Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

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

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

Name of foundation
HOPE, LOVE AND CHARITY FOUNDATION
C/O JOHN COOK

A Employer identification number
55-0616253

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
P.O. BOX 492

B Telephone number
(304)463-4155

City or town, state or province, country, and ZIP or foreign postal code
THOMAS, WV 26292

C If exemption application is pending, check here ▶ ☐

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

D 1. Foreign organizations, check here ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

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

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

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶$ 3,170,310.

J Accounting method: [X] Cash ☐ Accrual ☐ Other (specify) *(Part I, column (d) must be on cash basis)*

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

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))

		(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	3,296.		N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	103.	103.		Statement 1
	4 Dividends and interest from securities	12,792.	12,792.		Statement 2
	5a Gross rents	2,400.	2,400.		Statement 3
	b Net rental income or (loss) <922.>				Statement 4
	6a Net gain or (loss) from sale of assets not on line 10	267,698.			
	b Gross sales price for all assets on line 6a 1,628,525.				
	7 Capital gain net income (from Part IV, line 2)		267,698.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total** Add lines 1 through 11	286,289.	282,993.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	12,300.	0.		0.
	14 Other employee salaries and wages	1,890.	0.		1,890.
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees Stmt 5	2,390.	717.		1,673.
	c Other professional fees				
	17 Interest				
	18 Taxes Stmt 6	1,297.	0.		1,297.
	19 Depreciation and depletion	5,142.	2,542.		
	20 Occupancy	42.	0.		42.
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses Stmt 7	22,084.	780.		21,304.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	45,145.	4,039.		26,206.
	25 Contributions, gifts, grants paid	150,000.			150,000.
	26 **Total expenses and disbursements** Add lines 24 and 25	195,145.	4,039.		176,206.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	91,144.			
	b **Net investment income** (if negative, enter -0-)		278,954.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	98,940.	91,640.	91,640.
	2 Savings and temporary cash investments	8,450.	5,447.	5,447.
	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			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S. and state government obligations			
	b Investments - corporate stock			
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶ 73,730.			
	Less accumulated depreciation Stmt 8 ▶ 17,447.	33,060.	56,283.	56,283.
	12 Investments - mortgage loans			
	13 Investments - other Stmt 10	2,410,735.	2,493,419.	2,781,326.
	14 Land, buildings, and equipment: basis ▶ 268,932.			
	Less accumulated depreciation Stmt 9 ▶ 33,318.	238,214.	235,614.	235,614.
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers - see the instructions. Also, see page 1, item 1)	2,789,399.	2,882,403.	3,170,310.
Liabilities	17 Accounts payable and accrued expenses	519.	565.	
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	519.	565.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ [X] and complete lines 27 through 31			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	252,416.	252,416.	
	29 Retained earnings, accumulated income, endowment, or other funds	2,536,464.	2,629,422.	
	30 **Total net assets or fund balances**	2,788,880.	2,881,838.	
	31 **Total liabilities and net assets/fund balances**	2,789,399.	2,882,403.	

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	2,788,880.
2 Enter amount from Part I, line 27a	2	91,144.
3 Other increases not included in line 2 (itemize) ▶ FEDERAL TAX	3	1,814.
4 Add lines 1, 2, and 3	4	2,881,838.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,881,838.

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				
b	See Attached Statement			
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				
b				
c				
d				
e	1,628,525.		1,360,827.	267,698.

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

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				267,698.

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 — 267,698.

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).
If (loss), enter -0- in Part I, line 8 — 3 — N/A

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	186,231.	2,560,397.	.072735
2011	127,207.	2,536,127.	.050158
2010	99,673.	2,462,054.	.040484
2009	136,171.	2,248,245.	.060568
2008	107,355.	2,678,915.	.040074

2	**Total** of line 1, column (d)	2	.264019
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	.052804
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	2,724,650.
5	Multiply line 4 by line 3	5	143,872.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	2,790.
7	Add lines 5 and 6	7	146,662.
8	Enter qualifying distributions from Part XII, line 4	8	176,206.

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 ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ **(attach copy of letter if necessary-see instructions)**			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☒ and enter 1% of Part I, line 27b		1	2,790.
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	0.
3	Add lines 1 and 2		3	2,790.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5	**Tax based on investment income** Subtract line 4 from line 3. If zero or less, enter -0-		5	2,790.
6	Credits/Payments:			
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a 840.		
b	Exempt foreign organizations - tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d		7	840.
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ 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	1,950.
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** ▶	**Refunded** ▶	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?	1a		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*	1b		X
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
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.*	2		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*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		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?	6	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*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ WV			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	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*	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

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

			Yes	No
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 ▶ JOHN COOK Telephone no. ▶ 304-463-4155
Located at ▶ P.O. BOX 492, THOMAS, WV ZIP+4 ▶ 26292

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ | 15 | N/A

			Yes	No
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		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?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ 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)?	☐ Yes ☒ 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.)	☐ Yes ☒ 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)?	N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?		1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):				
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?	☐ Yes ☒ No			
	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.)	N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ____, ____, ____, ____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ 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.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?		4b		X

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

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

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

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

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? ☐ 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)? N/A — 5b

Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53 4945-5(d)

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? — 6b — No: X

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A — 7b

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(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
See Statement 11		12,300.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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				

Total number of other employees paid over $50,000 ▶ 0

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

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

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

Total number of others receiving over $50,000 for professional services ▶ 0

Part IX-A **Summary of Direct Charitable Activities**

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

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0.

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	2,668,090.
b	Average of monthly cash balances	1b	98,052.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	2,766,142.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e: 0.		
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	2,766,142.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	41,492.
5	**Net value of noncharitable-use assets** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,724,650.
6	**Minimum investment return** Enter 5% of line 5	6	136,233.

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	136,233.
2a	Tax on investment income for 2013 from Part VI, line 5 — 2a: 2,790.		
b	Income tax for 2013. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	2,790.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	133,443.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	133,443.
6	Deduction from distributable amount (see instructions)	6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	133,443.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	176,206.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	176,206.
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	5	2,790.
6	**Adjusted qualifying distributions** Subtract line 5 from line 4	6	173,416.

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				133,443.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			37,998.	
b Total for prior years: ______ , ______ , ______		0.		
3 Excess distributions carryover, if any, to 2013:				
a From 2008				
b From 2009				
c From 2010				
d From 2011				
e From 2012				
f **Total** of lines 3a through e	0.			
4 Qualifying distributions for 2013 from Part XII, line 4: ▶ $ 176,206.				
a Applied to 2012, but not more than line 2a			37,998.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2013 distributable amount				133,443.
e Remaining amount distributed out of corpus	4,765.			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	4,765.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
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		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2012 Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2014** Subtract lines 7 and 8 from line 6a	4,765.			
10 Analysis of line 9:				
a Excess from 2009				
b Excess from 2010				
c Excess from 2011				
d Excess from 2012				
e Excess from 2013 4,765.				

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

1 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			
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	(e) Total
2 a 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).)

None

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

None

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
2010 CORPORATION-KNIGHTS OF COLUMBUS			ANNUAL DONATION	4,000.
AURORA 4-H CLUB			ANNUAL DONATION	500.
AURORA HISTORICAL SOCIETY			ANNUAL DONATION	500.
AURORA VOLUNTEER FIRE DEPARTMENT			ANNUAL DONATION	8,000.
BLACKWATER MINISTERIAL ASSOCIATION			ANNUAL DONATION	12,000.
Total See continuation sheet(s)			▶ 3a	150,000.
b *Approved for future payment*				
None				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
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			14	103.	
4 Dividends and interest from securities			14	12,792.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property	531110	<922.>			
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			14	129,001.	138,697.
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)		<922.>		141,896.	138,697.

13 Total Add line 12, columns (b), (d), and (e) 13 279,671.

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

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

Line No ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).
8	THE FOUNDATIONS INVESTMENTS WERE PRIMARILLY IN EQUITIES. ON THE
	ADVICE OF FINANCIAL ADVISOR (EDWARD JONES REPRESENTATIVE),
	THE FOUNDATION RE-POSITIONED ALL OF THE EQUITY INVESTMENTS
	INTO A PROPER INVESTMENT MIX TO MEET ITS LONG TERM GOALS
	IN MAINTAING ADEQUATE PRINCIPAL

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

		Yes	No
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?			
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.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

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.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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

John Cook | 05-05-2014 | TRUSTEE

Signature of officer or trustee | Date | Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
MILAN NYPL, CPA		04/29/14		P01297848
Firm's name ▶ SCOTT AND NYPL, CPAs, A.C.			Firm's EIN ▶ 55-0758461	
Firm's address ▶ P.O. BOX 1757 ELKINS, WV 26241			Phone no. 304-636-7420	

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	26825.198 SHS AMER. BALANCED FD CL A	P	Various	11/18/13
b	US GOVT SECS FD CL A	P	Various	11/18/13
c	539.731 SHS BOMD FD OF AMERICA CL A	P	Various	11/18/13
d	1065.971 SHS CAPITAL INC BUILDER FD A	P	Various	11/18/13
e	5123.599 SHS CAPITAL WORLD BD FD CL A	P	Various	11/18/13
f	30190.523 SHS INCOME FD OF AMERICA FD A	P	Various	11/18/13
g	Capital Gains Dividends			
h				
i				
j				
k				
l				
m				
n				
o				

	(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	643,000.		512,922.	130,078.
b	64,961.		68,618.	<3,657.>
c	6,774.		7,076.	<302.>
d	62,370.		52,286.	10,084.
e	104,419.		106,241.	<1,822.>
f	618,000.		613,684.	4,316.
g	129,001.			129,001.
h				
i				
j				
k				
l				
m				
n				
o				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
	(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				130,078.
b				<3,657.>
c				<302.>
d				10,084.
e				<1,822.>
f				4,316.
g				129,001.
h				
i				
j				
k				
l				
m				
n				
o				

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	267,698.
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). If (loss), enter "-0-" in Part I, line 8	3	N/A

323591
05-01-13

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
BOY SCOUT TROOP 96			ANNUAL DONATION	500.
CITY OF THOMAS			ANNUAL DONATION	7,500.
CORTLAND ACRES FOUNDATION			ANNUAL DONATION	9,500.
CORTLAND ACRES NURSING HOME			ANNUAL DONATION	8,000.
DAVIS THOMAS ELEMENTARY MIDDLE SCHOOL			ANNUAL DONATION	3,000.
EGLON MOUNTAINEER 4H			ANNUAL DONATION	500.
FOUNDATION OF MON GENERAL HOSPITAL			ANNUAL DONATION	3,000.
FRIENDS OF CORTLAND ACRES			ANNUAL DONATION	3,000.
GEARS, INC.			ANNUAL DONATION	1,000.
HOSPICE CARE CORP-PRESTON COUNTY			ANNUAL DONATION	4,000.
Total from continuation sheets				125,000.

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
HOSPICE CARE CORPORATION-TUCKER COUNTY			ANNUAL DONATION	4,000.
MAPLE SPRING CHURCH OF BRETHREN			ANNUAL DONATION	5,500.
MT. GROVE VOLUNTEER FIRE DEPT.			ANNUAL DONATION	8,000.
MT. TOP PUBLIC LIBRARY			ANNUAL DONATION	7,500.
OAK PARK CHURCH OF BRETHREN			ANNUAL DONATION	10,000.
PARSONS MINISTERIAL ASSOCIATION			ANNUAL DONATION	4,000.
PRESTON CO. 4-H CAMP			ANNUAL DONATION	6,000.
ST. JOHN LUTHERAN CHURCH			ANNUAL DONATION	2,500.
ST. THOMAS CATHOLIC CHURCH			ANNUAL DONATION	9,000.
THOMAS EDUCATION CENTER			ANNUAL DONATION	3,000.
Total from continuation sheets				

323631
05-01-13

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
THOMAS VOLUNTEER FIRE DEPT.			ANNUAL DONATION	8,000.
TOWN OF DAVIS			ANNUAL DONATION	1,000.
TUCKER CO. EMS			ANNUAL DONATION	2,500.
TUCKER CO. HIGH SCHOOL			ANNUAL DONATION	2,500.
TUCKER COMMUNITY CHORUS			ANNUAL DONATION	500.
TUCKER COUNTY 4-H FOUNDATION LEADERS			ANNUAL DONATION	6,000.
UNION AMBULANCE SERVICE			ANNUAL DONATION	5,000.
Total from continuation sheets				

323631
05-01-13

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
MINERS & MERCHANTS BANK	103.	103.	
Total to Part I, line 3	103.	103.	

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
VARIOUS	141,793.	129,001.	12,792.	12,792.	
To Part I, line 4	141,793.	129,001.	12,792.	12,792.	

Form 990-PF Rental Income Statement 3

Kind and Location of Property	Activity Number	Gross Rental Income
RENTAL HOUSE	1	2,400.
Total to Form 990-PF, Part I, line 5a		2,400.

Form 990-PF Rental Expenses Statement 4

Description	Activity Number	Amount	Total
Depreciation		2,542.	
PROPERTY INSURANCE		580.	
REPAIRS AND MAINTENANCE		200.	
- SubTotal -	1		3,322.
Total rental expenses			3,322.
Net rental Income to Form 990-PF, Part I, line 5b			<922.>

Form 990-PF Accounting Fees Statement 5

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ACCOUNTING FEES	2,390.	717.		1,673.
To Form 990-PF, Pg 1, ln 16b	2,390.	717.		1,673.

Form 990-PF Taxes Statement 6

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
FOREIGN TAX PAID ON DIVIDENDS	703.	0.		703.
PAYROLL TAX	594.	0.		594.
To Form 990-PF, Pg 1, ln 18	1,297.	0.		1,297.

Form 990-PF Other Expenses Statement 7

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
OFFICE EXPENSE	581.	0.		581.
LICENSES	25.	0.		25.
PROPERTY REPAIRS DUE TO STORM SANDY	19,371.	0.		19,371.
PROPERTY INSURANCE	561.	0.		561.
WORKERS COMPENSATION	766.	0.		766.
PROPERTY INSURANCE	580.	580.		0.
REPAIRS AND MAINTENANCE	200.	200.		0.
To Form 990-PF, Pg 1, ln 23	22,084.	780.		21,304.

Form 990-PF Depreciation of Assets Held for Investment Statement 8

Description	Cost or Other Basis	Accumulated Depreciation	Book Value	Fair Market Value
RENTAL HOUSE	14,800.	10,224.	4,576.	4,576.
NEW FURNACE	3,180.	1,199.	1,981.	1,981.
DEMOLITION COST-GARAGE	3,065.	0.	3,065.	3,065.
METAL BLDG - GARAGE	5,500.	1,421.	4,079.	4,079.
IMPROVEMENTS-SEWER LINES	1,313.	455.	858.	858.
IMPROVEMENTS-SEWER LINES	10,776.	3,171.	7,605.	7,605.
IMPROVEMENTS/REMODELING	9,331.	509.	8,822.	8,822.
IMPROVEMENTS/REMODELING	25,765.	468.	25,297.	25,297.
To 990-PF, Part II, ln 11	73,730.	17,447.	56,283.	56,283.

Form 990-PF Depreciation of Assets Not Held for Investment Statement 9

Description	Cost or Other Basis	Accumulated Depreciation	Book Value	Fair Market Value
LAND	175,000.	0.	175,000.	175,000.
BUILDING #1 - CHURCH	28,122.	7,382.	20,740.	20,740.
BUILDING #2 - POST OFFICE	5,959.	1,564.	4,395.	4,395.
BUILDING #3 - PAVILLION	5,616.	1,470.	4,146.	4,146.
BUILDING #5 - SHOP/GARAGE	16,874.	4,431.	12,443.	12,443.
MAINTENANCE EQUIPMENT	7,616.	7,616.	0.	0.
J.DEERE MOWER	3,200.	3,200.	0.	0.
CONTENTS-EQ. & FIXTURES, CHURCH	3,375.	3,375.	0.	0.
CARPET - CHURCH	1,273.	1,273.	0.	0.
SIGNS - SMALLEST CHURCH	2,705.	2,032.	673.	673.
CASH BOXES	200.	90.	110.	110.
LAND SURVEY	4,830.	0.	4,830.	4,830.
IMPROVEMENTS-CHURCH PROPERTY	14,162.	885.	13,277.	13,277.
To 990-PF, Part II, ln 14	268,932.	33,318.	235,614.	235,614.

Form 990-PF	Other Investments	Statement 10

Description	Valuation Method	Book Value	Fair Market Value
EDWARD JONES MUTUAL FUNDS	COST	2,493,419.	2,781,326.
Total to Form 990-PF, Part II, line 13		2,493,419.	2,781,326.

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement 11

Name and Address	Title and Avrg Hrs/Wk	Compen-sation	Employee Ben Plan Contrib	Expense Account
LARRY ROTH HORSE SHOE RUN, WV 26716	TRUSTEE 15.00	8,400.	0.	0.
JOHN J. COOK THOMAS, WV 26292	TRUSTEE 2.00	2,200.	0.	0.
PATRICK A. NICHOLS THOMAS, WV 26292	TRUSTEE 0.50	400.	0.	0.
MARK TEETS EGLON, WV 26716	TRUSTEE 0.50	400.	0.	0.
LADONNA TEETS EGLON, WV 26716	TRUSTEE/SECY 0.50	900.	0.	0.
Totals included on 990-PF, Page 6, Part VIII		12,300.	0.	0.

Form 990-PF Page 1 990-PF

Asset No	Description	Date Acquired	Method	Life	Line No	Unadjusted Cost Or Basis	Bus % Excl	* Reduction In Basis	Basis For Depreciation	Accumulated Depreciation	Current Sec 179	Current Year Deduction
2	LAND	071103	L			175,000.			175,000.			0.
3	BUILDING #1 - CHURCH	071103	SL	40.00	16	28,122.			28,122.	6,679.		703.
4	BUILDING #2 - POST OFFICE	071103	SL	40.00	16	5,959.			5,959.	1,415.		149.
5	BUILDING #3 - PAVILLION	071103	SL	40.00	16	5,616.			5,616.	1,330.		140.
6	BUILDING #5 - SHOP/GARAGE	071103	SL	40.00	16	16,874.			16,874.	4,009.		422.
7	MAINTENANCE EQUIPMENT	071103	ADS	10.00	17	7,616.			7,616.	7,239.		377.
8	J.DEERE MOWER	051200	ADS	10.00	17	3,200.			3,200.	3,200.		0.
9	CONTENTS-EQ. & FIXTURES, CHURCH	071103	ADS	10.00	17	3,375.			3,375.	3,211.		164.
11	CARPET - CHURCH	071106	SL	5.00	16	1,273.			1,273.	1,273.		0.
12	SIGNS - SMALLEST CHURCH	070106	SL	10.00	16	2,705.			2,705.	1,761.		271.
17	CASH BOXES	070109	SL	10.00	16	200.			200.	70.		20.
18	LAND SURVEY	070110	L			4,830.			4,830.			0.
19	IMPROVEMENTS-CHURCH PROPERTY	070111	SL	40.00	16	14,162.			14,162.	531.		354.
	* Total 990-PF Pg 1 Depr					268,932.		0.	268,932.	30,718.	0.	2,600.

328102
05-01-13

(D) - Asset disposed

* ITC, Section 179, Salvage, Bonus, Commercial Revitalization Deduction

HOPE LOVE AND CHARITY

MONTHLY AVERAGES 2013

BEG MONTHLY BALANCE

	SAVINGS 2011	CHECKING 208048	CD	CD	CD	CD	E JONES CASH ACCT	TOTAL MONTHLY BEG BAL
JAN	5438 66	116359 60					3011 61	124809 87
FEB	5438 66	98243 29					3011 61	106693 56
MARCH	5438 66	98525 06					3011 61	106975 33
APRIL	5438 66	98024 93					3011 61	106475 20
MAY	5438 66	93752 25					3011 61	102202 52
JUNE	5438 66	82076 98					3011 61	90527 25
JULY	5443 07	74386 05					3011 61	82840 73
AUG	5443 07	71334 75					3011 61	79789 43
SEPT	5443 07	67589 57					3011 61	76044 25
OCT	5443 07	67049 89					3011 61	75504 57
NOV	5443 07	65988 65					3011 61	74443 33
DEC	5443 07	47478 80					100052 83	152974 70
	65290 38	980809 82	0 00	0 00	0 00	0 00	133180 54	1179280 74

END MONTHLY BALANCE

	SAVINGS 2011	CHECKING 208048	CD	CD	CD	CD	E JONES CASH ACCT	TOTAL MONTHLY END BAL
JAN	5438 66	98243 29	0 00				3011 61	106693 56
FEB	5438 66	98525 06					3011 61	106975 33
MARCH	5438 66	98024 93					3011 61	106475 20
APRIL	5438 66	93752 25					3011 61	102202 52
MAY	5438 66	82076 98					3011 61	90527 25
JUNE	5443 07	74386 05					3011 61	82840 73
JULY	5443 07	71334 75					3011 61	79789 43
AUG	5443 07	67589 57					3011 61	76044 25
SEPT	5443 07	67049 89					3011 61	75504 57
OCT	5443 07	65988 65					3011 61	74443 33
NOV	5443 07	47478 80					100052 83	152974 70
DEC	5447 16	114006 97					53 16	119507 29
	65298 88	978457 19	0 00	0 00	0 00	0 00	130222 09	1173978 16

MONTHLY AVERAGE COMPUTATIONS

	CASH BEGIN	CASH END	AVERAGE CASH	SECURITIES	ACQ INDEBTEDNESS
JAN	124809 87	106693 56	115751 72	2442791 21	0 00
FEB	106693 56	106975 33	106834 45	2535596 07	0 00
MARCH	106975 33	106475 20	106725 27	2598037 34	0 00
APRIL	106475 20	102202 52	104338 86	2636580 34	0 00
MAY	102202 52	90527 25	96364 89	2678495 25	0 00
JUNE	90527 25	82840 73	86683 99	2628524 63	0 00
JULY	82840 73	79789 43	81315 08	2738706 15	0 00
AUG	79789 43	76044 25	77916 84	2675399 99	0 00
SEPT	76044 25	75504 57	75774 41	2792432 33	0 00
OCT	75504 57	74443 33	74973 95	2882235 21	0 00
NOV	74443 33	152974 70	113709 02	2628766 45	0 00
DEC	152974 70	119507 29	136241 00	2779517 97	0 00

	1176629 48 32017082 94
MONTHLY AVERAGE	98052 46 2668090 25

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