	-20,000	12/18/2013
NY2010	12/18/2013	CHARITABLE DISTRIBUTION	LIFETIME ASSISTANCE FOUNDATION INC	-25,000	12/18/2013
NY2010	12/18/2013	CHARITABLE DISTRIBUTION	THE CHILDRENS AGENDA INC	-10,000	12/18/2013
NY2010	12/19/2013	CHARITABLE DISTRIBUTION	GRACE UNITED METHODIST CHURCH	-1,250	12/19/2013
NY2010	12/20/2013	CHARITABLE DISTRIBUTION	THE SALVATION ARMY - TOY DRIVE	-5,000	12/20/2013
NY2010	12/20/2013	CHARITABLE DISTRIBUTION	ASBURY UNITED METHODIST CHURCH - DINING HALL	-5,000	12/20/2013
					-793,160

Asset Detail

Statement of Value and Activity

August 1, 2013 - December 31, 2013

Asset Detail

Asset Detail (continued)

Statement of Value and Activity

August 1, 2013 - December 31, 2013

Asset Detail (continued)**Statement of Value and Activity**

August 1, 2013 - December 31, 2013

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized GL	Est. Ann. Income
Phillips 66 TICKER PSX	1,250.00	77.13	\$96,412.50	\$18,777.84	\$77,634.66	\$1,950.00
			\$921,762.50	\$379,332.80	\$542,429.70	\$26,554.00
<i>Financials</i>						
Goldman Sachs Group Inc TICKER: GS	600.00	177.26	\$106,356.00	\$67,332.00	\$39,024.00	\$1,320.00
Bank of America Corp TICKER: BAC	4,000.00	15.57	\$62,280.00	\$151,271.70	-\$88,991.70	\$160.00
Citigroup Inc TICKER: C	540.00	52.11	\$28,139.40	\$218,002.97	-\$189,863.57	\$21.60
US Bancorp New TICKER: USB	1,350.00	40.40	\$54,540.00	\$40,044.60	\$14,495.40	\$1,242.00
Wells Fargo & Co TICKER: WFC	5,600.00	45.40	\$254,240.00	\$188,761.00	\$65,479.00	\$6,720.00
Allstate Corp TICKER: ALL	1,650.00	54.54	\$89,991.00	\$61,362.20	\$28,628.80	\$1,650.00
American Express Co TICKER: AXP	3,000.00	90.73	\$272,190.00	\$124,220.01	\$147,969.99	\$2,760.00
			\$867,736.40	\$850,994.48	\$16,741.92	\$13,873.60
<i>Health Care</i>						
Pfizer Inc TICKER: PFE	4,000.00	30.63	\$122,520.00	\$127,161.90	-\$4,641.90	\$4,160.00
Johnson & Johnson TICKER: JNJ	3,200.00	91.59	\$293,088.00	\$161,377.90	\$131,710.10	\$8,448.00
			\$415,608.00	\$288,539.80	\$127,068.20	\$12,608.00

Asset Detail (continued)

Statement of Value and Activity

August 1, 2013 - December 31, 2013

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
<i>Industrials</i>						
United Technologies Corp TICKER: UTX	1,800.00	113.80	\$204,840.00	\$85,948.99	\$118,891.01	\$4,248.00
General Electric Corp TICKER: GE	6,000.00	28.03	\$168,180.00	\$181,051.69	-\$12,871.69	\$5,280.00
Raytheon Company TICKER: RTN	1,500.00	90.70	\$136,050.00	\$48,823.00	\$87,227.00	\$3,300.00
Norfolk Southern Corp TICKER: NSC	200.00	92.83	\$18,566.00	\$9,715.78	\$8,850.22	\$416.00
<i>Technology</i>						
Qualcomm Inc TICKER: QCOM	2,500.00	74.25	\$185,625.00	\$104,652.90	\$80,972.10	\$3,500.00
Microsoft Corp TICKER: MSFT	7,200.00	37.41	\$269,352.00	\$180,067.00	\$89,285.00	\$8,064.00
Hewlett Packard Co TICKER: HPQ	5,100.00	27.98	\$142,698.00	\$109,760.79	\$32,937.21	\$2,963.10
Intl. Business Machines Corp TICKER: IBM	1,000.00	187.57	\$187,570.00	\$70,402.00	\$117,168.00	\$3,800.00
Intel Corp TICKER: INTC	3,000.00	25.96	\$77,865.00	\$79,019.95	-\$1,154.95	\$2,700.00
<i>Basic Materials</i>						
Praxair Inc TICKER: PX	1,600.00	130.03	\$208,048.00	\$48,663.96	\$159,384.04	\$3,840.00

Asset Detail (continued)**Statement of Value and Activity**

August 1, 2013 - December 31, 2013

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized GL	Est. Ann. Income
Telecommunication Services						
Verizon Communications	3,200 00	49.14	\$157,248.00	\$102,552.36	\$54,695.64	\$6,784.00
TICKER VZ						
Utilities						
NextEra Energy Inc	650 00	85.62	\$55,653.00	\$27,114.10	\$28,538.90	\$1,716.00
TICKER NEE						
Equity Mutual Funds						
JPMorgan Small Cap Equity S	6,149.69	49.55	\$304,717.34	\$257,921.95	\$46,795.39	\$1,100.80
TICKER VSEIX						
iShares Russell 1000 Growth ETF	3,385.00	85.95	\$290,940.75	\$197,561.22	\$93,379.53	\$3,750.58
TICKER IWF						
iShares Cohen & Steers Rty ETF	2,010.00	74.72	\$150,187.20	\$137,303.11	\$12,884.09	\$5,115.45
TICKER ICF						
iShares Russell Midcap ETF	3,700.00	149.98	\$554,926.00	\$274,182.96	\$280,743.04	\$7,292.70
TICKER IWR						
JPMorgan Intrepid America-S	15,151.20	34.77	\$526,807.12	\$370,299.43	\$156,507.69	\$4,939.29
TICKER JPIAX						
JPMorgan Intrepid Growth-Se	15,016.34	34.90	\$524,070.41	\$322,000.00	\$202,070.41	\$3,618.94
TICKER JPGSX						
Vanguard Toll Stk Mkt Ind SG	3,872.22	45.06	\$174,482.10	\$160,000.00	\$14,482.10	\$3,043.56
TICKER VTSSX						
JPMorgan Emerg Mark Eqy-Sel	5,908.47	22.57	\$133,354.26	\$83,000.00	\$50,354.26	\$295.54
TICKER JEMSX						

Asset Detail (continued)**Statement of Value and Activity**

August 1, 2013 - December 31, 2013

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized GL	Est. Ann. Income
United States Treasury Notes DTD 11/15/2005 4.500% 11/15/2015	100,000.00	107.73	\$107,730.00	\$100,523.44	\$7,206.56	\$4,500.00
			\$366,465.00	\$354,794.44	\$11,670.56	\$16,062.50
<i>Fixed Income Mutual Funds</i>						
Vanguard Intermediate Term Investment Grade Fund TICKER VFICX	49,602.45	9.67	\$479,655.73	\$465,395.28	\$14,260.45	\$15,428.49
JP Morgan High Yield Sel TICKER OHYFX	88,991.40	7.98	\$710,151.38	\$716,341.97	-\$6,190.59	\$44,673.68
Fidelity Advisor High Income Advantage Fund TICKER FAHCX	1,079.25	10.09	\$10,889.61	\$10,625.87	\$263.74	\$527.27
Federated Ultrashort Bond Fund TICKER FULIX	112,495.58	9.15	\$1,029,334.57	\$1,030,000.00	-\$665.43	\$13,724.46
Doubleline Total Return Bond Fund TICKER DBLTX	33,035.71	10.78	\$356,125.00	\$370,000.00	-\$13,875.00	\$18,400.89
Eaton Vance Floating-Rate Fund TICKER EIBLX	112,749.70	9.19	\$1,036,169.74	\$1,027,000.00	\$9,169.74	\$40,477.14
BlackRock High Yield Bond Portfolio TICKER BHYIX	65,717.52	8.21	\$539,540.86	\$512,660.11	\$26,880.75	\$32,858.76
JP Morgan Strategic Income Opportunities Fund TICKER JSOSX	3,389.83	11.89	\$40,305.09	\$40,000.00	\$305.09	\$1,047.46

Asset Detail (continued)

Statement of Value and Activity

August 1, 2013 - December 31, 2013

<u>Description</u>	<u>Shares/Par Value</u>	<u>Current Price</u>	<u>Market Value</u>	<u>Cost Basis</u>	<u>Unrealized GL</u>	<u>Est. Ann. Income</u>
JP Morgan Core Bond Fund TICKER WCBDX	25,981.58	11.47	\$298,008.71	\$280,928.93	\$17,079.78	\$8,184.20
				\$4,452,952.16	\$47,228.53	\$175,322.35
Total Fixed Income				\$4,866,645.69	\$58,899.09	\$191,384.85
Total All Assets			\$15,291,349.49	\$12,272,134.20	\$3,018,607.81	\$390,017.34

Application for Extension of Time To File an
Exempt Organization Return► File a separate application for each return.
► Information about Form 8868 and its instructions is at www.irs.gov/form8868

- If you are filing for an **Automatic 3-Month Extension**, complete **only Part I** and check this box ►
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete **only Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868

Electronic filing (e-file). You can electronically file Form 8868 if you need a 3-month automatic extension of time to file (6 months for a corporation required to file Form 990-T), or an additional (not automatic) 3-month extension of time. You can electronically file Form 8868 to request an extension of time to file any of the forms listed in Part I or Part II with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, which must be sent to the IRS in paper format (see instructions) For more details on the electronic filing of this form, visit www.irs.gov/efile and click on e-file for Charities & Nonprofits

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed).

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete

Part I only ►

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Enter filer's identifying number, see instructions

Type or print File by the due date for filing your return. See instructions	Name of exempt organization or other filer, see instructions GLOVER-CRASK CHARITABLE TRUST NY2010	Employer identification number (EIN) or 16-6478709
	Number, street, and room or suite no. If a P O box, see instructions 100 PEARL STREET, 13TH FLOOR	Social security number (SSN)
	City, town or post office, state, and ZIP code For a foreign address, see instructions HARTFORD, CT 06103	

Enter the Return code for the return that this application is for (file a separate application for each return) **0 4**

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

- The books are in the care of ► **FIRST NIAGARA BANK**

Telephone No ► **(585) 770-1621** FAX No ►
 • If the organization does not have an office or place of business in the United States, check this box ►
 • If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) If this is for the whole group, check this box ► . If it is for part of the group, check this box ► and attach a list with the names and EINs of all members the extension is for.

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until **08/15, 2014**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:
 ► calendar year **2013** or
 ► tax year beginning , 20 , and ending , 20

2 If the tax year entered in line 1 is for less than 12 months, check reason: Initial return Final return
 Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a \$ 5,165.
b If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b \$ 4,192.
c Balance due Subtract line 3b from line 3a Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System) See instructions.	3c \$ 973.

Caution. If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions

For Privacy Act and Paperwork Reduction Act Notice, see instructions

Form 8868 (Rev. 1-2014)

JSA

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