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## Return of Organization Exempt From Income Tax

Department of the Treasury  
Internal Revenue Service

2013

Open to Public  
Inspection

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

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

► Information about Form 990 and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

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

|  |  |                                     |   |
|--|--|-------------------------------------|---|
| B Check if applicable                        | C Name of organization CADCO Foundation, Inc.  |                                     | D Employer identification number  |
| <input type="checkbox"/> Address change      | Doing Business As  |                                     | 55-0680725  |
| <input type="checkbox"/> Name change         | Number and street (or P O box if mail is not delivered to street address)  |                                     | E Telephone number  |
| <input type="checkbox"/> Initial return      | 1116 Smith Street  |                                     | 304-340-4253  |
| <input type="checkbox"/> Terminated          | City or town, state or province, country, and ZIP or foreign postal code   |                                     |   |
| <input type="checkbox"/> Amended return      | Charleston, WV 25301   |                                     | G Gross receipts \$ 59,162  |
| <input type="checkbox"/> Application pending | F Name and address of principal officer: Matthew G. Ballard, President/CEO<br>1116 Smith Street, Charleston, WV 25301                                |                                     | H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                             |
| I Tax-exempt status.                         | <input checked="" type="checkbox"/> 501(c)(3)  | <input type="checkbox"/> 501(c) ( ) | H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No NA<br>If "No," attach a list. (see instructions) |
| J Website:                                   | ► NA   |                                     | H(c) Group exemption number ► NA  |
| K Form of organization                       | <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ► |                                     | L Year of formation 1988 M State of legal domicile WV   |

## Part I Summary

|  |   |                           |             |
|--|---|---------------------------|-------------|
| Activities & Governance  | 1 Briefly describe the organization's mission or most significant activities: CADCO Foundation, Inc. provides support to programs that stimulate economic and community development with an emphasis on job creation and business retention in the greater Charleston, WV metro area. |                           |             |
|  | 2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.   |                           |             |
|  | 3 Number of voting members of the governing body (Part VI, line 1a)   | 3                         | 36          |
|  | 4 Number of independent voting members of the governing body (Part VI, line 1b)   | 4                         | 36          |
|  | 5 Total number of individuals employed in calendar year 2013 (Part V, line 2a)  | 5                         | 0           |
|  | 6 Total number of volunteers (estimate if necessary)  | 6                         | 0           |
|  | 7a Total unrelated business revenue from Part VIII, column (C), line 12   | 7a                        | 0           |
| b Net unrelated business taxable income from Form 990-T, line 34 | 7b  | 0                         |             |
| Revenue  | 8 Contributions and grants (Part VIII, line 1h)   | 97,209                    | 37,590      |
|  | 9 Program service revenue (Part VIII, line 2g)  | 0                         | 0           |
|  | 10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)  | 27,084                    | 21,572      |
|  | 11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)   | 0                         | 0           |
|  | 12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)   | 124,293                   | 59,162      |
| Expenses   | 13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)   | 72,674                    | 201,798     |
|  | 14 Benefits paid to or for members (Part IX, column (A), line 4)  | 0                         | 0           |
|  | 15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)  | 0                         | 0           |
|  | 16a Professional fundraising fees (Part IX, column (A), line 11e)   | 0                         | 0           |
|  | b Total fundraising expenses (Part IX, column (D), line 25)   | 0                         |             |
|  | 17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-21e)   | 4,162                     | 1,363       |
|  | 18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)  | 76,836                    | 203,161     |
| 19 Revenue less expenses. Subtract line 18 from line 12          | 47,457  | -143,999                  |             |
| Net Assets or Fund Balances                                      | 20 Total assets (Part X, line 16)   | 2,708,888                 | 2,491,570   |
|  | 21 Total liabilities (Part X, line 26)  | 334,838                   | 261,519     |
|  | 22 Net assets or fund balances. Subtract line 21 from line 20   | 2,374,050                 | 2,230,051   |
|  |   | Beginning of Current Year | End of Year |

## Part II Signature Block

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 officer) is based on all information of which preparer has any knowledge

|           |   |  |                 |
|-----------|---|--|-----------------|
| Sign Here |  |  | August 11, 2014 |
|           | Signature of officer  |  | Date            |
|           | Matthew G. Ballard, President/CEO   |  |                 |
|           | Type or print name and title  |  |                 |

|                        |                            |                      |      |   |      |
|------------------------|----------------------------|----------------------|------|---|------|
| Paid Preparer Use Only | Print/Type preparer's name | Preparer's signature | Date | Check <input type="checkbox"/> if self-employed | PTIN |
|                        | Firm's name ►              |                      |      | Firm's EIN ►                                    |      |
|                        | Firm's address ►           |                      |      | Phone no  |      |

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

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11282Y

Form 990 (2013)

**Part III Statement of Program Service Accomplishments**Check if Schedule O contains a response or note to any line in this Part III 1 Briefly describe the organization's mission:

CADCO Foundation, Inc. provides support to programs that stimulate economic and community development with an emphasis on job creation and business retention in the greater Charleston, WV metro area.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: NA) (Expenses \$ 194,598 including grants of \$ 194,598) (Revenue \$ 27,800)

CADCO Foundation, Inc. support the operation of a business incubator economic development program of the Capital Area

Development Corporation of West Virginia, Inc., a related non-profit organization. The business incubator lies within a federally designated HUBZone. CADCO Foundation provides grants to subsidize costs of the incubator not covered by tenant rents.

4b (Code: NA) (Expenses \$ 7,200 including grants of \$ 7,200) (Revenue \$ 7,500)

CADCO Foundation, Inc. annually awards college scholarships and laptop computers to low income college bound students in support of its economic development efforts to create and maintain a trained workforce in the Charleston metro area.

4c (Code: NA) (Expenses \$ 255 including grants of \$ 0) (Revenue \$ 2,190)

CADCO Foundation, Inc., in partnership with the City of Charleston, began in 2008 a fundraising campaign to generate private contributions for construction of and establishment of a maintenance endowment for the Mary Price Ratrie Greenspace. The Greenspace lies within a federally designated HUBZone. Upon completion in 2010, the project successfully converted a blighted urban area into a dynamic city greenspace. Prior years' activity included collection of donor pledges and remittance of those funds to the City of Charleston for payment of construction costs. Donor pledges were fully realized in 2013, at which time the CADCO Foundation's bank line of credit was repaid. 2013 activity for this project included interest payments on the remaining bank line of credit and realization of final pledges of support.

4d Other program services (Describe in Schedule O.)  
(Expenses \$ 0 including grants of \$ 0)

(Revenue \$ 0)

4e Total program service expenses ► 202,053

## Part IV Checklist of Required Schedules

|   | Yes   | No |
|---|-------|----|
| 1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A   | 1 ✓   |    |
| 2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?   | 2 ✓   |    |
| 3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I  | 3 ✓   |    |
| 4 <b>Section 501(c)(3) organizations.</b> Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II   | 4 ✓   |    |
| 5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III   | 5 ✓   |    |
| 6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I  | 6 ✓   |    |
| 7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II  | 7 ✓   |    |
| 8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III   | 8 ✓   |    |
| 9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV            | 9 ✓   |    |
| 10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V   | 10 ✓  |    |
| 11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.  |       |    |
| a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI   | 11a ✓ |    |
| b Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII   | 11b ✓ |    |
| c Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII   | 11c ✓ |    |
| d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX  | 11d ✓ |    |
| e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X   | 11e ✓ |    |
| f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X  | 11f ✓ |    |
| 12 a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII   | 12a ✓ |    |
| b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional   | 12b ✓ |    |
| 13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E  | 13 ✓  |    |
| 14 a Did the organization maintain an office, employees, or agents outside of the United States?  | 14a ✓ |    |
| b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV | 14b ✓ |    |
| 15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV   | 15 ✓  |    |
| 16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV   | 16 ✓  |    |
| 17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions)  | 17 ✓  |    |
| 18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II   | 18 ✓  |    |
| 19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III   | 19 ✓  |    |
| 20 a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H  | 20a ✓ |    |
| b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?  | 20b ✓ | NA |

**Part IV Checklist of Required Schedules (continued)**

|     |   | Yes | No |
|-----|---|-----|----|
| 21  | Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II  | ✓   |    |
| 22  | Did the organization report more than \$5,000 of grants or other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III  | ✓   |    |
| 23  | Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J  | ✓   |    |
| 24a | Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a                            | ✓   |    |
| b   | Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?   |     |    |
| c   | Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?  |     |    |
| d   | Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?   |     |    |
| 25a | <b>Section 501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I  | ✓   |    |
| b   | Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I                                       | ✓   |    |
| 26  | Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? If so, complete Schedule L, Part II                                    | ✓   |    |
| 27  | Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part III | ✓   |    |
| 28  | Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):   |     |    |
| a   | A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV   | ✓   |    |
| b   | A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV  | ✓   |    |
| c   | An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV  | ✓   |    |
| 29  | Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M  | ✓   |    |
| 30  | Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M  | ✓   |    |
| 31  | Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I  | ✓   |    |
| 32  | Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II  | ✓   |    |
| 33  | Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I  | ✓   |    |
| 34  | Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1  | ✓   |    |
| 35a | Did the organization have a controlled entity within the meaning of section 512(b)(13)?   |     |    |
| b   | If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2   |     |    |
| 36  | <b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2   |     |    |
| 37  | Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI   |     |    |
| 38  | Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O   | ✓   |    |

**Part V. Statements Regarding Other IRS Filings and Tax Compliance**Check if Schedule O contains a response or note to any line in this Part V 

|            |  | Yes | No |
|------------|--|-----|----|
| <b>1a</b>  | Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable   | 1a  | 0  |
| <b>b</b>   | Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable  | 1b  | 0  |
| <b>c</b>   | Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?   | 1c  | ✓  |
| <b>2a</b>  | Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return  | 2a  | 0  |
| <b>b</b>   | If at least one is reported on line 2a, did the organization file all required federal employment tax returns?<br><b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)   | 2b  | NA |
| <b>3a</b>  | Did the organization have unrelated business gross income of \$1,000 or more during the year?  | 3a  | ✓  |
| <b>b</b>   | If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O  | 3b  | NA |
| <b>4a</b>  | At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?                                   | 4a  | ✓  |
| <b>b</b>   | If "Yes," enter the name of the foreign country: ► <b>NA</b><br>See instructions for filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.   |     |    |
| <b>5a</b>  | Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?  | 5a  | ✓  |
| <b>b</b>   | Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?   | 5b  | ✓  |
| <b>c</b>   | If "Yes" to line 5a or 5b, did the organization file Form 8886-T?  | 5c  | NA |
| <b>6a</b>  | Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?  | 6a  | ✓  |
| <b>b</b>   | If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?  | 6b  | NA |
| <b>7</b>   | <b>Organizations that may receive deductible contributions under section 170(c).</b>   |     |    |
| <b>a</b>   | Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?  | 7a  | ✓  |
| <b>b</b>   | If "Yes," did the organization notify the donor of the value of the goods or services provided?  | 7b  | NA |
| <b>c</b>   | Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?   | 7c  | ✓  |
| <b>d</b>   | If "Yes," indicate the number of Forms 8282 filed during the year  | 7d  | NA |
| <b>e</b>   | Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  | 7e  | ✓  |
| <b>f</b>   | Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?   | 7f  | ✓  |
| <b>g</b>   | If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?   | 7g  | NA |
| <b>h</b>   | If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?   | 7h  | NA |
| <b>8</b>   | <b>Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.</b> Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? | 8   | ✓  |
| <b>9</b>   | <b>Sponsoring organizations maintaining donor advised funds.</b>   |     |    |
| <b>a</b>   | Did the organization make any taxable distributions under section 4966?  | 9a  | ✓  |
| <b>b</b>   | Did the organization make a distribution to a donor, donor advisor, or related person?   | 9b  | ✓  |
| <b>10</b>  | <b>Section 501(c)(7) organizations.</b> Enter:   |     |    |
| <b>a</b>   | Initiation fees and capital contributions included on Part VIII, line 12   | 10a | NA |
| <b>b</b>   | Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities  | 10b | NA |
| <b>11</b>  | <b>Section 501(c)(12) organizations.</b> Enter:  |     |    |
| <b>a</b>   | Gross income from members or shareholders  | 11a | NA |
| <b>b</b>   | Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)   | 11b | NA |
| <b>12a</b> | <b>Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041?  | 12a | NA |
| <b>b</b>   | If "Yes," enter the amount of tax-exempt interest received or accrued during the year  | 12b | NA |
| <b>13</b>  | <b>Section 501(c)(29) qualified nonprofit health insurance issuers.</b>  |     |    |
| <b>a</b>   | Is the organization licensed to issue qualified health plans in more than one state?<br><b>Note.</b> See the instructions for additional information the organization must report on Schedule O.   | 13a | NA |
| <b>b</b>   | Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans  | 13b | NA |
| <b>c</b>   | Enter the amount of reserves on hand   | 13c | NA |
| <b>14a</b> | Did the organization receive any payments for indoor tanning services during the tax year?   | 14a | ✓  |
| <b>b</b>   | If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O  | 14b | NA |

**Part VI Governance, Management, and Disclosure** For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions. Check if Schedule O contains a response or note to any line in this Part VI . . . . .

### Section A. Governing Body and Management

|    |  | Yes | No |
|----|--|-----|----|
| 1a | Enter the number of voting members of the governing body at the end of the tax year . . .  | 1a  | 36 |
|    | If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.              |     |    |
| b  | Enter the number of voting members included in line 1a, above, who are independent . . .   | 1b  | 36 |
| 2  | Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? . . . . .  | 2   | ✓  |
| 3  | Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person? . . . . . | 3   | ✓  |
| 4  | Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? . . . . .   | 4   | ✓  |
| 5  | Did the organization become aware during the year of a significant diversion of the organization's assets? . . . . .   | 5   | ✓  |
| 6  | Did the organization have members or stockholders? . . . . .   | 6   | ✓  |
| 7a | Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? . . . . .   | 7a  | ✓  |
| b  | Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? . . . . .  | 7b  | ✓  |
| 8  | Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following: . . . . .  | 8a  | ✓  |
| a  | The governing body? . . . . .  | 8b  | ✓  |
| b  | Each committee with authority to act on behalf of the governing body? . . . . .  | 9   | ✓  |
| 9  | Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O . . . . .         |     |    |

### Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

|     | Yes  | No  |    |
|-----|--|-----|----|
| 10a | Did the organization have local chapters, branches, or affiliates? . . . . .   | 10a | ✓  |
| b   | If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? . . . . .   | 10b | NA |
| 11a | Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? . . . . .  | 11a | ✓  |
| b   | Describe in Schedule O the process, if any, used by the organization to review this Form 990. . . . .  | 12a | ✓  |
| 12a | Did the organization have a written conflict of interest policy? If "No," go to line 13 . . . . .  | 12b | ✓  |
| b   | Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? . . . . .  | 12c | ✓  |
| c   | Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done . . . . .   | 13  | ✓  |
| 13  | Did the organization have a written whistleblower policy? . . . . .  | 14  | ✓  |
| 14  | Did the organization have a written document retention and destruction policy? . . . . .   | 15a | NA |
| 15  | Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision? . . . . .   | 15b | NA |
| a   | The organization's CEO, Executive Director, or top management official . . . . .   | 16a | ✓  |
| b   | Other officers or key employees of the organization . . . . .  | 16b | NA |
|     | If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions). . . . .  |     |    |
| 16a | Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? . . . . .  |     |    |
| b   | If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? . . . . . |     |    |

### Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ► West Virginia

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

Own website  Another's website  Upon request  Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization: ► Debra S. James, 1116 Smith Street, Charleston, WV 25301 Phone: 304-340-4253

**Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

 Check if Schedule O contains a response or note to any line in this Part VII 
**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."

- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

| (A)<br>Name and Title                 | (B)<br>Average<br>hours per<br>week (list any<br>hours for<br>related<br>organizations<br>below dotted<br>line) | (C)<br>Position<br>(do not check more than one<br>box, unless person is both an<br>officer and a director/trustee) |                       |         |              |                     | (D)<br>Reportable<br>compensation<br>from<br>the<br>organization<br>(W-2/1099-MISC) | (E)<br>Reportable<br>compensation from<br>related<br>organizations<br>(W-2/1099-MISC) | (F)<br>Estimated<br>amount of<br>other<br>compensation<br>from the<br>organization<br>and related<br>organizations |
|---------------------------------------|---|--|-----------------------|---------|--------------|---------------------|---|---|--|
|                                       |   | Individual trustee   | Institutional trustee | Officer | Key employee | Highest compensated |   |   |  |
| (1) Patrick A. Bond - Chairman        | 1   | ✓  |                       | ✓       |              |                     | 0   | 0   | 0  |
| (2) Michael J. Basile - Vice Chairman | 1   | ✓  |                       | ✓       |              |                     | 0   | 0   | 0  |
| (3) Diana Sole Walko - Secretary      | 1   | ✓  |                       | ✓       |              |                     | 0   | 0   | 0  |
| (4) J. Mark Bias - Treasurer          | 1   | ✓  |                       | ✓       |              |                     | 0   | 0   | 0  |
| (5) Maribeth Anderson - Director      | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (6) Gregory A. Burton - Director      | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (7) Stephen P. Dexter - Director      | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (8) Greg Elliot - Director            | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (9) Terrell Ellis - Director          | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (10) Georgette George - Director      | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (11) Lois A. Gillenwater - Director   | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (12) Julie Gurtis - Director          | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (13) Steven Hedrick - Director        | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |
| (14) Dr. Brian Hemphill - Director    | 1   | ✓  |                       |         |              |                     | 0   | 0   | 0  |

## Part VII | Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

| (A)<br>Name and title  | (B)<br>Average<br>hours per<br>week (list any<br>hours for<br>related<br>organizations<br>below dotted<br>line) | (C)<br>Position<br>(do not check more than one<br>box, unless person is both an<br>officer and a director/trustee) |                       |         |              |                                 | (D)<br>Reportable<br>compensation<br>from<br>the<br>organization<br>(W-2/1099-MISC) | (E)<br>Reportable<br>compensation from<br>related<br>organizations<br>(W-2/1099-MISC) | (F)<br>Estimated<br>amount of<br>other<br>compensation<br>from the<br>organization<br>and related<br>organizations |
|--|---|--|-----------------------|---------|--------------|---------------------------------|---|---|--|
|  |   | Individual trustee<br>or director  | Institutional trustee | Officer | Key employee | Highest compensated<br>employee |   |   |  |
| (15) Virginia L. King - Director                               | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (16) Charles Loeb - Director                                   | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (17) Tyler London - Director                                   | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (18) Jeffrey L McIntyre - Director                             | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (19) Maureen O'Toole - Director                                | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (20) Robert Pepper - Director                                  | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (21) Thomas Provost - Director                                 | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (22) Jack Rossi - Director                                     | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (23) Steven M. Rubin   | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (24) H. G. (Chip) Shaffer III - Director                       | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| (25) Norman (Trip) Shumate - Director                          | 1   | ✓  |                       |         |              |                                 | 0   | 0   | 0  |
| <b>1b Sub-total</b>  |   |  |                       |         |              |                                 | 0   | 0   | 0  |
| <b>c Total from continuation sheets to Part VII, Section A</b> |   |  |                       |         |              |                                 | 0   | 143,879   | 21,607   |
| <b>d Total (add lines 1b and 1c)</b>                           |   |  |                       |         |              |                                 | 0   | 143,879   | 21,607   |

**2** Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization ► 1 - from related organization

3 Did the organization list any **former** officer, director, or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual

4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual

5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person

|   | Yes | No |
|---|-----|----|
| 3 |     | ✓  |
|   |     |    |
| 4 | ✓   |    |
|   |     |    |
| 5 |     | ✓  |

## Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

| (A)<br>Name and business address | (B)<br>Description of services | (C)<br>Compensation |
|----------------------------------|--------------------------------|---------------------|
|                                  |                                | NA                  |
|                                  |                                |                     |
|                                  |                                |                     |
|                                  |                                |                     |

**2** Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ► 0

**Part VIII Statement of Revenue**Check if Schedule O contains a response or note to any line in this Part VIII 

|  |  | (A)<br>Total revenue | (B)<br>Related or<br>exempt<br>function<br>revenue | (C)<br>Unrelated<br>business<br>revenue | (D)<br>Revenue<br>excluded from tax<br>under sections<br>512-514 |   |
|--|--|----------------------|--|---|--|---|
| Contributions, Gifts, Grants<br>and Other Similar Amounts                  | 1a Federated campaigns . . .   | 1a 0                 |  |   |  |   |
|  | 1b Membership dues . . .   | 1b 0                 |  |   |  |   |
|  | 1c Fundraising events . . .  | 1c 0                 |  |   |  |   |
|  | 1d Related organizations . . .   | 1d 0                 |  |   |  |   |
|  | e Government grants (contributions)  | 1e 0                 |  |   |  |   |
|  | f All other contributions, gifts, grants,<br>and similar amounts not included above  | 1f 37,590            |  |   |  |   |
|  | g Noncash contributions included in lines 1a-1f. \$  | 366                  |  |   |  |   |
|  | <b>h Total. Add lines 1a-1f . . . ►</b>  | <b>37,590</b>        |  |   |  |   |
| Program Service Revenue  |  | <b>Business Code</b> |  |   |  |   |
|  | 2a . . . . .   |                      | 0  | 0                                       | 0  |   |
|  | b . . . . .  |                      | 0  | 0                                       | 0  |   |
|  | c . . . . .  |                      | 0  | 0                                       | 0  |   |
|  | d . . . . .  |                      | 0  | 0                                       | 0  |   |
|  | e . . . . .  |                      | 0  | 0                                       | 0  |   |
|  | f All other program service revenue . . . . .  |                      | 0  | 0                                       | 0  |   |
|  | <b>g Total. Add lines 2a-2f . . . . . ►</b>  | <b>0</b>             |  |   |  |   |
| Other Revenue  | 3 Investment income (including dividends, interest,<br>and other similar amounts) . . . . . ►  |                      | 21,572   | 21,572                                  | 0  |   |
|  | 4 Income from investment of tax-exempt bond proceeds ►   |                      | 0  | 0                                       | 0  |   |
|  | 5 Royalties . . . . . ►  |                      | 0  | 0                                       | 0  |   |
|  | 6a Gross rents . . . . .   | (i) Real 0           | (ii) Personal 0                                    |   |  |   |
|  | b Less: rental expenses . . . . .  | 0                    | 0  |   |  |   |
|  | c Rental income or (loss) . . . . .  | 0                    | 0  |   |  |   |
|  | d Net rental income or (loss) . . . . . ►  |                      | 0  | 0                                       | 0  | 0 |
|  | 7a Gross amount from sales of<br>assets other than inventory . . . . .   | (i) Securities 0     | (ii) Other 0                                       |   |  |   |
|  | b Less: cost or other basis<br>and sales expenses . . . . .  | 0                    | 0  |   |  |   |
|  | c Gain or (loss) . . . . .   | 0                    | 0  |   |  |   |
|  | d Net gain or (loss) . . . . . ►   |                      | 0  | 0                                       | 0  | 0 |
|  | 8a Gross income from fundraising<br>events (not including \$ 0<br>of contributions reported on line 1c).<br>See Part IV, line 18 . . . . . a |                      |  |   |  |   |
| b Less: direct expenses . . . . . b  |  | 0                    |  |   |  |   |
| c Net income or (loss) from fundraising events . . . ►                     |  | 0                    |  | 0                                       | 0  |   |
| 9a Gross income from gaming activities<br>See Part IV, line 19 . . . . . a |  |                      |  |   |  |   |
| b Less: direct expenses . . . . . b  |  | 0                    |  |   |  |   |
| c Net income or (loss) from gaming activities . . . ►                      |  | 0                    | 0  | 0                                       | 0  |   |
| 10a Gross sales of inventory, less<br>returns and allowances . . . . . a   |  |                      |  |   |  |   |
| b Less: cost of goods sold . . . . . b                                     |  | 0                    |  |   |  |   |
| c Net income or (loss) from sales of inventory . . . ►                     |  | 0                    | 0  | 0                                       | 0  |   |
| Miscellaneous Revenue  |  | <b>Business Code</b> |  |   |  |   |
| 11a . . . . .  |  |                      | 0  | 0                                       | 0  |   |
| b . . . . .  |  |                      | 0  | 0                                       | 0  |   |
| c . . . . .  |  |                      | 0  | 0                                       | 0  |   |
| d All other revenue . . . . .  |  |                      | 0  | 0                                       | 0  |   |
| e Total. Add lines 11a-11d . . . . . ►                                     |  | 0                    |  |   |  |   |
| <b>12 Total revenue. See instructions. . . . . ►</b>                       | <b>59,162</b>  | <b>21,572</b>        | <b>0</b>   | <b>0</b>                                |  |   |

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX **Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.**

|   | (A)<br>Total expenses | (B)<br>Program service<br>expenses | (C)<br>Management and<br>general expenses | (D)<br>Fundraising<br>expenses |
|---|-----------------------|------------------------------------|---|--------------------------------|
| 1 Grants and other assistance to governments and organizations in the United States. See Part IV, line 21   | 194,598               | 194,598                            |   |                                |
| 2 Grants and other assistance to individuals in the United States. See Part IV, line 22   | 7,200                 | 7,200                              |   |                                |
| 3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16  | 0                     | 0                                  |   |                                |
| 4 Benefits paid to or for members   | 0                     | 0                                  |   |                                |
| 5 Compensation of current officers, directors, trustees, and key employees  | 0                     | 0                                  | 0   | 0                              |
| 6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)   | 0                     | 0                                  | 0   | 0                              |
| 7 Other salaries and wages  | 0                     | 0                                  | 0   | 0                              |
| 8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)  | 0                     | 0                                  | 0   | 0                              |
| 9 Other employee benefits   | 0                     | 0                                  | 0   | 0                              |
| 10 Payroll taxes  | 0                     | 0                                  | 0   | 0                              |
| 11 Fees for services (non-employees):   |                       |                                    |   |                                |
| a Management  | 0                     | 0                                  | 0   | 0                              |
| b Legal   | 0                     | 0                                  | 0   | 0                              |
| c Accounting  | 684                   | 0                                  | 684                                       | 0                              |
| d Lobbying  | 0                     | 0                                  | 0   | 0                              |
| e Professional fundraising services. See Part IV, line 17   | 0                     |                                    |   | 0                              |
| f Investment management fees  | 0                     | 0                                  | 0   | 0                              |
| g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)   | 0                     | 0                                  | 0   | 0                              |
| 12 Advertising and promotion  | 0                     | 0                                  | 0   | 0                              |
| 13 Office expenses  | 0                     | 0                                  | 0   | 0                              |
| 14 Information technology   | 0                     | 0                                  | 0   | 0                              |
| 15 Royalties  | 0                     | 0                                  | 0   | 0                              |
| 16 Occupancy  | 0                     | 0                                  | 0   | 0                              |
| 17 Travel   | 0                     | 0                                  | 0   | 0                              |
| 18 Payments of travel or entertainment expenses for any federal, state, or local public officials   | 0                     | 0                                  | 0   | 0                              |
| 19 Conferences, conventions, and meetings   | 0                     | 0                                  | 0   | 0                              |
| 20 Interest   | 255                   | 255                                | 0   | 0                              |
| 21 Payments to affiliates   | 0                     | 0                                  | 0   | 0                              |
| 22 Depreciation, depletion, and amortization  | 0                     | 0                                  | 0   | 0                              |
| 23 Insurance  | 0                     | 0                                  | 0   | 0                              |
| 24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)  |                       |                                    |   |                                |
| a Bank service charges  | 4                     | 0                                  | 4   | 0                              |
| b Dues and miscellaneous fees   | 421                   | 0                                  | 421                                       | 0                              |
| c   | 0                     | 0                                  | 0   | 0                              |
| d   | 0                     | 0                                  | 0   | 0                              |
| e All other expenses  | 0                     | 0                                  | 0   | 0                              |
| 25 Total functional expenses. Add lines 1 through 24e   | 203,161               | 202,053                            | 1,108                                     | 0                              |
| 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ► <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) | 0                     | 0                                  | 0   | 0                              |

**Part X Balance Sheet**Check if Schedule O contains a response or note to any line in this Part X 

|                             |   | (A)<br>Beginning of year | (B)<br>End of year  |
|-----------------------------|---|--------------------------|---------------------|
| Assets                      | 1 Cash—non-interest-bearing   | 19,755                   | 1 14,513            |
|                             | 2 Savings and temporary cash investments  | 2,067,844                | 2 1,916,974         |
|                             | 3 Pledges and grants receivable, net  | 12,811                   | 3 0                 |
|                             | 4 Accounts receivable, net  | 0                        | 4 0                 |
|                             | 5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L   | 0                        | 5 0                 |
|                             | 6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L | 0                        | 6 0                 |
|                             | 7 Notes and loans receivable, net   | 354,455                  | 7 360,083           |
|                             | 8 Inventories for sale or use   | 0                        | 8 0                 |
|                             | 9 Prepaid expenses and deferred charges   | 0                        | 9 0                 |
|                             | 10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D   | 10a 0                    |                     |
|                             | b Less: accumulated depreciation  | 10b 0                    | 0 10c 0             |
|                             | 11 Investments—publicly traded securities   | 54,023                   | 11 0                |
|                             | 12 Investments—other securities. See Part IV, line 11   | 0                        | 12 0                |
|                             | 13 Investments—program-related. See Part IV, line 11  | 200,000                  | 13 200,000          |
|                             | 14 Intangible assets  | 0                        | 14 0                |
|                             | 15 Other assets. See Part IV, line 11   | 0                        | 15 0                |
|                             | <b>16 Total assets.</b> Add lines 1 through 15 (must equal line 34)   | <b>2,708,888</b>         | <b>16 2,491,570</b> |
| Liabilities                 | 17 Accounts payable and accrued expenses  | 254                      | 17 0                |
|                             | 18 Grants payable   | 0                        | 18 0                |
|                             | 19 Deferred revenue   | 1,761                    | 19 1,761            |
|                             | 20 Tax-exempt bond liabilities  | 0                        | 20 0                |
|                             | 21 Escrow or custodial account liability. Complete Part IV of Schedule D  | 0                        | 21 0                |
|                             | 22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L   | 0                        | 22 0                |
|                             | 23 Secured mortgages and notes payable to unrelated third parties   | 69,380                   | 23 0                |
|                             | 24 Unsecured notes and loans payable to unrelated third parties   | 0                        | 24 0                |
|                             | 25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D  | 263,443                  | 25 259,758          |
|                             | <b>26 Total liabilities.</b> Add lines 17 through 25  | <b>334,838</b>           | <b>26 261,519</b>   |
| Net Assets or Fund Balances | <b>Organizations that follow SFAS 117 (ASC 958), check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.</b>  |                          |                     |
|                             | 27 Unrestricted net assets  | 2,363,520                | 27 2,227,165        |
|                             | 28 Temporarily restricted net assets  | 10,530                   | 28 2,886            |
|                             | 29 Permanently restricted net assets  | 0                        | 29 0                |
|                             | <b>Organizations that do not follow SFAS 117 (ASC 958), check here ► <input type="checkbox"/> and complete lines 30 through 34.</b>   |                          |                     |
|                             | 30 Capital stock or trust principal, or current funds   | 0                        | 30 0                |
|                             | 31 Paid-in or capital surplus, or land, building, or equipment fund   | 0                        | 31 0                |
|                             | 32 Retained earnings, endowment, accumulated income, or other funds   | 0                        | 32 0                |
|                             | 33 Total net assets or fund balances  | 2,374,050                | 33 2,230,051        |
|                             | <b>34 Total liabilities and net assets/fund balances</b>  | <b>2,708,888</b>         | <b>34 2,491,570</b> |

**Part XI Reconciliation of Net Assets**Check if Schedule O contains a response or note to any line in this Part XI 

|    |  |    |           |
|----|--|----|-----------|
| 1  | Total revenue (must equal Part VIII, column (A), line 12) . . . . .  | 1  | 59,162    |
| 2  | Total expenses (must equal Part IX, column (A), line 25) . . . . .   | 2  | 203,161   |
| 3  | Revenue less expenses. Subtract line 2 from line 1 . . . . .   | 3  | -143,999  |
| 4  | Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A)) . . . . .                      | 4  | 2,374,050 |
| 5  | Net unrealized gains (losses) on investments . . . . .   | 5  | 0         |
| 6  | Donated services and use of facilities . . . . .   | 6  | 0         |
| 7  | Investment expenses . . . . .  | 7  | 0         |
| 8  | Prior period adjustments . . . . .   | 8  | 0         |
| 9  | Other changes in net assets or fund balances (explain in Schedule O) . . . . .   | 9  | 0         |
| 10 | Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B)) . . . . . | 10 | 2,230,051 |

**Part XII Financial Statements and Reporting**Check if Schedule O contains a response or note to any line in this Part XII 

1 Accounting method used to prepare the Form 990:  Cash  Accrual  Other \_\_\_\_\_  
If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.

2a Were the organization's financial statements compiled or reviewed by an independent accountant? . . . . .  
If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both:  
 Separate basis  Consolidated basis  Both consolidated and separate basis

b Were the organization's financial statements audited by an independent accountant? . . . . .  
If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both:  
 Separate basis  Consolidated basis  Both consolidated and separate basis

c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? . . . . .  
If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? . . . . .

b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.

|    | Yes | No |
|----|-----|----|
| 2a |     | ✓  |
| 2b | ✓   |    |
| 2c | ✓   |    |
| 3a |     | ✓  |
| 3b |     | NA |

# Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

OMB No 1545-0047

**2013**

Open to Public  
Inspection

► Attach to Form 990 or Form 990-EZ.  
► Information about Schedule A (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Name of the organization

CADCO Foundation, Inc.

Employer identification number

55-0680725

## Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 11, check only one box.)

- 1  A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2  A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E.)
- 3  A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4  A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: \_\_\_\_\_
- 5  An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6  A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7  An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8  A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9  An organization that normally receives: (1) more than 33 $\frac{1}{3}$ % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 $\frac{1}{3}$ % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 10  An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 11  An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h.
  - a  Type I    b  Type II    c  Type III—Functionally integrated    d  Type III—Non-functionally integrated
  - e  By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**.
  - f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box . . . . .
  - g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
    - (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization? . . . . .
    - (ii) A family member of a person described in (i) above? . . . . .
    - (iii) A 35% controlled entity of a person described in (i) or (ii) above? . . . . .
  - h Provide the following information about the supported organization(s).

|          | Yes | No |
|----------|-----|----|
| 11g(i)   | ✓   |    |
| 11g(ii)  | ✓   |    |
| 11g(iii) | ✓   |    |

| (i) Name of supported organization | (ii) EIN   | (iii) Type of organization (described on lines 1-9 above or IRC section (see instructions)) | (iv) Is the organization in col. (i) listed in your governing document? |    | (v) Did you notify the organization in col. (i) of your support? |    | (vi) Is the organization in col. (i) organized in the U.S? |    | (vii) Amount of monetary support |
|------------------------------------|------------|---|---|----|--|----|--|----|----------------------------------|
|                                    |            |   | Yes   | No | Yes  | No | Yes  | No |                                  |
| (A) CADCO of WV, Inc.              | 55-6024192 | 501(c)(4)   | ✓   |    | ✓  |    | ✓  |    | 194,598                          |
| (B)                                |            |   |   |    |  |    |  |    |                                  |
| (C)                                |            |   |   |    |  |    |  |    |                                  |
| (D)                                |            |   |   |    |  |    |  |    |                                  |
| (E)                                |            |   |   |    |  |    |  |    |                                  |
| <b>Total</b>                       |            |   |   |    |  |    |  |    | 194,598                          |

**Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

**Section A. Public Support**

| Calendar year (or fiscal year beginning in) ►   | (a) 2009 | (b) 2010 | (c) 2011 | (d) 2012 | (e) 2013 | (f) Total |
|---|----------|----------|----------|----------|----------|-----------|
| 1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") . . . . .  |          |          |          |          |          | NA        |
| 2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . . . .   |          |          |          |          |          |           |
| 3 The value of services or facilities furnished by a governmental unit to the organization without charge . . . . .   |          |          |          |          |          |           |
| <b>4 Total.</b> Add lines 1 through 3 . . . . .   |          |          |          |          |          |           |
| 5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) . . . . . |          |          |          |          |          |           |
| <b>6 Public support.</b> Subtract line 5 from line 4.   |          |          |          |          |          |           |

**Section B. Total Support**

| Calendar year (or fiscal year beginning in) ►  | (a) 2009 | (b) 2010 | (c) 2011 | (d) 2012 | (e) 2013 | (f) Total |
|--|----------|----------|----------|----------|----------|-----------|
| 7 Amounts from line 4 . . . . .  |          |          |          |          |          | NA        |
| 8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources . . . . .   |          |          |          |          |          |           |
| 9 Net income from unrelated business activities, whether or not the business is regularly carried on . . . . .   |          |          |          |          |          |           |
| 10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.) . . . . .   |          |          |          |          |          |           |
| <b>11 Total support.</b> Add lines 7 through 10  |          |          |          |          |          |           |
| 12 Gross receipts from related activities, etc. (see instructions) . . . . .   |          |          |          |          | 12       |           |
| <b>13 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here . . . . . ► <input type="checkbox"/> |          |          |          |          |          |           |

**Section C. Computation of Public Support Percentage**

|  |    |      |
|--|----|------|
| 14 Public support percentage for 2013 (line 6, column (f) divided by line 11, column (f)) . . . . .  | 14 | NA % |
| 15 Public support percentage from 2012 Schedule A, Part II, line 14 . . . . .  | 15 | %    |
| <b>16a 33 1/3% support test—2013.</b> If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>   |    |      |
| <b>b 33 1/3% support test—2012.</b> If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>  |    |      |
| <b>17a 10%-facts-and-circumstances test—2013.</b> If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/>    |    |      |
| <b>b 10%-facts-and-circumstances test—2012.</b> If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization . . . . . ► <input type="checkbox"/> |    |      |
| <b>18 Private foundation.</b> If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions . . . . . ► <input type="checkbox"/>  |    |      |

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

| Calendar year (or fiscal year beginning in) ►  | (a) 2009 | (b) 2010 | (c) 2011 | (d) 2012 | (e) 2013 | (f) Total |
|--|----------|----------|----------|----------|----------|-----------|
| 1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")   |          |          |          |          |          | NA        |
| 2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose . . . |          |          |          |          |          |           |
| 3 Gross receipts from activities that are not an unrelated trade or business under section 513   |          |          |          |          |          |           |
| 4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . .  |          |          |          |          |          |           |
| 5 The value of services or facilities furnished by a governmental unit to the organization without charge . . .  |          |          |          |          |          |           |
| <b>6 Total.</b> Add lines 1 through 5 . . .  |          |          |          |          |          |           |
| <b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons . . .   |          |          |          |          |          |           |
| <b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year          |          |          |          |          |          |           |
| <b>c</b> Add lines 7a and 7b . . .   |          |          |          |          |          |           |
| <b>8 Public support</b> (Subtract line 7c from line 6.) . . .  |          |          |          |          |          |           |

**Section B. Total Support**

| Calendar year (or fiscal year beginning in) ►  | (a) 2009 | (b) 2010 | (c) 2011 | (d) 2012 | (e) 2013 | (f) Total                |
|--|----------|----------|----------|----------|----------|--------------------------|
| <b>9</b> Amounts from line 6 . . .   |          |          |          |          |          | NA                       |
| <b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources . . .  |          |          |          |          |          |                          |
| <b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 . . .   |          |          |          |          |          |                          |
| <b>c</b> Add lines 10a and 10b . . .   |          |          |          |          |          |                          |
| <b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on  |          |          |          |          |          |                          |
| <b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.) . . .  |          |          |          |          |          |                          |
| <b>13 Total support.</b> (Add lines 9, 10c, 11, and 12.) . . .   |          |          |          |          |          |                          |
| <b>14 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> . . . |          |          |          |          |          | <input type="checkbox"/> |

**Section C. Computation of Public Support Percentage**

|  |           |      |
|--|-----------|------|
| <b>15</b> Public support percentage for 2013 (line 8, column (f) divided by line 13, column (f)) . . . | <b>15</b> | NA % |
| <b>16</b> Public support percentage from 2012 Schedule A, Part III, line 15 . . .                      | <b>16</b> | %    |

**Section D. Computation of Investment Income Percentage**

|   |           |                          |
|---|-----------|--------------------------|
| <b>17</b> Investment income percentage for 2013 (line 10c, column (f) divided by line 13, column (f)) . . .   | <b>17</b> | NA %                     |
| <b>18</b> Investment income percentage from 2012 Schedule A, Part III, line 17 . . .  | <b>18</b> | %                        |
| <b>19a</b> <b>33 1/3% support tests—2013.</b> If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization . . .         |           | <input type="checkbox"/> |
| <b>b</b> <b>33 1/3% support tests—2012.</b> If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and <b>stop here</b> . The organization qualifies as a publicly supported organization . . . |           | <input type="checkbox"/> |
| <b>20</b> <b>Private foundation.</b> If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions . . .   |           | <input type="checkbox"/> |

**Part IV** **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Also complete this part for any additional information. (See instructions).

NA  
2022

**SCHEDULE D.  
(Form 990)**Department of the Treasury  
Internal Revenue Service**Supplemental Financial Statements**

OMB No 1545-0047

**2013**Open to Public  
Inspection► Complete if the organization answered "Yes," to Form 990,  
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.

► Attach to Form 990.

► Information about Schedule D (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Name of the organization

Employer identification number

CADCO Foundation, Inc.

55-0680725

**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 6.

|   | (a) Donor advised funds | (b) Funds and other accounts                             |
|---|-------------------------|--|
| 1 Total number at end of year . . . . .   |                         | NA   |
| 2 Aggregate contributions to (during year) . . . . .  |                         |  |
| 3 Aggregate grants from (during year) . . . . .   |                         |  |
| 4 Aggregate value at end of year . . . . .  |                         |  |
| 5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? . . . . .  |                         | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? . . . . . |                         | <input type="checkbox"/> Yes <input type="checkbox"/> No |

**Part II Conservation Easements.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 7.

|  |  |
|--|--|
| 1 Purpose(s) of conservation easements held by the organization (check all that apply).  |  |
| <input type="checkbox"/> Preservation of land for public use (e.g., recreation or education)   | <input type="checkbox"/> Preservation of an historically important land area |
| <input type="checkbox"/> Protection of natural habitat   | <input type="checkbox"/> Preservation of a certified historic structure      |
| <input type="checkbox"/> Preservation of open space  |  |
| 2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.  |  |
| a Total number of conservation easements . . . . .   |  |
| b Total acreage restricted by conservation easements . . . . .   |  |
| c Number of conservation easements on a certified historic structure included in (a) . . . . .   |  |
| d Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register . . . . .   |  |
| 3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► _____  |  |
| 4 Number of states where property subject to conservation easement is located ► _____  |  |
| 5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? . . . . .   | <input type="checkbox"/> Yes <input type="checkbox"/> No                     |
| 6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ► _____  |  |
| 7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ► \$ _____   |  |
| 8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B) (i) and section 170(h)(4)(B)(ii)? . . . . .   | <input type="checkbox"/> Yes <input type="checkbox"/> No                     |
| 9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements. |  |

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 8.

|      |   |               |
|------|---|---------------|
| 1a   | If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items. |               |
| b    | If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:  |               |
| (i)  | Revenues included in Form 990, Part VIII, line 1 . . . . .  | ► \$ _____ NA |
| (ii) | Assets included in Form 990, Part X . . . . .   | ► \$ _____    |
| 2    | If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items:  |               |
| a    | Revenues included in Form 990, Part VIII, line 1 . . . . .  | ► \$ _____    |
| b    | Assets included in Form 990, Part X . . . . .   | ► \$ _____    |

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)**

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

a  Public exhibition      d  Loan or exchange programs  
 b  Scholarly research      e  Other NA

c  Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  Yes  No

**Part IV Escrow and Custodial Arrangements.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  Yes  No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

|    | Amount |
|----|--------|
| 1c | NA     |
| 1d |        |
| 1e |        |
| 1f |        |

c Beginning balance . . . . .  
 d Additions during the year . . . . .  
 e Distributions during the year . . . . .  
 f Ending balance . . . . .

2a Did the organization include an amount on Form 990, Part X, line 21?  Yes  No  
 b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII.

**Part V Endowment Funds.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 10.

|  | (a) Current year | (b) Prior year | (c) Two years back | (d) Three years back | (e) Four years back |
|--|------------------|----------------|--------------------|----------------------|---------------------|
| 1a Beginning of year balance . . . . .                     | 2,028,702        | 2,087,127      | 2,042,551          | 1,940,258            | 1,833,642           |
| b Contributions . . . . .                                  | 49,996           | 152,455        | 87,763             | 88,875               | 82,388              |
| c Net investment earnings, gains, and losses . . . . .     | 7,704            | 23,315         | 23,838             | 24,118               | 24,439              |
| d Grants or scholarships . . . . .                         | -127,314         | 0              | -15,000            | -10,699              | 0                   |
| e Other expenditures for facilities and programs . . . . . | -45,000          | -234,194       | -52,025            | 0                    | 0                   |
| f Administrative expenses . . . . .                        | 0                | -1             | 0                  | -1                   | -211                |
| g End of year balance . . . . .                            | 1,914,088        | 2,028,702      | 2,087,127          | 2,042,551            | 1,940,258           |

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ► 100%  
 b Permanent endowment ► 0%  
 c Temporarily restricted endowment ► 0%

The percentages in lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

(i) unrelated organizations . . . . .  
 (ii) related organizations . . . . .  
 b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R? . . . . .

| Yes    | No |
|--------|----|
| 3a(i)  | ✓  |
| 3a(ii) | ✓  |
| 3b     | NA |

4 Describe in Part XIII the intended uses of the organization's endowment funds.

**Part VI Land, Buildings, and Equipment.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

|                                    | Description of property | (a) Cost or other basis (investment) | (b) Cost or other basis (other) | (c) Accumulated depreciation | (d) Book value |
|------------------------------------|-------------------------|--------------------------------------|---------------------------------|------------------------------|----------------|
| 1a Land . . . . .                  |                         |                                      |                                 |                              | NA             |
| b Buildings . . . . .              |                         |                                      |                                 |                              |                |
| c Leasehold improvements . . . . . |                         |                                      |                                 |                              |                |
| d Equipment . . . . .              |                         |                                      |                                 |                              |                |
| e Other . . . . .                  |                         |                                      |                                 |                              |                |

**Total.** Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10(c).) ►

**Part VII Investments—Other Securities.**

Complete if the organization answered “Yes” to Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

| (a) Description of security or category<br>(including name of security) | (b) Book value | (c) Method of valuation<br>Cost or end-of-year market value |
|---|----------------|---|
| (1) Financial derivatives   | NA             |   |
| (2) Closely-held equity interests                                       |                |   |
| (3) Other   |                |   |
| (A)   |                |   |
| (B)   |                |   |
| (C)   |                |   |
| (D)   |                |   |
| (E)   |                |   |
| (F)   |                |   |
| (G)   |                |   |
| (H)   |                |   |

Total. (Column (b) must equal Form 990, Part X, col. (B) line 12.) ►

**Part VIII Investments—Program Related.**

Complete if the organization answered “Yes” to Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

| (a) Description of investment | (b) Book value | (c) Method of valuation<br>Cost or end-of-year market value |
|-------------------------------|----------------|---|
| (1) Investment in MAH         | 200,000        | Cost  |
| (2)                           |                |   |
| (3)                           |                |   |
| (4)                           |                |   |
| (5)                           |                |   |
| (6)                           |                |   |
| (7)                           |                |   |
| (8)                           |                |   |
| (9)                           |                |   |

Total. (Column (b) must equal Form 990, Part X, col. (B) line 13.) ►

**Part IX Other Assets.**

Complete if the organization answered “Yes” to Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

| (a) Description | (b) Book value |
|-----------------|----------------|
| (1)             | NA             |
| (2)             |                |
| (3)             |                |
| (4)             |                |
| (5)             |                |
| (6)             |                |
| (7)             |                |
| (8)             |                |
| (9)             |                |

Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.) ►

**Part X Other Liabilities.**

Complete if the organization answered “Yes” to Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

| (a) Description of liability                     | (b) Book value |
|--|----------------|
| (1) Federal income taxes                         |                |
| (2) Intercompany payable to related organization | 259,758        |
| (3)  |                |
| (4)  |                |
| (5)  |                |
| (6)  |                |
| (7)  |                |
| (8)  |                |
| (9)  |                |

Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ►

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 12a.

|   |   |    |        |
|---|---|----|--------|
| 1 | Total revenue, gains, and other support per audited financial statements . . . . .        | 1  | 66,806 |
| 2 | Amounts included on line 1 but not on Form 990, Part VIII, line 12:                       |    |        |
| a | Net unrealized gains on investments . . . . .   | 2a | 0      |
| b | Donated services and use of facilities . . . . .  | 2b | 0      |
| c | Recoveries of prior year grants . . . . .   | 2c | 0      |
| d | Other (Describe in Part XIII.) . . . . .  | 2d | 7,644  |
| e | Add lines 2a through 2d . . . . .   | 2e | 7,644  |
| 3 | Subtract line 2e from line 1 . . . . .  | 3  | 59,162 |
| 4 | Amounts included on Form 990, Part VIII, line 12, but not on line 1:                      |    |        |
| a | Investment expenses not included on Form 990, Part VIII, line 7b . . . . .                | 4a | 0      |
| b | Other (Describe in Part XIII.) . . . . .  | 4b | 0      |
| c | Add lines 4a and 4b . . . . .   | 4c | 0      |
| 5 | Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.) . . . . . | 5  | 59,162 |

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered "Yes" to Form 990, Part IV, line 12a.

|   |  |    |         |
|---|--|----|---------|
| 1 | Total expenses and losses per audited financial statements . . . . .                       | 1  | 203,161 |
| 2 | Amounts included on line 1 but not on Form 990, Part IX, line 25:                          |    |         |
| a | Donated services and use of facilities . . . . .   | 2a | 0       |
| b | Prior year adjustments . . . . .   | 2b | 0       |
| c | Other losses . . . . .   | 2c | 0       |
| d | Other (Describe in Part XIII.) . . . . .   | 2d | 0       |
| e | Add lines 2a through 2d . . . . .  | 2e | 0       |
| 3 | Subtract line 2e from line 1 . . . . .   | 3  | 203,161 |
| 4 | Amounts included on Form 990, Part IX, line 25, but not on line 1:                         |    |         |
| a | Investment expenses not included on Form 990, Part VIII, line 7b . . . . .                 | 4a | 0       |
| b | Other (Describe in Part XIII.) . . . . .   | 4b | 0       |
| c | Add lines 4a and 4b . . . . .  | 4c | 0       |
| 5 | Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.) . . . . . | 5  | 203,161 |

**Part XIII Supplemental Information.**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**Part V, Line 4: CADCO Foundation, Inc., maintains part of its liquid assets in a board-designated endowment fund held for future economic development projects which will provide job creation or expansion or other such projects the board deems appropriate in satisfying the intent of the trust. These funds are not available for general operating support of CADCO Foundation or its affiliates.**

**Part X, Line 2: As of December 31, 2013, the organization had no uncertain tax positions that qualify for either recognition or disclosure in the financial statements.**

**Part XI, Line 2d: Net assets released from restrictions \$7,644**

**Part XIII      Supplemental Information (continued)**

**SCHEDULE I**  
**(Form 990)****Grants and Other Assistance to Organizations,  
Governments, and Individuals in the United States**  
Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.Department of the Treasury  
Internal Revenue Service  
Name of the organization**CADCO Foundation, Inc.****Part I General Information on Grants and Assistance**

- 1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?  Yes  No
- 2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

**Part II Grants and Other Assistance to Governments and Organizations in the United States** Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

| 1 (a) Name and address of organization<br>or government       | 1(b) EIN   | 1(c) IRC section<br>if applicable | 1(d) Amount of cash<br>grant | 1(e) Amount of non-<br>cash assistance | 1(f) Method of valuation<br>(book, FMV, appraisal,<br>other) | 1(g) Description of<br>non-cash assistance | 1(h) Purpose of grant<br>or assistance |
|---|------------|-----------------------------------|------------------------------|--|--|--|--|
| (1) CADCO of WV, Inc.<br>1116 Smith St., Charleston, WV 25301 | 55-6024192 | 501(c)(4)                         |                              | 194.598                                |  |  | Business Incubator                     |
| (2)   |            |                                   |                              |  |  |  |  |
| (3)   |            |                                   |                              |  |  |  |  |
| (4)   |            |                                   |                              |  |  |  |  |
| (5)   |            |                                   |                              |  |  |  |  |
| (6)   |            |                                   |                              |  |  |  |  |
| (7)   |            |                                   |                              |  |  |  |  |
| (8)   |            |                                   |                              |  |  |  |  |
| (9)   |            |                                   |                              |  |  |  |  |
| (10)  |            |                                   |                              |  |  |  |  |
| (11)  |            |                                   |                              |  |  |  |  |
| (12)  |            |                                   |                              |  |  |  |  |

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

3 Enter total number of other organizations listed in the line 1 table

► Attach to Form 990.

Cat No 50055P

► Open to Public  
Inspection

OMB No 1545-0047 .

**2013**Information about Schedule I (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).Employer identification number  
55-0680725

Schedule I (Form 990) (2013)

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

**Part III Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22.

Part III can be duplicated if additional space is needed.

| (a) Type of grant or assistance | (b) Number of recipients | (c) Amount of cash grant | (d) Amount of non-cash assistance | (e) Method of valuation (book, FMV, appraisal, other) | (f) Description of non-cash assistance |
|---------------------------------|--------------------------|--------------------------|-----------------------------------|---|--|
| 1 Scholarships and computers    | 3                        | 6,000                    | 1,200                             | Cost  | Purchased and awarded computers        |
| 2                               |                          |                          |                                   |   |  |
| 3                               |                          |                          |                                   |   |  |
| 4                               |                          |                          |                                   |   |  |
| 5                               |                          |                          |                                   |   |  |
| 6                               |                          |                          |                                   |   |  |
| 7                               |                          |                          |                                   |   |  |

**Part IV Supplemental Information.** Provide the information required in Part I, line 2, Part II, column (b), and any other additional information.

Part I, Line 2: CADCO Foundation, Inc. requires written grant proposals from organizations and individuals requesting financial support for their projects and endeavors. Such written proposals must document that the financial support will be used for economic and community development in a depressed, high density urban area, inhabited mainly by low income minority or other disadvantaged groups. The Board of Directors approves grant requests based on criteria such as creation of jobs, inducing industrial enterprises to remain or locate in the area, and creation or maintenance of a skilled workforce.

**SCHEDULE J**  
(Form 990)

Department of the Treasury  
Internal Revenue Service

**Compensation Information**  
For certain Officers, Directors, Trustees, Key Employees, and Highest  
Compensated Employees

OMB No 1545-0047

**2013**

Open to Public  
Inspection

► Complete if the organization answered "Yes" on Form 990, Part IV, line 23.

► Attach to Form 990. ► See separate instructions.

► Information about Schedule J (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Name of the organization

CADCO Foundation, Inc.

Employer identification number

55-0680725

**Part I Questions Regarding Compensation**

**1a** Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

|  |    |  |
|--|----|--|
| <input type="checkbox"/> First-class or charter travel             | NA | <input type="checkbox"/> Housing allowance or residence for personal use |
| <input type="checkbox"/> Travel for companions                     |    | <input type="checkbox"/> Payments for business use of personal residence |
| <input type="checkbox"/> Tax indemnification and gross-up payments |    | <input type="checkbox"/> Health or social club dues or initiation fees   |
| <input type="checkbox"/> Discretionary spending account            |    | <input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef) |

|    | Yes | No |
|----|-----|----|
| 1a |     |    |
|    |     | NA |

**b** If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain.

|    |  |    |
|----|--|----|
| 1b |  | NA |
|    |  |    |

**2** Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked in line 1a?

|   |  |    |
|---|--|----|
| 2 |  | NA |
|   |  |    |

**3** Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

|  |  |
|--|--|
| <input type="checkbox"/> Compensation committee              | <input type="checkbox"/> Written employment contract                     |
| <input type="checkbox"/> Independent compensation consultant | <input type="checkbox"/> Compensation survey or study                    |
| <input type="checkbox"/> Form 990 of other organizations     | <input type="checkbox"/> Approval by the board or compensation committee |

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

**4** During the year, did any person listed in Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

**a** Receive a severance payment or change-of-control payment?  
**b** Participate in, or receive payment from, a supplemental nonqualified retirement plan?  
**c** Participate in, or receive payment from, an equity-based compensation arrangement?

If "Yes" to any of lines 4a–c, list the persons and provide the applicable amounts for each item in Part III.

|    |  |   |
|----|--|---|
| 4a |  | ✓ |
| 4b |  | ✓ |
| 4c |  | ✓ |

**Only section 501(c)(3) and 501(c)(4) organizations must complete lines 5–9.**

**5** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

**a** The organization?

**b** Any related organization?

If "Yes" to line 5a or 5b, describe in Part III.

|    |   |   |
|----|---|---|
| 5a |   | ✓ |
| 5b | ✓ |   |

**6** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

**a** The organization?

**b** Any related organization?

If "Yes" to line 6a or 6b, describe in Part III.

|    |   |   |
|----|---|---|
| 6a |   | ✓ |
| 6b | ✓ |   |

**7** For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III

|   |  |   |
|---|--|---|
| 7 |  | ✓ |
|   |  |   |

**8** Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

|   |  |   |
|---|--|---|
| 8 |  | ✓ |
|   |  |   |

**9** If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

|   |  |  |    |
|---|--|--|----|
| 9 |  |  | NA |
|   |  |  |    |

**Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

**Note.** The sum of columns (B)(i)–(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

| (A) Name and Title             | (B) Breakdown of W-2 and/or 1099-MISC compensation |                                     |                                     | (C) Retirement and other deferred compensation | (D) Nontaxable benefits | (E) Total of columns (B)(i)–(D) | (F) Compensation reported as deferred in prior Form 990 |
|--------------------------------|--|-------------------------------------|-------------------------------------|--|-------------------------|---------------------------------|---|
|                                | (i) Base compensation                              | (ii) Bonus & incentive compensation | (iii) Other reportable compensation |  |                         |                                 |   |
| 1 Matthew G. Ballard, Pres/CEO | (i) 142,554  | (ii) 1,325                          | (iii) 0                             | 15,058   | 7,976                   | 166,913                         | 1,325   |
| 2                              |  |                                     |                                     |  |                         |                                 |   |
| 3                              |  |                                     |                                     |  |                         |                                 |   |
| 4                              |  |                                     |                                     |  |                         |                                 |   |
| 5                              |  |                                     |                                     |  |                         |                                 |   |
| 6                              |  |                                     |                                     |  |                         |                                 |   |
| 7                              |  |                                     |                                     |  |                         |                                 |   |
| 8                              |  |                                     |                                     |  |                         |                                 |   |
| 9                              |  |                                     |                                     |  |                         |                                 |   |
| 10                             |  |                                     |                                     |  |                         |                                 |   |
| 11                             |  |                                     |                                     |  |                         |                                 |   |
| 12                             |  |                                     |                                     |  |                         |                                 |   |
| 13                             |  |                                     |                                     |  |                         |                                 |   |
| 14                             |  |                                     |                                     |  |                         |                                 |   |
| 15                             |  |                                     |                                     |  |                         |                                 |   |
| 16                             |  |                                     |                                     |  |                         |                                 |   |

**Part III Supplemental Information**

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

**Part I, Line 3:** The filing organization has no employees and did not pay any wages. Schedule J is presented, as per instructions, to report compensation paid by a related organization.

**Capital Area Development Corporation of West Virginia, Inc. (CADCO):** Matthew G. Ballard serves as President/CEO of both the filing organization and related organization, CADCO.

**Compensation paid to Mr. Ballard by the related organization was determined by a compensation committee and approved by the related organization's executive committee.**

**Line 5b and 6b:** Matthew G. Ballard, President/CEO, participated in a team incentive plan implemented in 2012 and continued in 2013 by related organization CADCO. In 2012, CADCO met its goal of exceeding budgeted membership dues revenue, resulting in incentive accruals at 12/31/12 (paid in February 2013) equal to 1% of each eligible employee's annual salary.

**Mr. Ballard accrued an incentive of \$1,325 which was paid in February 2013 by related organization, CADCO.** This amount is identified above in Part II, Line 1, Column (B)(ii) and (F).

**Similarly, in 2013, the related organization met its goal of exceeding budgeted net earnings, resulting in incentive accruals at 12/31/13 (paid in February 2014) equal to \$675 per eligible employee.** Mr. Ballard accrued an incentive of \$675. This amount is included above in Part II, Line 1, Column (C).

Department of the Treasury  
Internal Revenue Service

► Attach to Form 990 to list additional information for Form 990, Part VII, Section A, line 1a.

► See the Instructions for Form 990.

**Name of the Organization**

CADCO Foundation, Inc.

**Employer identification number**

55

0680725

**Part I Continuation of Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees**

**SCHEDULE L**  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

Name of the organization

CADCO Foundation, Inc.

**Transactions With Interested Persons**

OMB No 1545-0047

**2013**

Open To Public  
Inspection

- Complete if the organization answered "Yes" on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c, or Form 990-EZ, Part V, line 38a or 40b.
- Attach to Form 990 or Form 990-EZ. ► See separate instructions.
- Information about Schedule L (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Employer identification number

55-0680725

**Part I Excess Benefit Transactions** (section 501(c)(3) and section 501(c)(4) organizations only).

Complete if the organization answered "Yes" on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b.

| 1   | (a) Name of disqualified person | (b) Relationship between disqualified person and organization | (c) Description of transaction |  | (d) Corrected? |    |
|-----|---------------------------------|---|--------------------------------|--|----------------|----|
|     |                                 |   |                                |  | Yes            | No |
| (1) | NA                              |   |                                |  |                |    |
| (2) |                                 |   |                                |  |                |    |
| (3) |                                 |   |                                |  |                |    |
| (4) |                                 |   |                                |  |                |    |
| (5) |                                 |   |                                |  |                |    |
| (6) |                                 |   |                                |  |                |    |

2 Enter the amount of tax incurred by the organization managers or disqualified persons during the year under section 4958. ► \$

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization ► \$

**Part II Loans to and/or From Interested Persons.**

Complete if the organization answered "Yes" on Form 990-EZ, Part V, line 38a or Form 990, Part IV, line 26; or if the organization reported an amount on Form 990, Part X, line 5, 6, or 22.

| (a) Name of interested person | (b) Relationship with organization | (c) Purpose of loan | (d) Loan to or from the organization? | (e) Original principal amount | (f) Balance due | (g) In default? |    | (h) Approved by board or committee? |    | (i) Written agreement? |    |
|-------------------------------|------------------------------------|---------------------|---------------------------------------|-------------------------------|-----------------|-----------------|----|-------------------------------------|----|------------------------|----|
|                               |                                    |                     |                                       |                               |                 | Yes             | No | Yes                                 | No | Yes                    | No |
| (1)                           | NA                                 |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (2)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (3)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (4)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (5)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (6)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (7)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (8)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (9)                           |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |
| (10)                          |                                    |                     |                                       |                               |                 |                 |    |                                     |    |                        |    |

Total ► \$

**Part III Grants or Assistance Benefiting Interested Persons.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 27.

| (a) Name of interested person | (b) Relationship between interested person and the organization | (c) Amount of assistance | (d) Type of assistance | (e) Purpose of assistance |
|-------------------------------|---|--------------------------|------------------------|---------------------------|
| (1)                           | NA  |                          |                        |                           |
| (2)                           |   |                          |                        |                           |
| (3)                           |   |                          |                        |                           |
| (4)                           |   |                          |                        |                           |
| (5)                           |   |                          |                        |                           |
| (6)                           |   |                          |                        |                           |
| (7)                           |   |                          |                        |                           |
| (8)                           |   |                          |                        |                           |
| (9)                           |   |                          |                        |                           |
| (10)                          |   |                          |                        |                           |

**Part IV Business Transactions Involving Interested Persons.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 28a, 28b, or 28c.

| (a) Name of interested person | (b) Relationship between interested person and the organization | (c) Amount of transaction | (d) Description of transaction | (e) Sharing of organization's revenues? |    |
|-------------------------------|---|---------------------------|--------------------------------|---|----|
|                               |   |                           |                                | Yes                                     | No |
| (1) There are no reportable   |   |                           |                                |   |    |
| (2) transactions in excess of |   |                           |                                |   |    |
| (3) applicable thresholds.    |   |                           |                                |   |    |
| (4) See Part V below for      |   |                           |                                |   |    |
| (5) additional information.   |   |                           |                                |   |    |
| (6)                           |   |                           |                                |   |    |
| (7)                           |   |                           |                                |   |    |
| (8)                           |   |                           |                                |   |    |
| (9)                           |   |                           |                                |   |    |
| (10)                          |   |                           |                                |   |    |

**Part V Supplemental Information**

Provide additional information for responses to questions on Schedule L (see instructions).

The following directors of the organization were also officers, directors, trustees, or direct or indirect owners of unrelated entities doing business with this organization's affiliate, the Capital Area Development Corporation of West Virginia, Inc. No transactions are reported above in Part IV because they do not exceed applicable reporting thresholds. All transactions between the reporting organization's affiliate and the unrelated entities reported below were conducted in the normal course of business under terms extended to the general business community. No transactions resulted in lack of independence for the directors listed below.

Virginia King, ownership interest in Terradon Communications - website management and consulting services

Gregory Burton, officer of Brickstreet Insurance - Workers Compensation insurance services

J. Mark Bias, officer of BB&T - banking services

Charles Loeb, member of Jackson Kelly - legal services

Norman (Trip) Shumate, officer of Charleston Newspapers - advertising and subscription services

Sally Smith, member of Bowles Rice LLP - legal services

Jeffrey McIntyre, officer of WV American Water - public utility services

**SCHEDULE M**  
**(Form 990)**

Department of the Treasury  
Internal Revenue Service

**Noncash Contributions**

OMB No. 1545-0047

**2013**

Open To Public  
Inspection

► Complete if the organization answered "Yes" on Form 990, Part IV, lines 29 or 30.

► Attach to Form 990.

► Information about Schedule M (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Name of the organization

CADCO Foundation, Inc.

Employer identification number

55-0680725

**Part I Types of Property**

|  | (a)<br>Check if<br>applicable | (b)<br>Number of contributions or<br>items contributed | (c)<br>Noncash contribution<br>amounts reported on<br>Form 990, Part VIII, line 1g | (d)<br>Method of determining<br>noncash contribution amounts |
|--|-------------------------------|--|--|--|
| 1 Art—Works of art . . . . .   |                               |  |  |  |
| 2 Art—Historical treasures . . . . .                                       |                               |  |  |  |
| 3 Art—Fractional interests . . . . .                                       |                               |  |  |  |
| 4 Books and publications . . . . .   |                               |  |  |  |
| 5 Clothing and household<br>goods . . . . .                                |                               |  |  |  |
| 6 Cars and other vehicles . . . . .  |                               |  |  |  |
| 7 Boats and planes . . . . .   |                               |  |  |  |
| 8 Intellectual property . . . . .  |                               |  |  |  |
| 9 Securities—Publicly traded . . . . .                                     | ✓                             | 1  | 366  | FMV per market quotes  |
| 10 Securities—Closely held stock . . . . .                                 |                               |  |  |  |
| 11 Securities—Partnership, LLC,<br>or trust interests . . . . .            |                               |  |  |  |
| 12 Securities—Miscellaneous . . . . .                                      |                               |  |  |  |
| 13 Qualified conservation<br>contribution—Historic<br>structures . . . . . |                               |  |  |  |
| 14 Qualified conservation<br>contribution—Other . . . . .                  |                               |  |  |  |
| 15 Real estate—Residential . . . . .                                       |                               |  |  |  |
| 16 Real estate—Commercial . . . . .  |                               |  |  |  |
| 17 Real estate—Other . . . . .   |                               |  |  |  |
| 18 Collectibles . . . . .  |                               |  |  |  |
| 19 Food inventory . . . . .  |                               |  |  |  |
| 20 Drugs and medical supplies . . . . .                                    |                               |  |  |  |
| 21 Taxidermy . . . . .   |                               |  |  |  |
| 22 Historical artifacts . . . . .  |                               |  |  |  |
| 23 Scientific specimens . . . . .  |                               |  |  |  |
| 24 Archeological artifacts . . . . .                                       |                               |  |  |  |
| 25 Other ► ( _____ ) . . . . .   |                               |  |  |  |
| 26 Other ► ( _____ ) . . . . .   |                               |  |  |  |
| 27 Other ► ( _____ ) . . . . .   |                               |  |  |  |
| 28 Other ► ( _____ ) . . . . .   |                               |  |  |  |

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement . . . . .

29

0

Yes No

30a During the year, did the organization receive by contribution any property reported in Part I, lines 1 - 28, that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period? . . . . .

30a

✓

b If "Yes," describe the arrangement in Part II.

31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions? . . . . .

31

✓

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions? . . . . .

32a

✓

b If "Yes," describe in Part II.

33 If the organization did not report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.

**Part II** **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

Part I, Line 33: In 2013, the organization received a stock gift as payment on a prior year pledge. The gift was valued at \$3,077. Under the accrual accounting method used by the organization, only \$366, representing value received in excess of pledge balance, is reported on 2013 Form 990, Part VII, Line 1g. The remaining value of the stock gift was properly recorded as reduction of pledge receivable and not as current year revenues. The total original pledge was properly recorded in financial statements and reported on Form 990 in the year pledged.

**Supplemental Information to Form 990 or 990-EZ**Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.

OMB No. 1545-0047

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► Attach to Form 990 or 990-EZ.

► Information about Schedule O (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

Name of the organization

**CADCO Foundation, Inc.**

Employer identification number

**55-0680725**

**Page 4, Part IV, Line 28c:** Several directors of the organization are affiliated with unrelated entities doing business with this organization's affiliate, the Capital Area Development Corporation of West Virginia, Inc. See Schedule L, Part V for a list of those directors. There were no reportable transactions in excess of applicable thresholds, and no impairment of independence with respect to the organization.

**Page 6, Part VI, Line 2:** The following members of the board of directors reported business relationships with other directors.

**J. Mark Bias** - business relationship with **Matthew G. Ballard, Patrick Bond, Michael Basile, Gregory Burton, Terrell Ellis, Georgette George, Lois Gillenwater, David Hardy, Virginia King, Charles Loeb, Jeffrey McIntyre, Robert Pepper, Jack Rossi, Steve Rubin, Norman (Trip) Shumate, William Signorelli, George Smith, Diana Sole Walko**

**Steven Hedrick** - business relationship with **Matthew G. Ballard**

**H. G. Shaffer, III** - business relationship with **Matthew G. Ballard**

**Virginia King** - business relationship with **J. Mark Bias**

**Page 6, Part VI, Line 3:** Staff of related organization, Capital Area Development Corporation of West Virginia, Inc. (CADCO), perform all managerial and administrative functions for CADCO Foundation, Inc. Directors and officers of CADCO Foundation, Inc. are also directors and officer of the related organization, CADCO.

**Page 6, Part VI, Line 6 and 7a:** The sole member of CADCO Foundation, Inc. is its related organization, CADCO, which is identified above and on Schedule R.

**Page 6, Part VI, Line 9:** See attached list of Board of Directors for mailing addresses.

**Page 6, Part VI, Line 11a and 11b:** The organization's chief financial officer prepared Form 990. Authority to review and approve Form 990 has been delegated to the Board's Finance Committee, which reviewed and approved the form prior to filing. The Board's Executive Committee also reviewed and approved Form 990 prior to filing. Remaining members of the Board are invited to contact the chief financial officer to obtain a copy of Form 990 which is emailed upon request.

Name of the organization

CADCO Foundation, Inc.

Employer identification number

55-0680725

Page 6, Part VI, Line 12a, 12b, 12c: Conflicts of interest with respect to officers, directors and employees of CADCO and its affiliates is addressed in the organization's Bylaws, Accounting Manual and Personnel Policies. The organization's conflict of interest policy is presented to directors and employees at periodic training sessions. Directors and employees are charged with professional conduct which includes self-monitoring and reporting of potential or perceived conflicts of interest. Management and the Board of Directors advise as to whether or not the perceived conflict is valid. Directors are asked to remove themselves from discussions or decisions in matters where there may be conflict of interest. The organization has also implemented a Code of Ethics statement which has been accepted via signature by directors and employees.

Page 6, Part VI, Line 15a and 15b: CADCO Foundation, Inc. did not compensate any directors and has no employees.

Page 6, Part VI, Line 19: The organization makes its governing documents, conflict of interest policy and financial statements available to the public upon request, either by providing copies or by inspection at its office.

Pages 7 and 8, Part VII, Line 1a, Columns B, E, F: Matthew G. Ballard, President/CEO is employed by related organization, CADCO. Amounts reported in Columns E and F were paid by the related organization. Estimated weekly hours devoted by Mr. Ballard in performance of his duties to the related organization were in excess of 40.

Page 12, Part XII, Line 2a, 2b, 2c: The CFO of the related organization compiled the financial statements of CADCO Foundation, Inc. This organization's financial statements were audited by an independent CPA firm as part of a consolidated financial statement for the related organization and its affiliates. The organization's Finance Committee selects the audit firm and provides audit oversight.

**SCHEDULE R  
(Form 990)**Department of the Treasury  
Internal Revenue Service  
Name of the organizationCADCO Foundation, Inc.**Related Organizations and Unrelated Partnerships**

► Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.

► Attach to Form 990.

► See separate instructions.

► Information about Schedule R (Form 990) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No. 1545-0047 \*

**2013****Open to Public  
Inspection**

Employer identification number

55-0680725

**Part I Identification of Disregarded Entities** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

| (a)<br>Name, address, and EIN (if applicable) of disregarded entity | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Total income | (e)<br>End-of-year assets | (f)<br>Direct controlling entity |
|---|-------------------------|--|---------------------|---------------------------|----------------------------------|
| (1) NA  |                         |  |                     |                           |                                  |
| (2)   |                         |  |                     |                           |                                  |
| (3)   |                         |  |                     |                           |                                  |
| (4)   |                         |  |                     |                           |                                  |
| (5)   |                         |  |                     |                           |                                  |
| (6)   |                         |  |                     |                           |                                  |
| (7)   |                         |  |                     |                           |                                  |

**Part II Identification of Related Tax-Exempt Organizations** Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.

| (a)<br>Name, address, and EIN of related organization   | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Exempt Code section | (e)<br>Public charity status (if section 501(c)(3)) | (f)<br>Direct controlling entity | (g)<br>Section 512(b)(13) controlled entity? | Yes | No |
|---|-------------------------|--|----------------------------|---|----------------------------------|--|-----|----|
| (1) Capital Area Development Corporation of WV, Inc.<br>1116 Smith Street, Charleston, WV 25301 | Economic Development WV | 501(c)(4)  |                            | NA NA   |                                  | ✓  |     |    |
| (2) Enterprise Properties, Inc.<br>1116 Smith Street, Charleston, WV 25301                      | Economic Development WV | 501(c)(6)  |                            | NA NA   |                                  | ✓  |     |    |
| (3)   |                         |  |                            |   |                                  |  |     |    |
| (4)   |                         |  |                            |   |                                  |  |     |    |
| (5)   |                         |  |                            |   |                                  |  |     |    |
| (6)   |                         |  |                            |   |                                  |  |     |    |
| (7)   |                         |  |                            |   |                                  |  |     |    |

For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Cat. No. 50135Y

Schedule R (Form 990) 2013

**Part III Identification of Related Organizations Taxable as a Partnership** Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.

| (a)<br>Name, address, and EIN of related organization | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Direct controlling entity | (e)<br>Predominant income (related, unrelated, excluded from tax under sections 512-514) | (f)<br>Share of total income | (g)<br>Share of end-of-year assets | (h)<br>Disproportionate allocations? | (i)<br>Code V-UBI amount in box 20 of Schedule K-1 (Form 1065) | (j)<br>General or managing partner? | (k)<br>Percentage ownership |
|---|-------------------------|--|----------------------------------|--|------------------------------|------------------------------------|--------------------------------------|--|-------------------------------------|-----------------------------|
|   |                         |  |                                  |  |                              |                                    |                                      |  | Yes                                 | No                          |
| (1) NA  |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |
| (2)   |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |
| (3)   |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |
| (4)   |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |
| (5)   |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |
| (6)   |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |
| (7)   |                         |  |                                  |  |                              |                                    |                                      |  |                                     |                             |

**Part IV Identification of Related Organizations Taxable as a Corporation or Trust** Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

| (a)<br>Name, address, and EIN of related organization | (b)<br>Primary activity | (c)<br>Legal domicile (state or foreign country) | (d)<br>Direct controlling entity | (e)<br>Type of entity (C corp, S corp, or trust) | (f)<br>Share of total income | (g)<br>Share of end-of-year assets | (h)<br>Percentage ownership | (i)<br>Section 512(b)(13) controlled entity? | Yes | No |
|---|-------------------------|--|----------------------------------|--|------------------------------|------------------------------------|-----------------------------|--|-----|----|
|   |                         |  |                                  |  |                              |                                    |                             |  | Yes | No |
| (1) NA  |                         |  |                                  |  |                              |                                    |                             |  |     |    |
| (2)   |                         |  |                                  |  |                              |                                    |                             |  |     |    |
| (3)   |                         |  |                                  |  |                              |                                    |                             |  |     |    |
| (4)   |                         |  |                                  |  |                              |                                    |                             |  |     |    |
| (5)   |                         |  |                                  |  |                              |                                    |                             |  |     |    |
| (6)   |                         |  |                                  |  |                              |                                    |                             |  |     |    |
| (7)   |                         |  |                                  |  |                              |                                    |                             |  |     |    |

**Part V****Transactions With Related Organizations** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.**Note.** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.

1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

- a Receipt of **(i)** interest **(ii)** annuities **(iii)** royalties or **(iv)** rent from a controlled entity
- b Gift, grant, or capital contribution to related organization(s)
- c Gift, grant, or capital contribution from related organization(s)
- d Loans or loan guarantees to or for related organization(s)
- e Loans or loan guarantees by related organization(s)
- f Dividends from related organization(s)
- g Sale of assets to related organization(s)
- h Purchase of assets from related organization(s)
- i Exchange of assets with related organization(s)
- j Lease of facilities, equipment, or other assets to related organization(s)
- k Lease of facilities, equipment, or other assets from related organization(s)
- l Performance of services or membership or fundraising solicitations for related organization(s)
- m Performance of services or membership or fundraising solicitations by related organization(s)
- n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)
- o Sharing of paid employees with related organization(s)
- p Reimbursement paid to related organization(s) for expenses
- q Reimbursement paid by related organization(s) for expenses
- r Other transfer of cash or property to related organization(s)
- s Other transfer of cash or property from related organization(s)

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

| (a)<br>Name of related organization                         | (b)<br>Transaction type (a-s) | (c)<br>Amount involved | (d)<br>Method of determining amount involved |
|---|-------------------------------|------------------------|--|
| <b>(1) Capital Area Development Corporation of WV, Inc.</b> | <b>b</b>                      | <b>194,598</b>         | <b>See Part VII</b>                          |
| <b>(2) Capital Area Development Corporation of WV, Inc.</b> | <b>d</b>                      | <b>4,995</b>           | <b>See Part VII</b>                          |
| <b>(3) Capital Area Development Corporation of WV, Inc.</b> | <b>m, n, o</b>                | <b>365</b>             | <b>See Part VII</b>                          |
| <b>(4) Capital Area Development Corporation of WV, Inc.</b> | <b>r, s</b>                   | <b>3,685</b>           | <b>See Part VII</b>                          |
| <b>(5)</b>  |                               |                        |  |
| <b>(6)</b>  |                               |                        |  |

**Part VI** **Unrelated Organizations Taxable as a Partnership** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

| (a)<br>Name, address, and EIN of entity | (b)<br>Primary activity | (c)<br>Legal domicile<br>(state or foreign<br>country) | (d)<br>Predominant<br>income (related,<br>unrelated, excluded<br>from tax under<br>sections 512-514) | (e)<br>Are all partners<br>section<br>501(c)(3)<br>organizations?<br><br><input type="checkbox"/> Yes<br><input type="checkbox"/> No | (f)<br>Share of<br>total income | (g)<br>Share of<br>end-of-year<br>assets | (h)<br>Proportionate<br>allocations?<br><br><input type="checkbox"/> Yes<br><input type="checkbox"/> No | (i)<br>Code V-UBI<br>amount in box 20<br>of Schedule K-1<br>(Form 1065) | (j)<br>General or<br>managing<br>partner? | (k)<br>Percentage<br>ownership |
|---|-------------------------|--|--|--|---------------------------------|--|---|---|---|--------------------------------|
|   |                         |  |  |  |                                 |  |   |   |   |                                |
| (1) NA                                  |                         |  |  |  |                                 |  |   |   |   |                                |
| (2)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (3)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (4)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (5)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (6)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (7)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (8)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (9)                                     |                         |  |  |  |                                 |  |   |   |   |                                |
| (10)                                    |                         |  |  |  |                                 |  |   |   |   |                                |
| (11)                                    |                         |  |  |  |                                 |  |   |   |   |                                |
| (12)                                    |                         |  |  |  |                                 |  |   |   |   |                                |
| (13)                                    |                         |  |  |  |                                 |  |   |   |   |                                |
| (14)                                    |                         |  |  |  |                                 |  |   |   |   |                                |
| (15)                                    |                         |  |  |  |                                 |  |   |   |   |                                |
| (16)                                    |                         |  |  |  |                                 |  |   |   |   |                                |

**Part VII Supplemental Information**

Provide additional information for responses to questions on Schedule R (see instructions).

**Part V, Line 2(1): CADCO Foundation granted a total of \$194,598 to CADCO for support of and improvements to its business incubator building in 2013.**

**Part V, Line 2(2): CADCO owes two separate notes payable to CADCO Foundation. These funds were borrowed from the Foundation's board-designated endowment for the purpose of improvement to the business incubator building owned and operated by CADCO. Funds are repaid monthly to the Foundation's endowment, based on amortization schedules computed with competitive fixed rates of interest. At 12/31/13, total notes payable to the CADCO Foundation by CADCO were \$315,083. Total payments to CADCO Foundation on these notes payable were \$49,995 in 2013, including interest of \$10,624. In a separate transaction, CADCO received a \$45,000 loan from CADCO Foundation as seed funding for a Building Maintenance Fund. The loan will be repaid within two years as the net balance in the fund accumulates.**

**Part V, Line 2(3): CADCO Foundation pays nominal membership dues of \$365 annually to CADCO. All administrative and management functions of CADCO Foundation are performed by CADCO staff without charge to CADCO Foundation.**

**Part V, Line 2(4): As with many related organizations managed by shared staff and utilizing shared resources, CADCO Foundation, and its affiliate, CADCO, use an intercompany due to/from account to capture transfers and other transactions during the normal course of recordkeeping. The net decrease in the Foundation's payable to CADCO in 2013 was \$3,685.**

## **CADCO Foundation, Inc.**

### ***Officers***

#### ***Chair***

Patrick A. Bond  
Mountaineer Capital  
305 Washington St., W.  
Charleston, WV 25302  
304-347-7521 phone  
304-342-2252 fax  
[pabond@mtncap.com](mailto:pabond@mtncap.com)

#### ***Vice Chair***

Michael J. Basile  
Spilman, Thomas & Battle  
P. O. Box 273  
Charleston, WV 25321  
304-340-3854 phone  
304-340-3801 fax  
[mbasile@spilmanlaw.com](mailto:mbasile@spilmanlaw.com)

#### ***Secretary***

Diana Sole Walko  
MotionMasters  
2288 Roxalana Road  
Dunbar, WV 25064  
304-345-8800 phone  
304-345-8809 fax  
[dsole@motionmasters.com](mailto:dsole@motionmasters.com)

#### ***Treasurer***

J. Mark Bias  
BB&T  
P. O. Box 1793  
Charleston, WV 25326  
304-348-7368 phone  
304-341-1037 fax  
[mbias@bbandt.com](mailto:mbias@bbandt.com)

## CADCO Foundation, Inc.

### *Directors*

Maribeth Anderson  
Chesapeake Energy  
P.O. Box 6070  
Charleston, WV 25362  
304-391-5535 phone  
304-353-5093 fax  
[maribeth.anderson@chk.com](mailto:maribeth.anderson@chk.com)

Lois A. Gillenwater  
Pray Construction  
4964 Teays Valley Road  
Scott Depot, WV 25560  
304-755-4944 phone  
304-755-7679 fax  
[lgillenwater@prayconstruction.com](mailto:lgillenwater@prayconstruction.com)

Gregory A. Burton  
BrickStreet Insurance  
400 Quarrier Street  
Charleston, WV 25301  
304-941-1110  
304-941-1160  
[greg.burton@brickstreet.com](mailto:greg.burton@brickstreet.com)

Julie Gurtis  
United Bank  
P. O. Box 393  
Charleston, WV 25392  
304-348-8364 phone  
304-348-8476 fax  
[Julie.Gurtis@bankwithunited.com](mailto:Julie.Gurtis@bankwithunited.com)

Stephen P. Dexter  
Thomas Memorial Hospital  
4605 MacCorkle Avenue, SW  
South Charleston, WV 25309  
304-766-3523 phone  
304-414-2723 fax  
[steve.dexter@thomaswv.org](mailto:steve.dexter@thomaswv.org)

Steven Hedrick  
MATRIC  
P.O. Box 8396  
South Charleston, WV 25303  
304-720-1040 phone  
[steve.hedrick@matricinnovates.com](mailto:steve.hedrick@matricinnovates.com)

Greg Elliot  
AMFM, Inc.  
240 Capitol St., Ste. 500  
Charleston, WV 25301  
304-344-1623 phone  
304-344-5853 fax  
[gelliot@amfmwv.com](mailto:gelliot@amfmwv.com)

Dr. Brian Hemphill  
West Virginia State University  
P.O. Box 399  
Institute, WV 25112-0399  
304-766-3111 phone  
304-720-2075 fax  
[bhemphill@wvstateu.edu](mailto:bhemphill@wvstateu.edu)

Terrell Ellis  
Terrell Ellis & Associates, Inc.  
P.O. Box 1925  
Charleston, WV 25327  
304-342-6972 phone  
304-342-1639 fax  
[tbeassoc@aol.com](mailto:tbeassoc@aol.com)

Virginia L. King  
Kanawha Stone  
P. O. Box 503  
Nitro, WV 25143  
304-755-8271 phone  
304-755-8274 fax  
[virginia.king@kanawhastone.com](mailto:virginia.king@kanawhastone.com)

Georgette George  
Monarch Holdings, LLC  
P. O. Box 8615  
South Charleston, WV 25303  
304-744-4641 phone  
304-744-4525 fax  
[georgette@georgette.com](mailto:georgette@georgette.com)

Charles Loeb  
Jackson Kelly  
P. O. Box 553  
Charleston, WV 25322  
304-340-1298 phone  
304-340-1080 fax  
[cloeb@jakcksonkelly.com](mailto:cloeb@jakcksonkelly.com)

## CADCO Foundation, Inc.

Tyler London  
Dow Chemical Company  
2001 Union Carbide Drive  
South Charleston, WV 25303  
304-747-3973  
[TJLondon@dow.com](mailto:TJLondon@dow.com)

Jeffrey L. McIntyre  
West Virginia American Water  
1600 Pennsylvania Avenue  
Charleston, WV 25302  
304-340-2000 phone  
304-340-2076 fax  
[jeffrey.mcintyre@amwater.com](mailto:jeffrey.mcintyre@amwater.com)

Maureen O'Toole  
ImageServ  
2345 Chesterfield Avenue, Suite 205  
Charleston, WV 25304  
304-414-2222 phone  
304-414-2233 fax  
[motoole@imageserv.net](mailto:motoole@imageserv.net)

Robert Pepper  
NGK Spark Plugs (USA), Inc.  
One NGK Drive  
Sissonville, WV 25320  
304-988-0060 phone  
304-988-0069 fax  
[rpepper@ngksparkplugs.com](mailto:rpepper@ngksparkplugs.com)

Thomas S. Provost  
Kureha PGA LLC  
901 West Dupont Avenue  
Belle, WV 25015  
304-513-0100 phone  
304-513-0123 fax  
[provost@kureha.com](mailto:provost@kureha.com)

Jack Rossi  
Arnett Foster Toothman  
P. O. Box 2629  
Charleston, WV 25329  
304-346-0441 phone  
304-346-8333 fax  
[jack.rossi@afnetwork.com](mailto:jack.rossi@afnetwork.com)

Steven M. Rubin  
Blue Creek Gas Company  
1700 Pennsylvania Avenue  
Charleston, WV 25302  
304-0141 phone  
304-342-0142 fax  
[srbluegas@gmail.com](mailto:srbluegas@gmail.com)

H. G. (Chip) Shaffer III  
Shaffer & Shaffer  
330 State Street  
Madison, WV 25130  
304-369-0511 phone  
304-369-5431 fax  
[hshaffer@shafferlaw.net](mailto:hshaffer@shafferlaw.net)

Norman (Trip) Shumate  
Charleston Gazette  
1001 Virginia Street, E.  
Charleston, WV 25301  
304-348-1716 phone  
304-348-1795 fax  
[tshumate@wvgazette.com](mailto:tshumate@wvgazette.com)

T. William Signorelli  
Security America  
3412 Chesterfield Avenue  
Charleston, WV 25304  
304-925-4747 phone  
304-925-4700 fax  
[billsignorelli@securityamerica.com](mailto:billsignorelli@securityamerica.com)

George Smith  
O.V. Smith & Sons  
4510 Pennsylvania Avenue  
Charleston, WV 25302  
304-965-3481 phone  
[george\\_smith1@suddenlinkmail.com](mailto:george_smith1@suddenlinkmail.com)

Sally Smith  
Bowles, Rice, McDavid, Graff & Love  
P. O. Box 1386  
Charleston, WV 25325  
304-347-1100 phone  
304-343-3058 fax  
[ssmith@bowlesrice.com](mailto:ssmith@bowlesrice.com)

## CADCO Foundation, Inc.

Jay S. Stevens IV  
Shonk Land Co., LLC  
194 Summers Street  
Charleston, WV 25301  
304-344-2455 phone  
304-344-2467 fax  
[jay@shonk.com](mailto:jay@shonk.com)

Philip A. Wright  
Appalachian Power/AEP  
P. O. Box 1986  
Charleston, WV 25327  
304-348-4189 phone  
304-348-4198 fax  
[pawright@aep.com](mailto:pawright@aep.com)

### *Ex-Officio Members*

Dick Callaway  
Mayor, City of St. Albans  
Lower Kanawha Valley Mayors  
Association  
1499 MacCorkle Avenue  
St. Albans, WV 25177  
304-727-2971 phone  
304-722-6555 fax  
[samayor@suddenlinkmail.com](mailto:samayor@suddenlinkmail.com)

Jack Cavender  
Chairman, Charleston Urban  
Renewal Authority  
10 Hale Street, Suite 10  
Charleston, WV 25301  
304-347-2426 phone  
304-347-2444 fax  
[john.cavender@cityholding.com](mailto:john.cavender@cityholding.com)

David J. Hardy  
Kanawha County Commission  
P. O. Box 3627  
Charleston, WV 25336  
304-357-0219 phone  
304-357-0788 fax  
[davidhardy@kancocomm.com](mailto:davidhardy@kancocomm.com)

Danny Jones  
Mayor, City of Charleston  
P. O. Box 271  
Charleston, WV 25330  
304-348-8174 phone  
304-348-8034 fax  
[mayorjones@cityofcharleston.org](mailto:mayorjones@cityofcharleston.org)

Frank A. Mullens, Jr.  
Mayor, City of South Charleston  
P. O. Box 8597  
South Charleston, WV 25303  
304-744-5301 phone  
304-744-6587 fax  
[fmullens@suddenlinkmail.com](mailto:fmullens@suddenlinkmail.com)

Jack W. Nuckols  
WVU Institute of Technology  
Kanawha County Commission Designee  
103 ELab Building  
Montgomery, WV 25136  
304-442-3172 phone  
304-442-3454 fax  
[jack.nuckols@mail.wvu.edu](mailto:jack.nuckols@mail.wvu.edu)

## CADCO Foundation, Inc.

### *Executive Committee*

#### *Chair*

Patrick A. Bond  
Mountaineer Capital  
305 Washington St., W.  
Charleston, WV 25302

Jack Rossi  
Arnett & Foster  
P. O. Box 2629  
Charleston, WV 25329

#### *Vice-Chair*

Michael J. Basile  
Spilman, Thomas & Battle  
P. O. Box 273  
Charleston, WV 25321

T. William Signorelli  
Security America  
P. O. Box 4525  
Charleston, WV 25364

#### *Secretary*

Diana Sole Walko  
Motion Masters  
1 Creative Place  
Charleston, WV 25311

Sally Smith  
Bowles, Rice, McDavid, Graff & Love  
P. O. Box 1386  
Charleston, WV 25325

#### *Treasurer*

J. Mark Bias  
BB&T  
P. O. Box 1793  
Charleston, WV 25326

David J. Hardy  
Kanawha County Commission  
P. O. Box 3627  
Charleston, WV 25336

Danny Jones  
Mayor, City of Charleston  
P. O. Box 271  
Charleston, WV 25330

Charles Loeb  
Jackson Kelly  
P. O. Box 553  
Charleston, WV 25322

Robert Pepper  
NGK Spark Plugs (USA), Inc.  
One NGK Drive  
Sissonville, WV 25320