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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013, or tax year beginning 01-01-2013 , and ending 12-31-2013

Name of foundation GEORGE W BOWERS FAMILY CHARITABLE TRUST		A Employer identification number 55-6140783	
Number and street (or P O box number if mail is not delivered to street address) 1 BANK PLAZA		B Telephone number (see instructions) (304) 234-9400	
City or town, state or province, country, and ZIP or foreign postal code WHEELING, WV 26003		C If exemption application is pending, check here ☐	
G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐	
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16)▶\$ 5,891,583		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐	
J Accounting method ☐ Cash ☐ Accrual ☐ Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities.	108,033	108,033		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	332,517			
	b Gross sales price for all assets on line 6a 1,467,050				
	7 Capital gain net income (from Part IV, line 2) . . .		332,517		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
Operating and Administrative Expenses	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	440,550	440,550		
	13 Compensation of officers, directors, trustees, etc	31,137	15,568		15,568
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)	450	225	0	225
	b Accounting fees (attach schedule)	550	275	0	275
	c Other professional fees (attach schedule)				0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	2,252	541		0
	19 Depreciation (attach schedule) and depletion . . .	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings	207	104	0	104
	22 Printing and publications		0	0	
	23 Other expenses (attach schedule)	33	33		
	24 Total operating and administrative expenses. Add lines 13 through 23	34,629	16,746	0	16,172
	25 Contributions, gifts, grants paid	261,100			261,100
	26 Total expenses and disbursements. Add lines 24 and 25	295,729	16,746	0	277,272
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	144,821			
	b Net investment income (if negative, enter -0-)		423,804		
	c Adjusted net income (if negative, enter -0-)			0	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	709		
	2	Savings and temporary cash investments	200,893	66,805	66,805
	3	Accounts receivable ▶ 5,208			
		Less allowance for doubtful accounts ▶	5,245	5,208	0
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶ 0			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	2,258,941	2,376,624	3,427,177
	c	Investments—corporate bonds (attach schedule).	458,077	520,049	541,149
	11	Investments—land, buildings, and equipment basis ▶			
Liabilities		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	1,649,238	1,749,238	1,856,452
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	4,573,103	4,717,924	5,891,583
	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶			
		and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶			
		and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	4,573,103	4,717,924	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see page 17 of the instructions)	4,573,103	4,717,924	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	4,573,103	4,717,924	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year’s return)	1	4,573,103
2	Enter amount from Part I, line 27a	2	144,821
3	Other increases not included in line 2 (itemize) ▶	3	0
4	Add lines 1, 2, and 3	4	4,717,924
5	Decreases not included in line 2 (itemize) ▶	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	4,717,924

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	See Additional Data Table			
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a See Additional Data Table			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a See Additional Data Table			
b			
c			
d			
e			

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	332,517
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	267,463	5,209,197	0 051344
2011	281,448	5,139,020	0 054767
2010	257,813	4,851,176	0 053144
2009	234,112	4,406,953	0 053123
2008	318,463	5,375,634	0 059242

2	Total of line 1, column (d).	2	0 27162
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0 054324
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	5,495,346
5	Multiply line 4 by line 3.	5	298,529
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	4,238
7	Add lines 5 and 6.	7	302,767
8	Enter qualifying distributions from Part XII, line 4. If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions	8	277,272

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)		
1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1		
Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b	1	8,476
c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	0
3 Add lines 1 and 2.	3	8,476
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0
5 Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-	5	8,476
6 Credits/Payments		
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	4,695
b Exempt foreign organizations—tax withheld at source	6b	
c Tax paid with application for extension of time to file (Form 8868)	6c	0
d Backup withholding erroneously withheld	6d	
7 Total credits and payments Add lines 6a through 6d.	7	4,695
8 Enter any penalty for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8	0
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	3,781
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 0 Refunded	11	0

Part VII-A Statements Regarding Activities			
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	Yes	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>	1b		No
c Did the foundation file Form 1120-POL for this year?.	1c		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ☐ \$ _____ (2) On foundation managers ☐ \$ _____			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☐ \$ _____			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2		No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?.	4a		No
b If "Yes," has it filed a tax return on Form 990-T for this year?.	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5		No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either ● By language in the governing instrument, or ● By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ WV			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation .</i>	8b	Yes	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

Part VII-A

Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address				
14	The books are in care of WESBANCO BANK Telephone no (304) 234-9400 Located at 1 BANK PLAZA WHEELING WV ZIP +4 26003			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here and enter the amount of tax-exempt interest received or accrued during the year.	15		
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
See instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country				

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here.	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? If "Yes," list the years 20 , 20 , 20 , 20			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions).	2b		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20 , 20 , 20 , 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?			
b	If "Yes," did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes	☒ No	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes	☒ No	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes	☒ No	
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions).	☐ Yes	☒ No	
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes	☒ No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	5b		
	Organizations relying on a current notice regarding disaster assistance check here.			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?			
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		No
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?			
	b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		

Part VIII

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
WESBANCO BANK	TRUSTEE	31,137		
1 BANK PLAZA	1			
WHEELING, WV 26003				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services.		0

Part IX-A

Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 TO WESBANCO BANK INC FOR RECORD KEEPING AND FILING OF PROPER CHARITABLE REPORTS, PAYMENT OF INCOME TO CHARITIES, ETC	15,843
2 TO PHILLIPS GARDILL KAISER ALTMERY PLLC LEGAL SERVICES AND GUIDANCE RENDERED TO THE BOARD OF TRUSTEES & ADVISORY COMMITTEE	225
3 TO WESBANCO BANK INC FOR TRAVEL TO THE ADVISORY COMMITTEE MEETING	104
4	

Part IX-B

Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments. See page 24 of the instructions.	
3	
Total. Add lines 1 through 3.	

Part X

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	5,383,515
b	Average of monthly cash balances.	1b	195,516
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	5,579,031
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	5,579,031
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	83,685
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	5,495,346
6	Minimum investment return. Enter 5% of line 5.	6	274,767

Part XI

Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6.	1	274,767
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	8,476
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	8,476
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	266,291
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	266,291
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	266,291

Part XII

Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc —total from Part I, column (d), line 26.	1a	277,272
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	277,272
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	277,272
Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years			

Part XIII

Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				266,291
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			0	
b Total for prior years 2011 , 20__ , 20__		0		
3 Excess distributions carryover, if any, to 2013				
a From 2008.	52,415			
b From 2009.	16,010			
c From 2010.	17,690			
d From 2011.	30,081			
e From 2012.	11,698			
f Total of lines 3a through e.	127,894			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 277,272				
a Applied to 2012, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2013 distributable amount.				266,291
e Remaining amount distributed out of corpus	10,981			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	138,875			
b Prior years' undistributed income Subtract line 4b from line 2b.		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.		0		
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).	0			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions). . .	52,415			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	86,460			
10 Analysis of line 9				
a Excess from 2009. . . .	16,010			
b Excess from 2010. . . .	17,690			
c Excess from 2011. . . .	30,081			
d Excess from 2012. . . .	11,698			
e Excess from 2013. . . .	10,981			

Part XIV

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

1a

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

b

Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

☐ 4942(j)(3) or ☐ 4942(j)(5)

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

Part XV

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

1

Information Regarding Foundation Managers:

a

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

b

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

2

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

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

a

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

KRISTIE BARNETT
C/O WESBANCO BANK 1 BANK PLAZA
WHEELING, WV 26003
(304) 234-9400
barnett@wesbanco.com

b

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

SUBMIT A COMPLETED GEORGE W BOWERS FAMILY CHARITABLE TRUST GRANT FORM

c

Any submission deadlines

MAY 1 - JUNE 15 OF EACH YEAR

d

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

SPECIFIC PUBLIC OR CHARITABLE, CIVIC, OR GOVERNMENTAL PURPOSES AND ORGANIZATIONS AND CIVIC IMPROVEMENT PROJECTS IN THE CITY OF MANNINGTON OR MARION COUNTY, WV OR THE STATE OF WEST VIRGINIA

Part XV

Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			3a	261,100
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2013)

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 COMMERCE BANCSHARES, INC		2011-05-11	2013-01-04
730 CENTURYLINK INC		2012-10-09	2013-01-22
1346 COMMERCE BANCSHARES, INC			2013-01-22
190 HOME DEPOT INC		2010-09-14	2013-01-22
600 MASCO CORP		2012-07-10	2013-01-22
5 MASTERCARD INC CLASS A		2011-05-11	2013-01-22
110 MCKESSON CORP		2010-09-14	2013-01-22
800 MICROSOFT CORP		2012-04-24	2013-01-22
170 PPG INDUSTRIES INC		2010-05-24	2013-01-22
320 QUANTA SERVICES INC		2011-02-23	2013-01-22
160 RAYMOND JAMES FINANCIAL		2011-06-23	2013-01-22
540 VERIZON COMMUNICATIONS		2012-07-10	2013-01-22
70 WATSON PHARMACEUTICAL		2011-02-23	2013-01-22
3995 71 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-01-25
3909 01 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-02-25
330 AT&T		2008-05-20	2013-03-25
15 APPLE INC			2013-03-25
380 C R BARD INC		2012-07-10	2013-03-25
70 CVS CAREMARK		2012-10-09	2013-03-25
730 CENTURYLINK INC		2012-10-09	2013-03-25
4383 46 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-03-25
230 GENERAL MILLS INC		2012-10-09	2013-03-25
630 GENUINE PARTS		2010-10-29	2013-03-25
30 GOOGLE INC		2011-05-10	2013-03-25
120 JOHNSON & JOHNSON		2012-10-09	2013-03-25
446 KRAFT FOODS GROUP			2013-03-25
450 MASCO CORP		2012-07-10	2013-03-25
25 MASTERCARD INC CLASS A		2011-05-11	2013-03-25
10 MCKESSON CORP		2010-09-14	2013-03-25
670 NATIONAL RETAIL PROPERTIES INC		2010-09-14	2013-03-25

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
520 NEXTERA ENERGY			2013-03-25
560 OCCIDENTAL PETROLEUM			2013-03-25
130 OCEANEERING INTERNATIONAL INC		2010-04-19	2013-03-25
140 QUALCOMM INC		2012-02-06	2013-03-25
250 RAYMOND JAMES FINANCIAL		2011-06-23	2013-03-25
220 UNITED TECHNOLOGIES CORP			2013-03-25
260 EATON CORP PLC		2012-11-30	2013-03-25
210 INVESCO LTD		2011-05-11	2013-03-25
80 ACE LIMITED		2011-06-23	2013-03-25
2799 31 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-04-25
3224 84 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-05-28
340 ACTAVIS INC		2012-02-06	2013-06-21
130 BOEING CO			2013-06-21
70 BORGWARNER, INC		2012-04-24	2013-06-21
250 E M C CORP		2010-05-24	2013-06-21
270 HOME DEPOT INC		2010-09-14	2013-06-21
520 MASCO CORP		2012-07-10	2013-06-21
690 OCEANEERING INTERNATIONAL INC			2013-06-21
290 ORACLE CORP		2013-01-22	2013-06-21
960 RAYMOND JAMES FINANCIAL			2013-06-21
4304 7 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-06-25
75 MALLINCKRODT PLC		2013-03-25	2013-07-17
123 MALLINCKRODT PLC			2013-07-19
3273 12 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-07-25
2719 57 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-08-26
3345 83 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-09-25
380 ACTAVIS INC			2013-09-30
1210 AT&T			2013-10-04
30 APPLE INC		2012-07-10	2013-10-04
80 BORGWARNER, INC		2012-04-24	2013-10-04

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
30 CF INDUSTRIES HLDGS		2012-10-09	2013-10-04
730 CATERPILLAR INC			2013-10-04
110 CHICAGO BRIDGE & IRON COMPANY		2013-03-25	2013-10-04
960 CHURCH & DWIGHT CO , INC			2013-10-04
170 CONTINENTAL RESOURCES		2013-03-25	2013-10-04
50 WALT DISNEY COMPANY		2012-02-06	2013-10-04
90 EXXON MOBIL CORP		2010-07-27	2013-10-04
160 FMC CORPORATION		2010-09-14	2013-10-04
250 IBM CORP		2009-06-16	2013-10-04
900 JP MORGAN CHASE		2013-03-25	2013-10-04
100 MCKESSON CORP		2010-09-14	2013-10-04
500 MERCK & CO		2012-10-09	2013-10-04
1070 MERCK & CO			2013-10-04
1370 ORACLE CORP		2013-01-22	2013-10-04
100 PETSMART INC		2011-05-11	2013-10-04
210 PRUDENTIAL FINANCIAL INC		2013-01-22	2013-10-04
60 ACTAVIS PLC		2013-09-30	2013-10-04
2031 42 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-10-25
3132 832 ABERDEEN EMERGING MKTS FD INST		2013-02-06	2013-11-06
2628 8 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-11-25
1712 67 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2013-12-26
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
4		4	
29,443		28,800	643
50,027		49,073	954
12,500		5,717	6,783
10,539		8,398	2,141
2,593		1,400	1,193
11,387		6,526	4,861
21,660		25,703	-4,043
24,195		10,589	13,606
9,346		6,870	2,476
6,766		5,054	1,712
23,147		24,249	-1,102
5,963		3,841	2,122
3,996		3,983	13
3,909		3,896	13
12,019		12,977	-958
6,955		5,627	1,328
38,088		40,373	-2,285
3,873		3,372	501
25,623		28,800	-3,177
4,383		4,369	14
11,059		9,130	1,929
48,288		30,185	18,103
24,375		16,171	8,204
9,553		8,210	1,343
22,909		13,973	8,936
9,275		6,299	2,976
13,005		6,998	6,007
1,078		593	485
23,752		16,714	7,038

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
39,844		29,431	10,413
43,939		38,293	5,646
8,397		4,106	4,291
9,172		8,550	622
11,368		7,897	3,471
20,433		14,621	5,812
16,274		13,506	2,768
5,959		5,196	763
7,076		5,116	1,960
2,799		2,790	9
3,225		3,214	11
41,323		19,648	21,675
12,943		9,567	3,376
5,849		5,631	218
6,060		4,576	1,484
19,916		8,125	11,791
9,893		7,278	2,615
49,304		20,117	29,187
8,759		10,075	-1,316
40,725		29,380	11,345
4,305		4,291	14
32		35	-3
5,322		5,614	-292
3,273		3,262	11
2,720		2,711	9
3,346		3,335	11
54,724		20,880	33,844
40,731		37,300	3,431
14,428		18,444	-4,016
8,303		6,435	1,868

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
6,445		6,552	-107
61,390		68,652	-7,262
7,762		6,357	1,405
57,563		29,829	27,734
19,223		14,965	4,258
3,248		2,021	1,227
7,747		5,468	2,279
11,506		5,322	6,184
46,146		27,056	19,090
47,242		44,256	2,986
13,132		5,933	7,199
24,040		23,213	827
51,445		28,483	22,962
45,498		47,595	-2,097
7,601		4,376	3,225
16,463		12,144	4,319
8,830		8,641	189
2,030		2,025	5
47,462		50,000	-2,538
2,628		2,620	8
1,712		1,707	5
			7,785

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			643
			954
			6,783
			2,141
			1,193
			4,861
			-4,043
			13,606
			2,476
			1,712
			-1,102
			2,122
			13
			13
			-958
			1,328
			-2,285
			501
			-3,177
			14
			1,929
			18,103
			8,204
			1,343
			8,936
			2,976
			6,007
			485
			7,038

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			10,413
			5,646
			4,291
			622
			3,471
			5,812
			2,768
			763
			1,960
			9
			11
			21,675
			3,376
			218
			1,484
			11,791
			2,615
			29,187
			-1,316
			11,345
			14
			-3
			-292
			11
			9
			11
			33,844
			3,431
			-4,016
			1,868

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-107
			-7,262
			1,405
			27,734
			4,258
			1,227
			2,279
			6,184
			19,090
			2,986
			7,199
			827
			22,962
			-2,097
			3,225
			4,319
			189
			5
			-2,538
			8
			5

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
OGLEBAY FOUNDATION INC 465 LODGE DRIVE OGLEBAY PARK WHEELING, WV 26003	NONE	501(C)(3)	GENERAL SUPPORT	30,000
FAIRMONT STATE UNIVERSITY 1201 LOCUST AVENUE FAIRMONT, WV 265542470	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
MARSHALL UNIVERSITY PO BOX 868 CHARLESTON, WV 253230868	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
SHEPHERD UNIVESITY PO BOX 40265 CHARLESTON, WV 253640265	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA WESLEYAN COLLEGE 59 COLLEGE AVEUNE BUCKHANNON, WV 26201	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(30	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO IVAN	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO LEVI	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
CITY OF FAIRMONT PO BOX 1428 FAIRMONT, WV 265541428	NONE	501(C)(3)	NEW PLAYGROUND EQUIPMENT	8,500
EAST PARK ELEMENTARY SCHOOL 1025 FAIRFAX STREET FAIRMONT, WV 26554	NONE	501(C)(3)	LAPTOP COMPUTERS & PRINTERS	15,000
EAST WEST STADIUM COMMITTEE MARION COUNTY BOARD OF EDUCATION 200 GASTON AVENUE FAIRMONT, WV 26554	NONE	501(C)(3)	REPAIR & REFURBISH 1	35,000
FAIRMONT GENERAL HOSPITAL FOUNDATION INC 1325 LOCUST AVENUE FAIRMONT, WV 26554	NONE	501(C)(3)	NAVIGATIONAL BRONCHOSCOPY	10,000
Total  3a				261,100

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
JAYENNE ELEMENTARY SCHOOL 1504 COUNTRY CLUB ROAD FAIRMONT, WV 265541307	NONE	501(C)(3)	IPADS, COVERS, MOBILE LAB &	13,000
TOWN OF BARRACKVILLE PO BOX 26 BARRACKVILLE, WV 26559	NONE	501(C)(3)	SIDEWALKS, STORM DRAINS,	15,000
MARION COUNTY SENIOR CITIZENS 105 MAPLEWOOD DRIVE FAIRMONT, WV 26554	NONE	501(C)(3)	COMPLETE THE PAVILLION AT	10,000
MANNINGTON MIDDLE SCHOOL 113 CLARKSBURG STREET MANNINGTON, WV 26582	NONE	501(C)(3)	UPGRADE TO GYM DRESSING	32,500
BROOKE CEMETERY COMPANY 161-22ND STREET WELLSBURG, WV 26070	NONE	501(C)(3)	INSTALL ELECTRICAL &	20,000
MANNINGTON BOARD OF PARKS AND RECREATION COMMITTEE PO BOX 143 MANNINGTON, WV 26582	NONE	501(C)(3)	BASKETBALL COURT, INSTALL	17,100
MANNINGTON FOOD PANTRY AND CLOTHES CLOSET INC PO BOX 245 MANNINGTON, WV 26582	NONE	501(C)(3)	GAS FURNACE & A/C AT THE	10,000
EASTER SEALS REHABILITATION CENTER 1305 NATIONAL ROAD WHEELING, WV 26003	NONE	501(C)(3)	THERAPY EQUIPMENT FOR	15,000
Total  3a				261,100

TY 2013 Accounting Fees Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	550	275		275

**TY 2013 Investments Corporate
Bonds Schedule****Name:** GEORGE W BOWERS FAMILY CHARITABLE TRUST**EIN:** 55-6140783

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FNMA POOL 256041 5.5% 12/1/25	70,469	78,353
BANK OF AMERICA CORP 5.5%	99,500	100,049
GE CAPITAL 4.625% 1/7/2021	99,092	109,045
JUNIPER NETWORKS INC 3.1%	150,813	154,466
HALLIBURTON 2% 08/01/2018	100,175	99,236

TY 2013 Investments Corporate
Stock Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST
EIN: 55-6140783

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COCA-COLA COMPANY	34,234	64,444
ENSCO INTERNATIONAL INC	53,675	71,475
APPLE COMPUTER INC	50,421	106,594
AT&T		
CHEVRON CORPORATION	34,549	61,206
CHUCH & DWIGHT CO INC		
FMC CORPORATION	26,333	65,650
GOOGLE INC	47,295	95,260
INTL BUSINESS MACHINES		
MERCK & CO		
OCCIDENTAL PETROLEUM		
PRECISION CASTPARTS CORP	61,605	71,365
UNITED TECHNOLOGIES CORP	25,755	53,486
ACCENTURE PLC	25,173	59,198
ACE LTD	20,711	42,447
BOEING CO	37,150	83,259
COMMERCE BANCSHARES INC		
COSTCO WHOLESALE CORP	36,435	67,841
E M C CORP		
EATON CORP	47,824	70,792
EXXON MOBIL CORP	37,614	54,648
GENUINE PARTS		
HOME DEPOT INC	18,656	51,051
KRAFT FOODS INC A		
MCKESSON CORP	46,216	95,226
NEXTERA ENERGY		
OCEANEERING INTERNATIONAL INC		
PPG INDUSTRIES INC	12,457	37,932
INVESCO LTD	46,421	67,340
MASTERCARD INC CLASS A	19,595	58,482

Name of Stock	End of Year Book Value	End of Year Fair Market Value
NATIONAL-OILWELL VARCO	63,179	70,782
PNC FINANCIAL SERVICES GROUP	56,914	69,822
PETSMART INC	28,538	44,378
QUALCOMM INC	79,785	101,723
QUANTA SERVICES INC	48,020	69,116
RAYMOND JAMES FINANCIAL		
WATSON PHARMACEUTICAL		
NATIONAL RETAIL PROPERTIES INC	29,956	37,609
WALT DISNEY COMPANY	45,120	80,220
C R BARD INC		
BORGWARNER INC	27,549	42,492
CF INDUSTRIES HLDGS	46,273	51,269
CVS CAREMARK	53,952	80,158
CENTURYLINK INC		
EBAY INC	47,665	63,643
EXPRESS SCRIPTS HLDG CO	41,429	53,382
GENERAL MILLS INC	48,427	60,890
JOHNSON & JOHNSON	62,943	84,263
VERIZON COMMUNICATIONS	60,517	64,373
WELLS FARGO & CO	41,264	56,296
MASCO CORP	32,473	52,826
MICROSOFT CORP	55,960	70,331
MONDELEZ INTERNATIONAL	46,373	73,424
AMGEN INC	62,110	62,744
ACTAVIS PLC	46,083	53,760
BROADCOM CORP	53,086	52,175
CBS CORP B	38,080	51,629
COVIDIEN PLC	58,966	67,419
CHICAGO BRIDGE & IRON	38,145	54,872
CONTINENTAL RESOURCES	47,347	61,886

Name of Stock	End of Year Book Value	End of Year Fair Market Value
EI DU PONE DE NEMOURS CO	46,726	51,976
E M C CORP	32,865	46,276
EQT CORP	62,023	63,744
HONEYWELL INTERNATIONAL INC	43,904	52,995
MACY'S INC	49,370	60,342
PRUDENTIAL FINANCIAL INC	46,261	73,776
TEXAS INSTRUMENTS INC	61,202	67,182
US BANCORP	46,281	51,308
UNION PACIFIC CORP	45,719	50,400

TY 2013 Investments - Other Schedule**Name:** GEORGE W BOWERS FAMILY CHARITABLE TRUST**EIN:** 55-6140783

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
WESMARK GOVT BOND FUND #556	AT COST	1,224,238	1,199,021
WESMARK SMALL COMPANY GROWTH	AT COST	200,000	334,942
PIMCO TOTAL RETURN FUND I #35	AT COST	225,000	223,168
INVESCO INTL GROWTH FUND - I			
OAKMONT INTL FUND #109	AT COST	100,000	99,321

TY 2013 Legal Fees Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES - PRINCIPAL (ALLOCA	450	225		225

TY 2013 Other Expenses Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER NON-ALLOCABLE EXPENSE -	33	33		0

TY 2013 Taxes Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	416	416		0
FEDERAL ESTIMATES - PRINCIPAL	1,711	0		0
FOREIGN TAXES ON QUALIFIED FOR	109	109		0
FOREIGN TAXES ON NONQUALIFIED	16	16		0