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Form **990-PF**Department of the Treasury  
Internal Revenue Service**Return of Private Foundation**

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

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

OMB No 1545-0052

**2013**

Open to Public Inspection

For calendar year 2013 or tax year beginning

, 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)

100 PEARL STREET, 13TH FLOOR

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

HARTFORD, CT 06103

A Employer identification number

16-6478709

B Telephone number (see instructions)

585-770-1621

C If exemption application is pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the 85% test, check here and attach computation ☐E If private foundation status was terminated under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

G Check all that apply:

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☒ Address change☐ Name change

H Check type of organization

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

Fair market value of all assets at

end of year (from Part II, col. (c), line

16) \$ 15,291,349.

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))

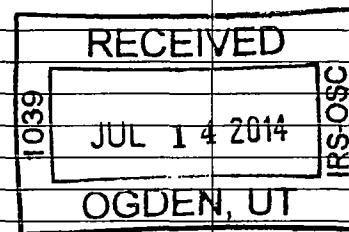
(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	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	428,548.	428,548.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	140,715.			
	b Gross sales price for all assets on line 6a 2,638,916.				
	7 Capital gain net income (from Part IV, line 2)		140,715.		
	8 Net short-term capital gain				
	9 Income modifications				
	10 a Gross sales less returns and allowances				
Operating and Administrative Expenses	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) STMT 4	2,250.	1,125.	NONE	1,125.
	b Accounting fees (attach schedule) STMT 5	1,500.	750.	NONE	750.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 6	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) STMT 7	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-)				



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	<b>Total assets</b> (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	<b>Total liabilities</b> (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	<b>Total net assets or fund balances</b> (see instructions) . . . . .	12,616,315.	12,272,134.	
	31	<b>Total liabilities and net assets/fund balances</b> (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.

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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.)
<b>1a PUBLICLY TRADED SECURITIES</b>					
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) FMV 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 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.			8 842,840.

**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	10,330.
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 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	10,330.
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	10,330.
6 Credits/Payments:			
a 2013 estimated tax payments and 2012 overpayment credited to 2013 . . . . .	6a	4,192.	
b Exempt foreign organizations - tax withheld at source . . . . .	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868) . . . . .	6c	973.	
d Backup withholding erroneously withheld . . . . .	6d		
7 Total credits and payments Add lines 6a through 6d . . . . .	7	5,165.	
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	5,165.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . . . .	10		
11 Enter the amount of line 10 to be Credited to 2014 estimated tax <input type="checkbox"/> NONE Refunded <input type="checkbox"/>	11		

**Part VII-A Statements Regarding Activities**

	Yes	No
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? . . . . .		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . . . . 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		X
c 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 <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
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		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? If "Yes," attach a conformed copy of the changes . . . . .		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? . . . . .		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . . If "Yes," attach the statement required by General Instruction T		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? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> 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. . . . .	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)? If "Yes," complete Part XIV. . . . .		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses . . . . .		X

**Part VII-A Statements Regarding Activities (continued)**

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions) . . . . .	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) . . . . .	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? . . . . .	13	X	
Website address ▶ N/A				
14	The books are in care of ▶ FIRST NIAGARA BANK Telephone no ▶ (585) 770-1621			
Located at ▶ 100 PEARL STREET, 13TH FLOOR, HARTFORD, CT ZIP+4 ▶ 06103				
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here . . . . .	15		
and enter the amount of tax-exempt interest received or accrued during the year . . . . . ▶				
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? . . . . .	16	Yes	No
				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 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)? . . . . .	1b	
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? . . . . .	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	X
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . .	<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? . . . . .	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013? . . . . .	4b	X

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**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)?Organizations relying on a current notice regarding disaster assistance check here ☐**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

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

**6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

If "Yes" to 6b, file Form 8870

**7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
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 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.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	14,686,301.
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	NONE
<b>c</b>	Fair market value of all other assets (see instructions) . . . . .	<b>1c</b>	NONE
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	14,686,301.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	NONE
<b>3</b>	Subtract line 2 from line 1d . . . . .	<b>3</b>	14,686,301.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions) . . . . .	<b>4</b>	220,295.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4 . . . . .	<b>5</b>	14,466,006.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	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.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	723,300.
<b>2a</b>	Tax on investment income for 2013 from Part VI, line 5 . . . . .	<b>2a</b>	10,330.
<b>b</b>	Income tax for 2013. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b . . . . .	<b>2c</b>	10,330.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1. . . . .	<b>3</b>	712,970.
<b>4</b>	Recoveries of amounts treated as qualifying distributions . . . . .	<b>4</b>	NONE
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	712,970.
<b>6</b>	Deduction from distributable amount (see instructions) . . . . .	<b>6</b>	NONE
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	<b>7</b>	712,970.

**Part XII Qualifying Distributions** (see instructions)

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

**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
<b>1</b> Distributable amount for 2013 from Part XI, line 7 . . . . .				712,970.
<b>2</b> Undistributed income, if any, as of the end of 2013				
<b>a</b> Enter amount for 2012 only . . . . .			NONE	
<b>b</b> Total for prior years 20____, 20____, 20____		NONE		
<b>3</b> Excess distributions carryover, if any, to 2013:				
<b>a</b> From 2008 . . . . .				NONE
<b>b</b> From 2009 . . . . .				NONE
<b>c</b> From 2010 . . . . .				NONE
<b>d</b> From 2011 . . . . .				132,303.
<b>e</b> From 2012 . . . . .				117,184.
<b>f</b> Total of lines 3a through e . . . . .	249,487.			
<b>4</b> Qualifying distributions for 2013 from Part XII, line 4: ► \$ 842,840.				
<b>a</b> Applied to 2012, but not more than line 2a . . . . .			NONE	
<b>b</b> Applied to undistributed income of prior years (Election required - see instructions) . . . . .		NONE		
<b>c</b> Treated as distributions out of corpus (Election required - see instructions) . . . . .	NONE			
<b>d</b> Applied to 2013 distributable amount . . . . .				712,970.
<b>e</b> Remaining amount distributed out of corpus . . . . .	129,870.			
<b>5</b> Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a) )	NONE			NONE
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	379,357.			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b . . . . .		NONE		
<b>c</b> 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		
<b>d</b> Subtract line 6c from line 6b. Taxable amount - see instructions . . . . .		NONE		
<b>e</b> Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount - see instructions . . . . .			NONE	
<b>f</b> Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014 . . . . .				NONE
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions) . . . . .	NONE			
<b>8</b> Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions) . . . . .	NONE			
<b>9</b> Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a . . . . .	379,357.			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2009 . . . . .				NONE
<b>b</b> Excess from 2010 . . . . .				NONE
<b>c</b> Excess from 2011 . . . . .				132,303.
<b>d</b> Excess from 2012 . . . . .				117,184.
<b>e</b> Excess from 2013 . . . . .				129,870.

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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling . . . . .

b Check box to indicate whether the foundation is a private operating foundation described in section

4942(j)(3) or

4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .

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

**Part 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**


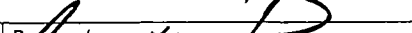
<div>Recipient</div> <div>Name and address (home or business)</div>	<div>If recipient is an individual, show any relationship to any foundation manager or substantial contributor</div>	<div>Foundation status of recipient</div>	<div>Purpose of grant or contribution</div>	<div>Amount</div>
<b>a</b> <i>Paid during the year</i>  SEE ATTACHED LIST OF CHARIT DISTR	NONE	501 (C) (3)	SUPPORT	793,160.
<b>Total</b> .....			<b>3a</b>	793,160.
<b>b</b> <i>Approved for future payment</i>				
<b>Total</b> .....			<b>3b</b>	



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	1a(1)		X
(2) Other assets	1a(2)		X
b Other transactions.			
(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
(3) Rental of facilities, equipment, or other assets	1b(3)		X
(4) Reimbursement arrangements	1b(4)		X
(5) Loans or loan guarantees	1b(5)		X
(6) Performance of services or membership or fundraising solicitations	1b(6)		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

**b** If "Yes," complete the following schedule.

Sign Here	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.					<div>May the IRS discuss this return with the preparer shown below (see instructions)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</div>	
			06/17/2014		Title		
	Signature of officer or trustee		Date		Title		
FIRST NIAGARA BANK, N.A.							
Paid Preparer Use Only	Print/Type preparer's name		Preparer's signature		Date	Check <input type="checkbox"/> if self-employed	PTIN
	GORDON POWERS				06/17/2014		P00260194
	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		

## 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.
CHEVRONTXACO 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	509.	509.
JPMORGAN SMALL CAP EQUITY S	4,007.	4,007.
JPMORGAN INTREPID AMERICA-S	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-IS	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.

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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 TOTL 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.	NONE	750.
	=====	=====	=====	=====

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**

▶ 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](http://www.irs.gov/form1041)

OMB No 1545-0092

**2013**

Name of estate or trust

Employer identification number

GLOVER-CRASK CHARITABLE TRUST NY2010

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)
<b>1a</b> 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				
<b>1b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box A</b> checked . . . . .				
<b>2</b> Totals for all transactions reported on Form(s) 8949 with <b>Box B</b> checked . . . . .				
<b>3</b> Totals for all transactions reported on Form(s) 8949 with <b>Box C</b> checked . . . . .				
<b>4</b> Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824 . . . . .				<b>4</b>
<b>5</b> Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts . . . . .				<b>5</b>
<b>6</b> Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2012 Capital Loss Carryover Worksheet . . . . .				<b>6</b> ( )
<b>7</b> <b>Net short-term capital gain or (loss).</b> Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back . . . . . ▶				<b>7</b>

**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)
<b>8a</b> 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				
<b>8b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box D</b> checked . . . . .				
<b>9</b> Totals for all transactions reported on Form(s) 8949 with <b>Box E</b> checked . . . . .				
<b>10</b> Totals for all transactions reported on Form(s) 8949 with <b>Box F</b> checked . . . . .	2,598,046.	2,498,201.		99,845.
<b>11</b> Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824 . . . . .				<b>11</b>
<b>12</b> Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts . . . . .				<b>12</b>
<b>13</b> Capital gain distributions . . . . .				<b>13</b> 40,870.
<b>14</b> Gain from Form 4797, Part I . . . . .				<b>14</b>
<b>15</b> Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2012 Capital Loss Carryover Worksheet . . . . .				<b>15</b> ( )
<b>16</b> <b>Net long-term capital gain or (loss).</b> Combine lines 8a through 15 in column (h). Enter here and on line 18a, column (3) on the back . . . . . ▶				<b>16</b> 140,715.

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

Schedule D (Form 1041) 2013

**Part III Summary of Parts I and II****Caution:** Read the instructions before completing this part.

	(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
<b>17</b> Net short-term gain or (loss) . . . . .	<b>17</b>		
<b>18</b> Net long-term gain or (loss):			
<b>a</b> Total for year . . . . .	<b>18a</b>		140,715.
<b>b</b> Unrecaptured section 1250 gain (see line 18 of the wrkst.) . . . .	<b>18b</b>		
<b>c</b> 28% rate gain . . . . .	<b>18c</b>		
<b>19</b> Total net gain or (loss). Combine lines 17 and 18a . . . . . ▶	<b>19</b>		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**

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

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

**Part V Tax Computation Using Maximum Capital Gains Rates**

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

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

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

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

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

Schedule D (Form 1041) 2013



Social security number or taxpayer identification number

16-6478709

**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).

☒ (F) Long-term transactions not reported to you on Form 1099-B

**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 ROCHERSTER - COMPUTER & SERVER EQUIPME	-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

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
<b>Cash &amp; Equivalents</b>						
Money Market Funds						
Federated Gov Obl TX Mgd-I TICKER: GOTXX	515,511 25	1 00	\$515,511 25	\$515,511 25	\$0 00	\$51 56
Federated Gov Obl TX Mgd-I TICKER: GOTXX	35,710 21	1 00	\$35,710 21	\$35,710 21	\$0 00	\$3 57(i)
			\$551,221 46	\$551,221 46	\$0 00	\$55 13
<b>Cash</b>						
Cash			\$607 48		\$0 00	\$0 00
			\$607 48	\$0 00	\$0 00	\$55 13
<b>Total Cash &amp; Equivalents</b>			\$551,828 94	\$551,221 46	\$0 00	\$55 13
<b>Equity</b>						
Consumer Discretionary						
Johnson Controls Inc TICKER: JCI	600 00	51.30	\$30,780 00	\$16,754 00	\$14,026 00	\$528 00
Wal Mart Stores Inc TICKER: WMT	1,000 00	78.69	\$78,690 00	\$46,705 05	\$31,984 95	\$1,880 00
McDonalds Corp TICKER: MCD	2,000 00	97.03	\$194,060 00	\$30,806 00	\$163,254 00	\$6,480 00
			\$303,530 00	\$94,265 05	\$209,264 95	\$8,888 00
<b>Consumer Staples</b>						
Coca Cola Co TICKER: KO	3,600 00	41 31	\$148,716 00	\$81,335 00	\$67,381 00	\$4,032 00
Pepsico Inc TICKER: PEP	600 00	82 94	\$49,764 00	\$32,850 00	\$16,914 00	\$1,362 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
Kraft Foods Group Inc TICKER: KRFT	576.00	53.91	\$31,052.16	\$9,107.11	\$21,945.05	\$1,209.60
Mondelez International Inc TICKER: MDLZ	1,730.00	35.30	\$61,069.00	\$16,846.46	\$44,222.54	\$968.80
Altria Group Inc TICKER: MO	2,500.00	38.39	\$95,975.00	\$23,646.58	\$72,328.42	\$4,800.00
Philip Morris International TICKER: PM	2,500.00	87.13	\$217,825.00	\$54,324.96	\$163,500.04	\$9,400.00
Procter & Gamble Co TICKER: PG	2,500.00	81.41	\$203,525.00	\$115,250.73	\$88,274.27	\$6,015.00
CVS Caremark Corp TICKER: CVS	2,500.00	71.57	\$178,925.00	\$30,154.70	\$148,770.30	\$2,750.00
			\$986,851.16	\$363,515.54	\$623,335.62	\$30,537.40
Energy						
Chevron Corporation TICKER: CVX	2,000.00	124.91	\$249,820.00	\$70,771.00	\$179,049.00	\$8,000.00
ConocoPhillips TICKER: COP	2,500.00	70.65	\$176,625.00	\$63,185.66	\$113,439.34	\$6,900.00
		101.20	\$222,640.00	\$143,652.30	\$78,987.70	\$5,544.00
ExxonMobil Corp TICKER: XOM	2,200.00					
Marathon Oil Corp TICKER: MRO	1,000.00	35.30	\$35,300.00	\$22,090.67	\$13,209.33	\$760.00
Marathon Petroleum Corporation TICKER: MPC	500.00	91.73	\$45,865.00	\$14,354.33	\$31,510.67	\$840.00
Occidental Pete Corp TICKER: OXY	1,000.00	95.10	\$95,100.00	\$46,501.00	\$48,599.00	\$2,560.00

**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
Phillips 66 TICKER: PSX	1,250 00	77.13	\$96,412 50	\$18,777 84	\$77,634 66	\$1,950.00
<hr/>						
Financials			\$921,762 50	\$379,332 80	\$542,429 70	\$26,554.00
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
<hr/>						
			\$867,736 40	\$850,994 48	\$16,741 92	\$13,873.60
<hr/>						
Health Care						
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
<hr/>						
			\$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
			\$527,636 00	\$325,539 46	\$202,096 54	\$13,244 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
			\$863,110 00	\$543,902 64	\$319,207 36	\$21,027 10
<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
			\$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 G/L	Est. Ann. Income
<i>Telecommunication Services</i>						
Verizon Communications TICKER VZ	3,200 00	49 14	\$157,248.00	\$102,552.36	\$54,695 64	\$6,784 00
<i>Utilities</i>						
NextEra Energy Inc TICKER NEE	650 00	85.62	\$55,653.00	\$27,114 10	\$28,538 90	\$1,716 00
<i>Equity Mutual Funds</i>						
JPMorgan Small Cap Equity S TICKER VSEIX	6,149 69	49 55	\$304,717.34	\$257,921 95	\$46,795 39	\$1,100 80
iShares Russell 1000 Growth ETF TICKER IWF	3,385 00	85 95	\$290,940 75	\$197,561.22	\$93,379 53	\$3,750 58
iShares Cohen & Steers Rity ETF TICKER ICF	2,010 00	74.72	\$150,187 20	\$137,303 11	\$12,884 09	\$5,115 45
iShares Russell Midcap ETF TICKER IWR	3,700 00	149.98	\$554,926 00	\$274,182 96	\$280,743 04	\$7,292.70
JPMorgan Intrepid America-S TICKER JPIAX	15,151 20	34 77	\$526,807 12	\$370,299.43	\$156,507 69	\$4,939 29
JPMorgan Intrepid Growth-Se TICKER JGSX	15,016 34	34 90	\$524,070 41	\$322,000 00	\$202,070 41	\$3,618 94
Vanguard Totl Slk Mkt Ind SG TICKER VTSSX	3,872 22	45 06	\$174,482 10	\$160,000 00	\$14,482 10	\$3,043 56
JPMorgan Emerg Mark Eqty-Sel TICKER JEMSX	5,908 47	22 57	\$133,354 26	\$83,000 00	\$50,354 26	\$295 54



**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
United States Treasury Notes	100,000 00	107 73	\$107,730 00	\$100,523.44	\$7,206 56	\$4,500 00
DTD 11/15/2005 4.500% 11/15/2015			\$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	\$542,660.11	-\$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

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Unrealized G/L	Est. Ann. Income
JPMorgan Core Bond Fund	25,981.58	11.47	\$298,008.71	\$280,928.93	\$17,079.78	\$8,184.20
TICKER WOBDX			\$4,500,180.69	\$4,452,952.16	\$47,228.53	\$175,322.35
Total Fixed Income			\$4,866,645.69	\$4,807,746.60	\$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**

OMB No 1545-1709

► **File a separate application for each return.**  
► Information about Form 8868 and its instructions is at [www.irs.gov/form8868](http://www.irs.gov/form8868)

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box ☒ **X**
  - 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](http://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

Employer identification number (EIN) or

GLOVER-CRASK CHARITABLE TRUST NY2010

16-6478709

Number, street, and room or suite no. If a P.O. box, see instructions

Social security number (SSN)

100 PEARL STREET, 13TH FLOOR

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)  

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, 20 14, 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 <b>Balance due</b> 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)