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Department of the Treasury
Internal Revenue Service

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Open to Public Inspection

For calendar year 2013 or tax year beginning 02/01, 2013, and ending 01/31, 2014

Name of foundation: **FREDA BOWERS T/CHAR IRREV 2/9/97**

Number and street (or P O box number if mail is not delivered to street address): **1100 WEHRLE DRIVE, 2ND FLOOR**

Room/suite: _____

City or town, state or province, country, and ZIP or foreign postal code: **BUFFALO, NY 14221**

Employer identification number: **52-6912468**

Telephone number (see instructions): **716-842-5506**

Check all that apply:

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

Check type of organization: Section 501(c)(3) exempt private foundation

Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ **1,688,641.**

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 <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	34,952.	34,952.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	106,338.			
	b Gross sales price for all assets on line 6a	634,154.			
	7 Capital gain net income (from Part IV, line 2)		106,338.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less: Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)	1,716.	1,716.		STMT 4	
12 Total. Add lines 1 through 11	143,006.	143,006.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	20,737.	20,737.		
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 5	1,350.	714.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule) STMT 6	3.	1.		
	24 Total operating and administrative expenses. Add lines 13 through 23	22,090.	21,452.	NONE	
	25 Contributions, gifts, grants paid	60,780.			60,780.
26 Total expenses and disbursements. Add lines 24 and 25	82,870.	21,452.	NONE	60,780.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	60,136.				
b Net investment income (if negative, enter -0-)		121,554.			
c Adjusted net income (if negative, enter -0-)					

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)			
		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	97,794.	48,162.	48,162.
	3	Accounts receivable ▶ Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ Less: allowance for doubtful accounts ▶			NONE
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U.S. and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule) . STMT 7	1,343,982.	1,453,053.	1,640,479.
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment: basis Less: accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)			
	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)	1,441,776.	1,501,215.	1,688,641.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)			NONE
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	1,441,776.	1,501,215.	
	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 instructions)	1,441,776.	1,501,215.		
31	Total liabilities and net assets/fund balances (see instructions)	1,441,776.	1,501,215.		

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)	1,441,776.
2	Enter amount from Part I, line 27a	60,136.
3	Other increases not included in line 2 (itemize) ▶ ROUNDING	1.
4	Add lines 1, 2, and 3	1,501,913.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 11	698.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	1,501,215.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 634,154.		527,816.	106,338.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0- or Losses (from col. (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a			106,338.		
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	106,338.	
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			{ If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 }	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col. (c))
2012	60,000.	1,524,210.	0.039365
2011	60,000.	1,520,650.	0.039457
2010	60,000.	1,479,408.	0.040557
2009	59,735.	1,337,428.	0.044664
2008	60,000.	1,448,017.	0.041436
2 Total of line 1, column (d)			2 0.205479
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 0.041096
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5			4 1,623,560.
5 Multiply line 4 by line 3			5 66,722.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,216.
7 Add lines 5 and 6			7 67,938.
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 60,780.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

Table with 11 rows for excise tax calculations. Includes categories like 'Exempt operating foundations', 'Domestic foundations', 'Tax under section 511', 'Credits/Payments', and 'Tax due'. Total tax due is 1,915.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Questions include 'Did the foundation attempt to influence any national, state, or local legislation?', 'Did it spend more than \$100 for political purposes?', 'Did the foundation file Form 1120-POL?', etc. Includes a 'Yes/No' column.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions) 11 X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address N/A
14 The books are in care of M AND T BANK Telephone no. (716) 842-5506
Located at 1100 WEHRLE DRIVE, 2ND FLOOR, BUFFALO, NY ZIP+4 14221
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 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 X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

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

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? Yes No

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

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

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

If "Yes" to 6b, file Form 8870.

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No **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
M&T TRUST COMPANY 1100 WEHRLE DRIVE, 2ND FLOOR, BUFFALO, NY 14221	TRUSTEE 1	20,737.	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over \$50,000 **NONE**

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

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

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

Total number of others receiving over \$50,000 for professional services ▶		NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 NONE	
2	
All other program-related investments. See instructions	
3 NONE	
Total. Add lines 1 through 3 ▶	

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	1,616,546.
b	Average of monthly cash balances	1b	31,738.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	1,648,284.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	1,648,284.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	24,724.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,623,560.
6	Minimum investment return. Enter 5% of line 5	6	81,178.

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	81,178.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	2,431.
2b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	2,431.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	78,747.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	78,747.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	78,747.

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	60,780.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	60,780.
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	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	60,780.

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				78,747.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			60,779.	
b Total for prior years: 20 <u>11</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2013:				
a From 2008	NONE			
b From 2009	NONE			
c From 2010	NONE			
d From 2011	NONE			
e From 2012	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2013 from Part XII, line 4: ► \$ <u>60,780.</u>				
a Applied to 2012, but not more than line 2a			60,779.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2013 distributable amount				1.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				78,746.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2009	NONE			
b Excess from 2010	NONE			
c Excess from 2011	NONE			
d Excess from 2012	NONE			
e Excess from 2013	NONE			

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

NOT APPLICABLE

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

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

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

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

1 Information Regarding Foundation Managers:

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

N/A

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

N/A

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

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
CUMBERLAND YMCA ATTN: JEFFREY L COLLEN 601 KELLY ROAD CUMBERLAND MD 21502	NONE	PC	GENERAL OPERATING EXPENSES	15,195.
ST. PAUL'S LUTHERAN CHURCH 15 N SMALLWOOD ST CUMBERLAND MD 21502-2919	NONE	PC	GENERAL OPERATING EXPENSES	10,133.
CITY OF CUMBERLAND PARKS & REC DEPT ATTN: DIA PO BOX 1702 CUMBERLAND MD 21501-1702	NONE	PC	GENERAL OPERATING EXPENSES	15,195.
ALLEGANY HIGH SCHOOL ATTN: MICHAEL S CALHOUN 616 SEDGWICK AVE CUMBERLAND MD 21502	NONE	PC	GENERAL OPERATING EXPENSES	20,257.
Total				60,780.
b Approved for future payment				
Total				3b

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

- 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code... a Transfers from the reporting foundation to a noncharitable exempt organization of: (1) Cash (2) Other assets b Other transactions: (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule.

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements.

- 2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code... b If "Yes," complete the following schedule.

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge. Sign Here: Michele L. Dore, Signature of officer or trustee, Date: 06/02/2014, Title: Asst. V.P., M & T TRUST COMPANY.

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

Paid Preparer Use Only: Print/Type preparer's name: MICHELE L DORE, EA; Preparer's signature: Michele L Dore; Date: 06/02/2014; Firm's name: ERNST & YOUNG U.S. LLP; Firm's address: 9711 FARRAR COURT, SUITE 110 RICHMOND, VA 23236; Phone no.: 804-727-3150.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
AIR PRODUCTS & CHEMICALS INC	79.	79.
ALLERGAN INCORPORATED	4.	4.
ALPINE GLBL PREMIER PROPERTIES FUND	145.	145.
AMERICAN TOWER CORP CL A	49.	49.
AMGEN INCORPORATED	165.	165.
ANHEUSER-BUSCH INBEV NV	52.	52.
APACHE CORPORATION	3.	3.
APPLE COMPUTER INCORPORATED	540.	540.
ARTISAN MID CAP VALUE FUND CL-INV	739.	739.
ABERDEEN GLBL HIGH INC CL I	98.	98.
BANK OF AMERICA CORPORATION	2.	2.
BOEING COMPANY	19.	19.
BRISTOL MYERS SQUIBB COMPANY	277.	277.
CBS CORP CL B	10.	10.
CENTURYTEL INCORPORATED	51.	51.
CHEVRONTEXACO CORPORATION	312.	312.
CITIGROUP INC	3.	3.
COACH INCORPORATED	105.	105.
COCA COLA COMPANY	40.	40.
COMCAST CORP NEW A	264.	264.
CONOCOPHILLIPS	189.	189.
CUMMINS ENGINE INCORPORATED	20.	20.
DANAHER CORPORATION	15.	15.
DREYFUS INTERNATIONAL BOND CL I	607.	607.
DU PONT E I DE NEMOURS & COMPANY	23.	23.
E M C CORPORATION MASSACHUSETTS	63.	63.
EXXON MOBIL CORPORATION	34.	34.
FORD MOTOR COMPANY	27.	27.
FREEMONT-MCMORAN COPPER & GOLD CL B	171.	171.
GENERAL ELECTRIC COMPANY	379.	379.
GOLDMAN SACHS GROUP INCORPORATED	11.	11.
GUINNESS ATKINSON CHINA HONG KONG FD	137.	137.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
HARBOR FUND INTERNATIONAL FUND OPEN	4,416.	4,416.
INTEL CORPORATION	33.	33.
INTERNATIONAL BUSINESS MACHINES CORP	114.	114.
JP MORGAN CHASE & COMPANY	270.	270.
JOHNSON & JOHNSON	321.	321.
KRAFT FOODS GROUP INC	84.	84.
LAZARD EMRG MKRKT'S EQUITY FD CL-I	1,462.	1,462.
LILLY ELI & COMPANY	26.	26.
LIMITED INCORPORATED	20.	20.
LITMAN GREGORY MSTRS INTL FD CL-INST	1,271.	1,271.
LOWES COMPANIES INCORPORATED	17.	17.
MFS EMERGING MKRKT'S DEBT FUND - I	3,956.	3,956.
MEAD JOHNSON NUTRITION CO	10.	10.
MERCK & CO INC	258.	258.
METLIFE INCORPORATED	214.	214.
MICROSOFT CORPORATION	138.	138.
MONDELEZ INTERNATIONAL INC	137.	137.
MORGAN STANLEY FOCUS GROWTH FD CL-I	801.	801.
NATIONAL-OILWELL INCORPORATED	90.	90.
OCCIDENTAL PETROLEUM CORPORATION	154.	154.
ORACLE CORPORATION	104.	104.
PIMCO FDS TOTAL RETURN FUND	5,180.	5,180.
PNC BANK CORPORATION	70.	70.
PPL CORPORATION	85.	85.
PEPSICO INCORPORATED	254.	254.
PERRIGO COMPANY	4.	4.
PFIZER INCORPORATED	256.	256.
PHILIP MORRIS INTL INC	584.	584.
T. ROWE PRICE GROUP INCORPORATED	177.	177.
PROCTOR & GAMBLE CORPORATION	19.	19.
QUALCOMM INCORPORATED	236.	236.
RS GLOBAL NATURAL RESOURCES FUND	195.	195.
RIDGEWORTH SEIX FLTNG RT HI INC FD I	3,724.	3,724.

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

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
SPDR S&P DIVIDEND ETF	113.	113.
SCHLUMBERGER LIMITED	153.	153.
UTILITIES SELECT SECTOR SPDR ETF	44.	44.
STARBUCKS CORPORATION	78.	78.
TARGET CORPORATION	170.	170.
THE TRAVELERS COMPANIES INC	162.	162.
US BANCORP NEW	156.	156.
UNION PACIFIC CORPORATION	101.	101.
UNITED PARCEL SERVICE INC CLASS B	185.	185.
UNITED TECHNOLOGIES CORPORATION	194.	194.
UNITEDHEALTH GROUP INCORPORATED	11.	11.
VERIZON COMMUNICATIONS	68.	68.
VISA INC	8.	8.
VODAFONE GROUP PLC - SP ADR	269.	269.
WAL MART STORES INCORPORATED	18.	18.
WELLS FARGO & COMPANY NEW	203.	203.
WILMINGTON PRIME MONEY MKT CL SLCT	5.	5.
WILMINGTON SHORT-TERM CORP BOND -I	838.	838.
WILMINGTON SMALL CAP GROWTH FUND -I	52.	52.
WILMINGTON LARGE CAP VALUE FUND -I	573.	573.
WILMINGTON BROAD MARKET BOND FUND -I	2,220.	2,220.
ZOETIS INC	18.	18.
	-----	-----
TOTAL	34,952.	34,952.
	=====	=====

FORM 990PF, PART I - OTHER INCOME
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
TOTALS	1,716. =====	1,716. =====

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
FOREIGN TAXES	13.	13.
FEDERAL TAXES PRIOR YEAR BALAN	120.	
FEDERAL ESTIMATES - PRINCIPAL	516.	
FOREIGN TAXES ON QUALIFIED FOR	390.	390.
FOREIGN TAXES ON NONQUALIFIED	311.	311.
	-----	-----
TOTALS	1,350.	714.
	=====	=====

FORM 990PF, PART I - OTHER EXPENSES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
OTHER NON-ALLOCABLE EXPENSE -	2.	
OTHER ALLOCABLE EXPENSES - 2%	1.	1.
TOTALS	----- 3. =====	----- 1. =====

FORM 990PF, PART II - CORPORATE STOCK
 =====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
-----	-----	----
VERIZON COMM		
PROCTOR AND GAMBLE	13,973.	14,525.
GE		
ARTIO GLOBAL HIGH INCOME		
JOHNSON AND JOHNSON	11,484.	13,359.
PIMCO TOTAL RETURN	202,598.	209,501.
BAIDU		
UPS	6,579.	7,999.
AFFILIATED MANAGERS		
MFS EMERGING MARKETS	93,856.	87,043.
DREYFUS INTL	30,734.	31,266.
AIR PRODUCTS & CHEMICALS	7,330.	8,411.
DUPONT E I DE NEMOURS		
CISCO SYSTEMS	6,724.	6,442.
AMAZON.COM		
IBM		
RIDGEWORTH SEIX	95,395.	96,919.
EXPRESS SCRIPTS HOLDING CO	7,176.	9,411.
HARBOR INTL	159,048.	189,095.
NATIONAL OILWELL VARCO	4,992.	7,726.
SCHLUMBERGER	6,552.	11,384.
JPMORGAN CHASE	7,035.	10,020.
METLIFE	7,590.	11,380.
LILLY ELI		
GOOGLE	8,943.	18,896.
GUINNESS ATKINSON CHINA & HK	8,950.	8,263.
LAZARD EMERGING MARKETS	47,514.	58,161.
WILMINGTON LARGE CAP VALUE	14,612.	18,321.
MONSANTO		

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

FORM 990PF, PART II - CORPORATE STOCK
=====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
-----	-----	----
WILMINGTON BROAD MARKET	81,109.	78,850.
BOEING		
CATERPILLAR		
UNION PACIFIC	3,157.	5,924.
D R HORTON		
DOLLAR TREE		
WILMINGTON MID CAP GROWTH	70,016.	86,393.
PRICELINE.COM	802.	2,290.
STARWOOD HOTELS		
VERTEX		
COCA COLA		
WAL MART		
APACHE CORP		
CAMERON INTL		
EXXON MOBIL		
OCCIDENTAL PETE	5,961.	5,955.
BANK OF AMERICA		
WILMINGTON SHORT TERM CORP	63,865.	63,802.
GOLDMAN SACHS GROUP		
T ROWE PRICE GROUP	9,069.	10,668.
UTILITIES SELECT		
ALEXION		
ALLERGAN		
GILEAD SCIENCES		
MERCK & CO	6,479.	8,793.
PERRIGO		
APPLE INC	13,667.	23,028.
CITRIX SYSTEMS		
COGNIZANT TECH		

FORM 990PF, PART II - CORPORATE STOCK
 =====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
EMC CORP MASS	5,203.	5,454.
FORD MOTOR		
INTEL		
WILMINGTON SMALL CAP GROWTH		
MEAD JOHNSON	31,214.	43,246.
QUALCOMM		
ACE LTD		
LSV VALUE		
ALPINE GLOBAL PREMIER		
MAINSTAY EPOCH		
RS GLOBAL NAT RES	18,341.	20,163.
SPDR S&P		
CUMMINS INC		
POLYPORE INTL		
CBS CORP		
CHIPOTLE MIXICAN GRILLE		
COMCAST CORP	12,329.	17,969.
LIMITED BRANDS		
LULULEMON ATHLETICA		
PHILIP MORRIS INTL	14,132.	12,659.
TRANSOCEAN LTD		
BIOGEN IDEC		
UNITED HEALTH GRP		
ACME PACKET INC	8,756.	10,037.
ORACLE CORP		
VISA INC		
GUINNESS ATKINSON GLOB ENERGY		
LITMAN GREGORY MASTERS	73,872.	100,236.
DANAHER CORP COM	8,985.	10,861.

FORM 990PF, PART II - CORPORATE STOCK
 =====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
PRECISION CASTPARTS CORP	7,614.	7,133.
UNITED TECHNOLOGIES CORP	10,846.	13,226.
VODAFONE GROUP PLC	7,069.	9,339.
COACH INC	7,104.	6,513.
LOWES COMPANIES INCORPORATED	6,035.	6,110.
STARBUCKS CORP	5,512.	6,828.
TARGET CORP	9,702.	8,043.
ANHEUSER-BUSCH INBEV NV	6,121.	6,137.
MONDELEZ INTERNATIONAL INC	7,500.	8,256.
PEPSICO INC	11,778.	12,054.
CHEVRON CORP	12,839.	11,833.
CONOCOPHILLIPS	5,728.	6,105.
AMERICAN TOWER CORP	8,584.	9,220.
CITIGROUP INC	9,458.	9,107.
PNC FINANCIAL SERVICES GROUP	7,317.	7,828.
WELLS FARGO & CO	8,436.	10,247.
AMGEN INC	10,601.	13,085.
BRISTOL-MYERS SQUIBB CO	11,068.	13,592.
PFIZER INC	9,824.	10,518.
ZOETIS INC	6,170.	6,072.
QUALCOMM INC	6,180.	9,278.
ARTISAN MID CAP VALUE FUND	77,312.	83,503.
MORGAN STANLEY FOCUS GROWTH FD	32,213.	42,002.
TOTALS	1,453,053.	1,640,479.

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION

AMOUNT

RETURN OF CAPITAL ADJUSTMENT
MUTUAL FUND ADJUSTMENT

368.
330.

TOTAL

698.
=====

AVERAGE MONTHLY FMV - 990PF, PART X, LINES 1a-1c

=====

MONTH -----	LINE 1a-FMV SECURITIES -----	LINE 1b-FMV CASH BALANCES -----	LINE 1c-FMV OTHER ASSETS -----
JANUARY	1,640,476.	48,162.	
FEBRUARY	1,537,448.	97,507.	
MARCH	1,581,592.	13,342.	
APRIL	1,601,185.	13,598.	
MAY	1,596,490.	18,939.	
JUNE	1,555,273.	20,188.	
JULY	1,609,724.	21,572.	
AUGUST	1,580,949.	23,147.	
SEPTEMBER	1,638,644.	24,123.	
OCTOBER	1,678,848.	24,291.	
NOVEMBER	1,688,618.	28,399.	
DECEMBER	1,689,310.	47,588.	
	-----	-----	-----
TOTAL	19,398,557.	380,856.	
	=====	=====	=====
AVERAGE FMV	1,616,546.	31,738.	
	=====	=====	=====

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T.

▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.

▶ Information about Schedule D and its separate instructions is at www.irs.gov/form1041

OMB No 1545-0092

2013

Name of estate or trust

FREDA BOWERS T/CHAR IRREV 2/9/97

Employer identification number

52-6912468

Note: Form 5227 filers need to complete *only* Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked	76,309.	71,843.		4,466.
4 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2012 Capital Loss Carryover Worksheet				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back ▶				7 4,466.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	542,980.	455,973.		87,007.
11 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts				12
13 Capital gain distributions				13 14,865.
14 Gain from Form 4797, Part I				14
15 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2012 Capital Loss Carryover Worksheet				15 ()
16 Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h). Enter here and on line 18a, column (3) on the back ▶				16 101,872.

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

Schedule D (Form 1041) 2013

Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
17	Net short-term gain or (loss)	17		4,466.
18	Net long-term gain or (loss):			
a	Total for year	18a		101,872.
b	Unrecaptured section 1250 gain (see line 18 of the wrkst.)	18b		
c	28% rate gain	18c		
19	Total net gain or (loss). Combine lines 17 and 18a. ▶	19		106,338.

Note: If line 19, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 18a and 19, column (2), are net gains, go to Part V, and do not complete Part IV. If line 19, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

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

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

Part V Tax Computation Using Maximum Capital Gains Rates

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

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

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

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

21	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34).	21		
22	Enter the smaller of line 18a or 19 in column (2) but not less than zero	22		
23	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	23		
24	Add lines 22 and 23	24		
25	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- ▶	25		
26	Subtract line 25 from line 24. If zero or less, enter -0-	26		
27	Subtract line 26 from line 21. If zero or less, enter -0-	27		
28	Enter the smaller of the amount on line 21 or \$2,450	28		
29	Enter the smaller of the amount on line 27 or line 28	29		
30	Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0% ▶	30		
31	Enter the smaller of line 21 or line 26	31		
32	Subtract line 30 from line 26	32		
33	Enter the smaller of line 21 or \$11,950	33		
34	Add lines 27 and 30	34		
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		
36	Enter the smaller of line 32 or line 35	36		
37	Multiply line 36 by 15%. ▶	37		
38	Enter the amount from line 31	38		
39	Add lines 30 and 36	39		
40	Subtract line 39 from line 38. If zero or less, enter -0-	40		
41	Multiply line 40 by 20% ▶	41		
42	Figure the tax on the amount on line 27. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43	Add lines 37, 41, and 42	43		
44	Figure the tax on the amount on line 21. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45	Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) ▶	45		

Sales and Other Dispositions of Capital Assets

► Information about Form 8949 and its separate instructions is at www.irs.gov/form8949.

2013

Department of the Treasury
Internal Revenue Service

► File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Attachment
Sequence No **12A**

Name(s) shown on return

FREDA BOWERS T/CHAR IRREV 2/9/97

Social security number or taxpayer identification number

52-6912468

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box A, B, or C below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part I Short-Term. Transactions involving capital assets you held one year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was **not** reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see <i>Column (e)</i> in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
70.	EXXON MOBIL CORPORATIO	03/22/2013	04/29/2013	6,190.00	6,240.00			-50.00
130.	FREEPORT-MCMORAN COPP B	03/22/2013	07/01/2013	3,710.00	4,288.00			-578.00
230.	PPL CORPORATION	03/22/2013	07/01/2013	7,028.00	6,917.00			111.00
366.	US BANCORP NEW	03/22/2013	07/01/2013	13,296.00	12,280.00			1,016.00
4.	AIR PRODUCTS & CHEMICAL	07/01/2013	07/23/2013	392.00	366.00			26.00
94.	CENTURYTEL INCORPORATE	03/22/2013	07/23/2013	3,374.00	3,305.00			69.00
4.	COMCAST CORP NEW A	03/22/2013	07/23/2013	180.00	165.00			15.00
6.	EXPRESS SCRIPTS HOLDING	03/22/2013	07/23/2013	403.00	347.00			56.00
10.	JP MORGAN CHASE & COMP	03/22/2013	07/23/2013	567.00	487.00			80.00
2.	JOHNSON & JOHNSON	03/22/2013	07/23/2013	185.00	159.00			26.00
12.	METLIFE INCORPORATED	03/22/2013	07/23/2013	594.00	460.00			134.00
2.	MONDELEZ INTERNATIONAL	03/22/2013	07/23/2013	61.00	60.00			1.00
4.	NATIONAL-OILWELL INCORP	03/22/2013	07/23/2013	294.00	273.00			21.00
4.	PEPSICO INCORPORATED	03/22/2013	07/23/2013	346.00	314.00			32.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►								

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Sales and Other Dispositions of Capital Assets

Department of the Treasury
Internal Revenue Service

► Information about Form 8949 and its separate instructions is at www.irs.gov/form8949.
► File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Name(s) shown on return: **FREDA BOWERS T/CHAR IRREV 2/9/97**
Social security number or taxpayer identification number: **52-6912468**

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box A, B, or C below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part I Short-Term. Transactions involving capital assets you held one year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
28.	PFIZER INCORPORATED	03/22/2013	07/23/2013	822.00	795.00			27.00
6.	T. ROWE PRICE GROUP INC	03/22/2013	07/23/2013	480.00	444.00			36.00
10.	SCHLUMBERGER LIMITED	03/22/2013	07/23/2013	839.00	742.00			97.00
4.	UNITED PARCEL SERVICE I	03/22/2013	07/23/2013	351.00	339.00			12.00
2.	UNITED TECHNOLOGIES COR	03/22/2013	07/23/2013	207.00	187.00			20.00
2.	VODAFONE GROUP PLC - SP	03/22/2013	07/23/2013	60.00	56.00			4.00
10.	WELLS FARGO & COMPANY	03/22/2013	07/23/2013	446.00	372.00			74.00
84.	KRAFT FOODS GROUP INC	03/22/2013	08/27/2013	4,381.00	4,298.00			83.00
316.	MICROSOFT CORPORATION	07/23/2013	08/27/2013	10,636.00	9,055.00			1,581.00
8.	AMGEN INCORPORATED	07/23/2013	01/16/2014	950.00	821.00			129.00
2.	APPLE COMPUTER INCORPOR	03/22/2013	01/16/2014	1,110.00	924.00			186.00
6.	COMCAST CORP NEW A	03/22/2013	01/16/2014	324.00	247.00			77.00
4.	DANAHER CORPORATION	03/22/2013	01/16/2014	313.00	246.00			67.00
8.	E M C CORPORATION MASSA	08/27/2013	01/16/2014	209.00	208.00			1.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►								

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Sales and Other Dispositions of Capital Assets

Department of the Treasury
Internal Revenue Service

► Information about Form 8949 and its separate instructions is at www.irs.gov/form8949.
► File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

2013

Attachment
Sequence No **12A**

Name(s) shown on return FREDA BOWERS T/CHAR IRREV 2/9/97	Social security number or taxpayer identification number 52-6912468
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Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box A, B, or C below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part I Short-Term. Transactions involving capital assets you held one year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You **must** check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
2.	JP MORGAN CHASE & COMPA	03/22/2013	01/16/2014	117.00	97.00			20.00
2.	MERCK & CO INC	07/23/2013	01/16/2014	104.00	96.00			8.00
2.	METLIFE INCORPORATED	03/22/2013	01/16/2014	108.00	77.00			31.00
2.	PHILIP MORRIS INTL INC	03/22/2013	01/16/2014	166.00	183.00			-17.00
69.	QUALCOMM INCORPORATED	03/22/2013	01/16/2014	5,133.00	4,547.00			586.00
20.	STARBUCKS CORPORATION	07/23/2013	01/16/2014	1,517.00	1,172.00			345.00
108.	THE TRAVELERS COMPANI	03/22/2013	01/16/2014	9,452.00	9,044.00			408.00
4.	VODAFONE GROUP PLC - SP	03/22/2013	01/16/2014	154.00	112.00			42.00
10.	INTERNATIONAL BUSINESS CORP	03/22/2013	01/22/2014	1,810.00	2,120.00			-310.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►				76,309.	71,843.			4,466.

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Name(s) shown on return. (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

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Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
46.	ACME PACKET INC	09/27/2011	03/22/2013	1,343.00	2,217.00			-874.00
24.	AFFILIATED MANAGERS GR	02/09/2012	03/22/2013	3,624.00	2,568.00			1,056.00
34.	AIR PRODUCTS & CHEMICA	12/02/2010	03/22/2013	2,972.00	2,970.00			2.00
74.	ALEXION PHARMACEUTICAL	03/09/2011	03/22/2013	6,896.00	3,017.00			3,879.00
70.	ALLERGAN INCORPORATED	12/02/2010	03/22/2013	7,806.00	4,715.00			3,091.00
1446.	ALPINE GLOBL PREMIER FUND	09/27/2011	03/22/2013	11,813.00	8,758.00			3,055.00
34.	AMAZON.COM INCORPORATE	12/02/2010	03/22/2013	8,735.00	5,925.00			2,810.00
20.	APACHE CORPORATION	04/28/2010	03/22/2013	1,487.00	2,133.00			-646.00
20.	BAIDU INC-SPON ADR	02/09/2012	03/22/2013	1,727.00	2,634.00			-907.00
217.	BANK OF AMERICA CORPO	04/28/2010	03/22/2013	2,712.00	3,864.00			-1,152.00
24.	BIOGEN IDEC INC	08/30/2011	03/22/2013	4,271.00	2,235.00			2,036.00
40.	BOEING COMPANY	12/02/2010	03/22/2013	3,389.00	2,664.00			725.00
82.	CBS CORP CL B	09/27/2011	03/22/2013	3,765.00	1,898.00			1,867.00
84.	CAMERON INTERNATIONAL	03/09/2011	03/22/2013	5,292.00	4,335.00			957.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

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Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was **not** reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
70.	CATERPILLAR INCORPORAT	09/27/2011	03/22/2013	6,114.00	6,693.00			-579.00
10.	CHIPOTLE MEXICAN GRILL	02/08/2011	03/22/2013	3,185.00	2,462.00			723.00
162.	CISCO SYSTEMS INCORPO	03/20/2006	03/22/2013	3,353.00	3,504.00			-151.00
66.	CITRIX SYSTEMS INCORPO	12/02/2010	03/22/2013	4,681.00	4,565.00			116.00
144.	COCA COLA COMPANY	12/02/2010	03/22/2013	5,755.00	4,671.00			1,084.00
98.	COGNIZANT TECHNOLOGY S CORP	09/16/2011	03/22/2013	7,335.00	6,689.00			646.00
40.	CUMMINS ENGINE INCORPO	06/20/2011	03/22/2013	4,533.00	3,741.00			792.00
186.	D R HORTON INCORPORAT	12/02/2010	03/22/2013	4,584.00	2,027.00			2,557.00
76.	DOLLAR TREE INC	09/16/2011	03/22/2013	3,566.00	2,891.00			675.00
54.	DU PONT E I DE NEMOURS	09/27/2011	03/22/2013	2,661.00	2,572.00			89.00
109.	E M C CORPORATION MAS	03/29/2011	03/22/2013	2,624.00	2,974.00			-350.00
274.	FORD MOTOR COMPANY	09/27/2011	03/22/2013	3,613.00	4,327.00			-714.00
100.	GILEAD SCIENCES INCOR	04/28/2010	03/22/2013	4,543.00	2,043.00			2,500.00
22.	GOLDMAN SACHS GROUP IN	12/02/2010	03/22/2013	3,222.00	3,535.00			-313.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

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- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh XYZ Co)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
146.	INTEL CORPORATION	12/02/2010	03/22/2013	3,099.00	3,172.00			-73.00
54.	LILLY ELI & COMPANY	01/20/2010	03/22/2013	2,993.00	2,011.00			982.00
66.	LIMITED INCORPORATED	09/27/2011	03/22/2013	2,902.00	2,508.00			394.00
64.	LULULEMON ATHLETICA IN	09/27/2011	03/22/2013	3,965.00	2,895.00			1,070.00
28.	MEAD JOHNSON NUTRITION	02/09/2012	03/22/2013	2,119.00	2,099.00			20.00
52.	MONSANTO COMPANY NEW	02/08/2011	03/22/2013	5,259.00	3,810.00			1,449.00
38.	OCCIDENTAL PETROLEUM C	02/08/2011	03/22/2013	2,981.00	3,476.00			-495.00
40.	PERRIGO COMPANY	12/02/2010	03/22/2013	4,715.00	2,476.00			2,239.00
52.	POLYPORE INTERNATIONAL	09/27/2011	03/22/2013	2,082.00	3,146.00			-1,064.00
4.	PRICELINE.COM INCORPORA	12/02/2010	03/22/2013	2,785.00	1,603.00			1,182.00
33.	PROCTOR & GAMBLE CORPO	01/14/2003	03/22/2013	2,544.00	1,422.00			1,122.00
318.	SPDR S&P DIVIDEND ETF	12/02/2010	03/22/2013	20,701.00	16,431.00			4,270.00
134.	UTILITIES SELECT SECT	09/27/2011	03/22/2013	5,102.00	4,474.00			628.00
78.	STARWOOD HOTELS & RESO WORLDWIDE	09/27/2011	03/22/2013	4,746.00	4,011.00			735.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

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FREDA BOWERS T/CHAR IRREV 2/9/97

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- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	50. UNITEDHEALTH GROUP INC	05/24/2011	03/22/2013	2,721.00	2,412.00			309.00
	132. VERIZON COMMUNICATION	01/26/2011	03/22/2013	6,454.00	4,787.00			1,667.00
	48. VERTEX PHARMACEUTICALS	03/19/2012	03/22/2013	2,576.00	2,008.00			568.00
	24. VISA INC	12/14/2011	03/22/2013	3,837.00	2,304.00			1,533.00
	39. WAL MART STORES INCORP	04/28/2010	03/22/2013	2,894.00	2,095.00			799.00
	30. ACE LIMITED	12/02/2010	03/22/2013	2,644.00	1,805.00			839.00
	40. TRANSOCEAN LIMITED	09/27/2011	03/22/2013	2,062.00	2,140.00			-78.00
	5770.334 LSV VALUE EQUITY STRATEGY	09/27/2011	03/25/2013	99,942.00	76,721.00			23,221.00
	1483.353 ABERDEEN GLBL HIG	09/27/2011	03/25/2013	15,056.00	15,616.00			-560.00
	566.69 DREYFUS INTERNATIONAL	04/28/2010	03/25/2013	9,628.00	9,158.00			470.00
	286.701 GUINNESS ATKINSON KONG FD	01/20/2010	03/25/2013	8,214.00	10,373.00			-2,159.00
	570.895 GUINNESS ATKINSON ENERGY FUND	09/27/2011	03/25/2013	15,717.00	13,958.00			1,759.00
	620.041 HARBOR FUND INTERN OPEN	12/02/2010	03/25/2013	39,044.00	36,034.00			3,010.00
	403.753 LITMAN GREGORY MST CL-INST	01/25/2010	03/25/2013	6,391.00	5,160.00			1,231.00
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return. (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box D, E, or F below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

(D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)

(E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS

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

1	(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	977.409 MAINSTAY EPOCH GLB CL-I	12/02/2010	03/25/2013	16,997.00	14,212.00			2,785.00
	681.072 RS GLOBAL NATURAL FUND	09/27/2011	03/25/2013	26,487.00	22,454.00			4,033.00
	224.952 WILMINGTON SHORT-T BOND -I	12/02/2010	03/25/2013	2,322.00	2,301.00			21.00
	798.243 WILMINGTON SMALL C FUND -I	01/16/2007	03/25/2013	15,063.00	14,887.00			176.00
	5017.724 WILMINGTON LARGE FUND -I	12/02/2010	03/25/2013	57,102.00	51,030.00			6,072.00
	60. EXXON MOBIL CORPORATIO	04/28/2010	04/29/2013	5,306.00	4,161.00			1,145.00
	4. E M C CORPORATION MASSA	09/27/2011	07/23/2013	101.00	104.00			-3.00
	30. GENERAL ELECTRIC COMPA	01/14/2003	07/23/2013	745.00	771.00			-26.00
	30. ORACLE CORPORATION	05/24/2011	07/23/2013	956.00	1,000.00			-44.00
	2. PRICELINE.COM INCORPORA	12/02/2010	07/23/2013	1,806.00	802.00			1,004.00
	6. SCHLUMBERGER LIMITED	03/09/2011	07/23/2013	504.00	539.00			-35.00
	6. ORACLE CORPORATION	05/24/2011	01/16/2014	230.00	200.00			30.00
	2. PRICELINE.COM INCORPORA	12/02/2010	01/16/2014	2,349.00	802.00			1,547.00
	1. QUALCOMM INCORPORATED	02/08/2011	01/16/2014	74.00	56.00			18.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

