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

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

2013

For calendar year 2013, or tax year beginning 11/01, 2013, and ending 10/31, 2014

Golden Rule Foundation
PO Box 658
Camden, ME 04843

A Employer identification number
59-9207701

B Telephone number (see the instructions)

G Check all that apply:

<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity
<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return
<input type="checkbox"/> Address change	<input type="checkbox"/> Name change

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

I Fair market value of all assets at end of year (from Part II, column (c), line 16)
\$ 3,763,187.

J Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify) _____
(Part I, column (d) must be on cash basis)

C If exemption application is pending, check here ☐

D 1 Foreign organizations, check here ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ☐

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

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

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)
1 Contributions, gifts, grants, etc., received (att sch)			
2 Ck <input checked="" type="checkbox"/> if the foundn is not req to att Sch B			
3 Interest on savings and temporary cash investments	14,253.	14,253.	14,253.
4 Dividends and interest from securities	52,737.	52,737.	52,737.
5a Gross rents			
b Net rental income or (loss)			
6a Net gain/(loss) from sale of assets not on line 10	157,394.		
b Gross sales price for all assets on line 6a			
7 Capital gain net income (from Part IV, line 2)	157,394.		
8 Net short-term capital gain		23,195.	
9 Income modifications			
10a Gross sales less returns and allowances			
b Less Cost of goods sold			
c Gross profit/(loss) (att sch)			
11 Other income (attach schedule)			
12 Total. Add lines 1 through 11	224,384.	224,384.	90,185.
13 Compensation of officers, directors, trustees, etc.	0.		
14 Other employee salaries and wages			
15 Pension plans, employee benefits			
16a Legal fees (attach schedule) See St 1	770.	385.	385.
b Accounting fees (attach sch) See St 2	11,738.	5,869.	5,869.
c Other prof fees (attach sch)			
17 Interest			
18 Taxes (attach schedule)(see instrs) See Stm 3	2,570.	2,570.	
19 Depreciation (attach sch) and depletion			
20 Occupancy	932.		932.
21 Travel, conferences, and meetings	5,724.		5,724.
22 Printing and publications			
23 Other expenses (attach schedule) See Statement 4	79,918.	40,495.	39,423.
24 Total operating and administrative expenses. Add lines 13 through 23	101,652.	49,319.	51,883.
25 Contributions, gifts, grants paid Part XV	290,000.		290,000.
26 Total expenses and disbursements. Add lines 24 and 25	391,652.	49,319.	0.
27 Subtract line 26 from line 12:			
a Excess of revenue over expenses and disbursements	-167,268.		
b Net investment income (if negative, enter -0-)		175,065.	
c Adjusted net income (if negative, enter -0-)		90,185.	

REVENUE

ADMINISTRATIVE EXPENSES

SCANNED MAR 10 2015

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GOLDEN, UT

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		677,640.	537,308.	537,308.
	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 sch.)				
		Less: allowance for doubtful accounts				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments — U.S. and state government obligations (attach schedule) Statement 5		524,650.	786,792.	793,931.
	b	Investments — corporate stock (attach schedule) Statement 6		2,078,473.	1,858,925.	2,142,088.
	c	Investments — corporate bonds (attach schedule) Statement 7		322,184.	285,220.	289,860.
	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 34,696.					
	Less: accumulated depreciation (attach schedule) See Stmt 8 12,157.		19,532.	22,539.		
15	Other assets (describe See Statement 9)		36,006.	432.		
16	Total assets (to be completed by all filers — see the instructions. Also, see page 1, item I)		3,658,485.	3,491,216.	3,763,187.	
LIABILITIES	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, & other disqualified persons				
	21	Mortgages and other notes payable (attach schedule)				
	22	Other liabilities (describe)		1.		
	23	Total liabilities (add lines 17 through 22)		1.	0.	
NET ASSETS OR FUND BALANCES	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. <input type="checkbox"/>					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>					
	27	Capital stock, trust principal, or current funds				
	28	Paid-in or capital surplus, or land, building, and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds		3,658,484.	3,491,216.	
	30	Total net assets or fund balances (see instructions)		3,658,484.	3,491,216.	
	31	Total liabilities and net assets/fund balances (see instructions)		3,658,485.	3,491,216.	

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	3,658,484.
2	Enter amount from Part I, line 27a	2	-167,268.
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	3,491,216.
5	Decreases not included in line 2 (itemize)	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, column (b), line 30	6	3,491,216.

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 shares MLC Company)		(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1a Short-Term Gain/Loss See Attachment		P	Various	Various
b Long-Term Gain/Loss See Attachment		P	Various	Various
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 1,157,888.		1,134,693.	23,195.
b 849,439.		715,240.	134,199.
c			
d			
e			

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

(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
a			23,195.
b			134,199.
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	157,394.
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	23,195.

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 (column (b) divided by column (c))
2012	282,066.	3,837,845.	0.073496
2011	297,920.	3,723,649.	0.080008
2010	279,784.	3,871,109.	0.072275
2009	322,393.	4,004,663.	0.080504
2008	219,073.	4,011,737.	0.054608

2 Total of line 1, column (d)	2	0.360891
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	0.072178
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	3,732,040.
5 Multiply line 4 by line 3	5	269,371.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,751.
7 Add lines 5 and 6	7	271,122.
8 Enter qualifying distributions from Part XII, line 4	8	341,883.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

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

1 a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter 'N/A' on line 1. Date of ruling or determination letter. _____ (attach copy of letter if necessary – see instrs)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here. <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	1,751.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, column (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	1,751.
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	1,751.
6 Credits/Payments:			
a 2013 estimated tax pmts and 2012 overpayment credited to 2013	6 a		
b Exempt foreign organizations – tax withheld at source	6 b		
c Tax paid with application for extension of time to file (Form 8868)	6 c		
d Backup withholding erroneously withheld	6 d		
7 Total credits and payments. Add lines 6a through 6d	7		0.
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> if Form 2220 is attached	8		39.
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		1,790.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be: Credited to 2014 estimated tax		Refunded	11

Part VII-A Statements Regarding Activities

	Yes	No
1 a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see the instructions for definition)? If the answer is 'Yes' to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input type="checkbox"/> \$ 0. (2) On foundation managers <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If 'Yes,' attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If 'Yes,' attach a conformed copy of the changes		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If 'Yes,' has it filed a tax return on Form 990-T for this year?		N/A
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If 'Yes,' attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If 'Yes,' complete Part II, column (c), and Part XV	X	
8 a Enter the states to which the foundation reports or with which it is registered (see instructions) DC		
b If the answer is 'Yes' to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If 'No,' attach explanation		X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If 'Yes,' complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If 'Yes,' attach a schedule listing their names and addresses		X

See Statement 10

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? Website address <u>www.goldrule.org</u>	13	X	
14	The books are in care of <u>Laurel Frye</u> Telephone no <u>207-236-4104</u> Located at <u>PO Box 658 Camden ME</u> ZIP + 4 <u>04843</u>			
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	N/A		
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? See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If 'Yes,' enter the name of the foreign country	16		X

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
1 a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check 'No' if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If any answer is 'Yes' to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	1 b	N/A
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?	1 c	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? If 'Yes,' list the years <u>20</u> , <u>20</u> , <u>20</u> , <u>20</u>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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)	2 b	N/A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. <u>20</u> , <u>20</u> , <u>20</u> , <u>20</u>		
3 a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If 'Yes,' did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013)	3 b	N/A
4 a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4 a	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?	4 b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5 a** 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)?

5 b N/A

Organizations relying on a current notice regarding disaster assistance check here

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

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

6 a 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?

6 b X

If 'Yes' to 6b, file Form 8870

7 a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7 b

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
See Statement 10		0.	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				

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 N/A	
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 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	0.

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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	1 a	3,181,399.
b Average of monthly cash balances	1 b	607,474.
c Fair market value of all other assets (see instructions)	1 c	
d Total (add lines 1a, b, and c)	1 d	3,788,873.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1 e	0.
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	3,788,873.
4 Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	56,833.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,732,040.
6 Minimum investment return. Enter 5% of line 5	6	186,602.

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	186,602.
2 a Tax on investment income for 2013 from Part VI, line 5	2 a	1,751.
b Income tax for 2013. (This does not include the tax from Part VI.)	2 b	
c Add lines 2a and 2b	2 c	1,751.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	184,851.
4 Recoveries of amounts treated as qualifying distributions	4	
5 Add lines 3 and 4	5	184,851.
6 Deduction from distributable amount (see instructions)	6	
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	184,851.

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	1 a	341,883.
b Program-related investments — total from Part IX-B	1 b	
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the:		
a Suitability test (prior IRS approval required)	3 a	
b Cash distribution test (attach the required schedule)	3 b	
4 Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	341,883.
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	1,751.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	340,132.

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

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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				184,851.
2 Undistributed income, if any, as of the end of 2013:				
a Enter amount for 2012 only			0.	
b Total for prior years 20 __, 20 __, 20 __		0.		
3 Excess distributions carryover, if any, to 2013				
a From 2008	19,686.			
b From 2009	125,184.			
c From 2010	91,805.			
d From 2011	114,726.			
e From 2012	98,360.			
f Total of lines 3a through e	449,761.			
4 Qualifying distributions for 2013 from Part XII, line 4: ► \$ 341,883.				
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				184,851.
e Remaining amount distributed out of corpus	157,032.			
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	606,793.			
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)	19,686.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	587,107.			
10 Analysis of line 9:				
a Excess from 2009	125,184.			
b Excess from 2010	91,805.			
c Excess from 2011	114,726.			
d Excess from 2012	98,360.			
e Excess from 2013	157,032.			

BAA

Form 990-PF (2013)

N/A

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

4942(1)(5)

b 85% of line 2a

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(i)(3)(B)(iii)

(3) Largest amount of support from an exempt organization

(4) Gross investment income

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

1 Information Regarding Foundation Managers:

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

None

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

None

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

Check here ☒ 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 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	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 Attached List			See Attached	290,000.
Total			3 a	290,000.
b Approved for future payment				
Total			3 b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
		(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1	Program service revenue:					
a						
b						
c						
d						
e						
f						
g	Fees and contracts from government agencies					
2	Membership dues and assessments					
3	Interest on savings and temporary cash investments			14	14,253.	
4	Dividends and interest from securities			14	52,737.	
5	Net rental income or (loss) from real estate:					
a	Debt-financed property					
b	Not debt-financed property					
6	Net rental income or (loss) from personal property					
7	Other investment income					
8	Gain or (loss) from sales of assets other than inventory			18	157,394.	
9	Net income or (loss) from special events					
10	Gross profit or (loss) from sales of inventory					
11	Other revenue:					
a						
b						
c						
d						
e						
12	Subtotal. Add columns (b), (d), and (e)				224,384.	
13	Total. Add line 12, columns (b), (d), and (e)					224,384.

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

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

[illegible]

Statement 1
Form 990-PF, Part I, Line 16a
Legal Fees

	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Total	\$ 770.	\$ 385.	\$ 0.	\$ 385.

Statement 2
Form 990-PF, Part I, Line 16b
Accounting Fees

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Total	\$ 11,738.	\$ 5,869.	\$ 0.	\$ 5,869.

Statement 3
Form 990-PF, Part I, Line 18
Taxes

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Federal Income tax	\$ 2,570.	\$ 2,570.	\$ 0.	\$ 0.

Statement 4
Form 990-PF, Part I, Line 23
Other Expenses

	(a) Expenses per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Boardmember expense	\$ 36,000.			\$ 36,000.
Consultants	125.			125.
Dues	1,195.			1,195.
Insurance	1,163.			1,163.
Investment Advisory Fees	40,495.	\$ 40,495.		
Office Supply	654.			654.
Postage	107.			107.
Web Site	179.			179.
Total	\$ 79,918.	\$ 40,495.	\$ 0.	\$ 39,423.

Statement 5
Form 990-PF, Part II, Line 10a
Investments - U.S. and State Government Obligations

<u>U.S. Government Obligations</u>	<u>Valuation Method</u>	<u>Book Value</u>	<u>Fair Market Value</u>
See Attached	Cost	\$ 786,792.	\$ 793,931.
		\$ 786,792.	\$ 793,931.
	Total	\$ 786,792.	\$ 793,931.

Statement 6
Form 990-PF, Part II, Line 10b
Investments - Corporate Stocks

<u>Corporate Stocks</u>	<u>Valuation Method</u>	<u>Book Value</u>	<u>Fair Market Value</u>
See Attached	Cost	\$ 1,858,925.	\$ 2,142,088.
	Total	\$ 1,858,925.	\$ 2,142,088.

Statement 7
Form 990-PF, Part II, Line 10c
Investments - Corporate Bonds

<u>Corporate Bonds</u>	<u>Valuation Method</u>	<u>Book Value</u>	<u>Fair Market Value</u>
See Attached	Cost	\$ 285,220.	\$ 289,860.
	Total	\$ 285,220.	\$ 289,860.

Statement 8
Form 990-PF, Part II, Line 14
Land, Buildings, and Equipment

<u>Category</u>	<u>Basis</u>	<u>Accum. Deprec.</u>	<u>Book Value</u>	<u>Fair Market Value</u>
Machinery and Equipment	\$ 34,696.	\$ 12,157.	\$ 22,539.	\$ 0.
Total	\$ 34,696.	\$ 12,157.	\$ 22,539.	\$ 0.

Statement 9
Form 990-PF, Part II, Line 15
Other Assets

	<u>Book Value</u>	<u>Fair Market Value</u>
Accrued Interest Receivable	\$ 431.	
Rounding	1.	
Total	\$ 432.	\$ 0.

Client GOLDEN

Golden Rule Foundation

59-9207701

2/10/15

12:00PM

Statement 10
Form 990-PF, Part VII-A, Line 8b
Copies of Form 990-PF to State Officials

District of Columbia does not require a copy of 990-PF.

Statement 11
Form 990-PF, Part VIII, Line 1
List of Officers, Directors, Trustees, and Key Employees

Name and Address	Title and Average Hours Per Week Devoted	Compen- sation	Contri- bution to EBP & DC	Expense Account/ Other
Jean Evans 30 Mayo Street Belfast, ME 04915	President 10.00	\$ 0.	\$ 0.	\$ 0.
Gareth Evans 222 Manning St Philadelphia, PA 19103	Board Member 1.00	0.	0.	0.
Tegan Stephens 8219 Whittington Drive Richmond, VA 23235	Secretary 1.00	0.	0.	0.
Trevor Evans 192 Washington Park, Apt 1 Brooklyn, NY 11205	Board Member 1.00	0.	0.	0.
Salvadore Messina 30 Mayo Street Belfast, ME 04915	Treasurer 10.00	0.	0.	0.
Sian Evans 30 Mayo Street Belfast, ME 04915	Advisory Board 4.00	0.	0.	0.
Total		\$ 0.	\$ 0.	\$ 0.

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	Visual Arts Center of Richmond	Purpose	Amount
11/5/13	Visual Arts Center of Richmond	To support educational arts programs for youth in need: SOHO (Space of Her Own) and Art After School (AAS). SOHO pairs twelve 6th grade girls from public housing with a woman mentor for a journey through art-based personal growth and leadership training. AAS delivers art education to children who have limited access to the arts. AAS promotes youth development through the challenge of art-making.	1812 West Main Street Richmond VA 23220 \$10,000.00
11/25/13	Belfast Area Child Care Services, Inc.	1. Belfast Area Children's Center General Support 2. Belfast Area Children's Center MusicMaker Program 3. Starrett Children's Center General Support 4. Starrett Children's Center MusicMaker Program 5. BACCS Program Development and General Consulting Services These are all continuing programs. Please see past proposals for additional	1025 Waterville Road Waldo Maine 04915 \$26,500.00
11/29/13	San Miguel Community Foundation	This money will help pay teacher's annual salaries and rent of the building.	220 N. Zapata Highway, #111-A Laredo TX 78043 \$10,000.00
3/24/14	DEFFA (Down East Friends of the Folk Arts)	GRF Funds will be used to support Chrissy Fowler's work teaching traditional New England social dance (contradancing) in schools and the community. As in the past, Chrissy will use GRF grant funds to leverage matching funds from schools, community groups, and other organizations such as CDSS or Belfast Flying Shoes. (Note: 501c3 file 2 of 2 submitted separately)	15 Jones Hill Road Hope ME 04847 \$2,500.00
3/24/14	ISSUE Project Room	ISSUE Project Room requests a general operating grant to support 2014 programming initiatives, including the presentation of 80 public events featuring more than 300 musicians, artists, and performers.	22 Boerum Place Ground Floor Brooklyn NY 11201 \$5,000.00
3/24/14	Maine Youth Alliance dba The Game Loft	The mission of the Game Loft, the program of Maine Youth Alliance, is to promote Positive Youth Development through non-electronic games and community involvement. The program goals are to guide young people to become competent, caring, confident, connected and contributing adults. Funding will allow us to provide a professional development experience to a Game Loft graduate as a intern.	78A Main Street Belfast ME 04915 \$2,000.00

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	Root Division	Purpose	Amount
3/24/14		<p>Purpose of grant is to support a print box of 16 artists exhibiting at Root Division for an exhibition 'Unbounded', 2014.</p> <p>Print box will function as promotion and catalog for the show. The prints alone are quoted at \$4,000. Artists are requested to supply and pay for their own scans.</p>	\$3,000.00
		3175 17th Street San CA 94110	
3/24/14	Northeast Historic Film	<p>General Support \$3,000</p> <p>Museum Show \$2,000</p> <p>Millinocket Film Transfers \$500</p> <p>Transition Support (books) \$500</p>	\$6,000.00
		85 Main Street PO Box 900 Bucksport ME 04416	
5/27/14	CHALLENGE AMERICA	<p>TO PAY FOR THE EXPENSES OF THE GOLF TOURNAMENT WHICH INCLUDE</p> <p>-GOLF COURSE FEE</p> <p>-LUNCH</p> <p>-DINNER</p> <p>-PRIZES</p> <p>-LOGISTICS FOR GETTING FRED FUNK THE PGA PROFESSIONAL TO</p>	\$10,000.00
		309 SNOWMASS VILLAGE DENVER CO 81615	
5/27/14	Northeast Historic Film	<p>\$1,000 for newsletter</p> <p>\$1,000 for Podcast Project</p> <p>\$1,000 Museum Show and/or Bangor Humanities Day</p>	\$13,000.00
		85 Main Street PO Box 900 Bucksport ME 04416	
6/24/14	Environmental Film Festival in the Nation's Capital	<p>The Environmental Film Festival in the Nation's Capital (EFF) requests a general support grant of \$1,000 from the Golden Rule Foundation in support of the 2014 Festival, which took place from March 18-30.</p>	\$1,000.00
		1228½ 31st Street, NW Washington DC 20007	
7/21/14	Code for America	<p>Code for Philly wishes to solicit funding in order to continue its mission of open civic application development to solve urban problems in the Philadelphia region. The funding will also help expanding the marketing and development of our CyclePhilly application, a smartphone app for recording your bicycle trips where data from the app can be used by transportation planners in the region.</p>	\$20,000.00
		155 9th St San CA 94117	

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	The Sharing Foundation	Purpose	Amount
9/30/14		As board VP Deborah Nelson and Sian Evans recently discussed, TSF is currently in an active phase of exploring new initiatives to expand our reach in fulfilling our mission to help meet the needs of disadvantaged children in Cambodia. As we thoughtfully explore where best to expand our programming, an unrestricted grant will be helpful as we discern the best places to further our mission.	P.O. Box 600 PO Box 600 Concord MA 01742 \$1,000.00
8/29/14	Studio Two Three	I am writing to request \$3000 in general support for Studio Two Three. Studio Two Three's mission is to inspire innovation in printmaking through Artist Residency, Workshops, and Exhibitions. Funds will provide support for ongoing expenses related to our programs and operations.	1617 W Main St Richmond Virginia 23220 \$3,000.00
7/7/14	Belfast Area Child Care Services, Inc	The 7000 would be used to help complete the state training requirements for 0-5 special education certification for one staff at each of our sites (2). The monies would cover college courses and books for these two staff over a three year period. This would allow the organization to continue serving special needs children referred to us by MidCoast Child Development Services.	1025 Waterville Rd Belfast Maine 04915 \$7,000.00
7/14/14	Maine Youth Alliance	General support for the Game Loft for FY 14 and to hire a Game Loft alumnus for a summer program aide	78A Main Street Belfast Maine 04915 \$10,600.00
7/14/14	Northeast Historic Film	Northeast Historic Film seeks assistance in transition from founder-led independent Maine non-profit, to a sustainable organization connected in new ways with partners and audiences. Project funding supports a two-year transition period during which NHF hires new staff and addresses organizational goals.	85 Main Street PO Box 900 Bucksport ME 04416 \$4,000.00
7/14/14	Northeast Historic Film	Northeast Historic Film seeks assistance in the transition from founder-led independent Maine non-profit, to a sustainable organization for 21st century partners and audiences. Project funding supports a two-year transition period during which NHF hires new executive staff.	85 Main Street PO Box 900 Bucksport ME 04416 \$20,000.00

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	Purpose	Amount
8/29/14	<p>Blind Cat Rescue & Sanctuary, Inc</p> <p>Provide yearly check ups for approx. 36 cats. Including full blood work, dentals if needed And UJA's.</p>	<p>3101 E Great marsh church rd st pauls NC 28384</p> <p>\$10,000.00</p>
7/7/14	<p>Soap Closet, Inc.</p> <p>Operating funds to purchase personal care products for distribution to low income families, children and elderly citizens in Waldo County who cannot purchase these items with food stamps. Distribution is made monthly through four food pantries and to eight schools on a regular basis. The items are detergent, dish soap, shampoo, toothpaste, toothbrushes, soap, deodorant and toilet paper.</p>	<p>P. O. Box 163 Belfast ME 04915</p> <p>\$5,000.00</p>
7/28/14	<p>Millinocket Historical Society</p> <p>With the exception of a \$7,000 short fall that would cover office equipment, counter tops, last minute plumbing changes, interior finish coat of paint and video screen to display the video archive of old footage, the first floor would be complete. The seven thousand would help complete the first floor of the new museum in time for the grand opening on June 27th 2014</p>	<p>PO Box 11 Millinocket Maine PO Box 11 Millinocket Maine Millinocket Maine 04462</p> <p>\$7,000.00</p>
7/7/14	<p>Belfast Area Child Care Services, Inc</p> <p>The money would be used for college level classes in special education to meet the new state mandate to have 282 certified staff at sites that serve special needs children. Two staff would benefit and are required to have 24 credits each.</p>	<p>1025 Waterville Rd Belfast Maine 04915</p> <p>\$1,600.00</p>
7/14/14	<p>Veterans Multi-Service Center (formerly known as The Philadelphia Veterans Multi-Service</p> <p>VMC requests \$10,000 for general operating support. 95% of our funding comes from Federal Grants directed strictly to programs. Our grants do not cover everything in our budget especially building repair/maintenance or insurance costs (our building is rapidly showing its wear and tear as 2,500 Veterans are served each year). General Operating support will be extremely helpful to augment costs.</p>	<p>213-217 N. 4th Street Philadelphia PA 19106</p> <p>\$10,000.00</p>
7/14/14	<p>Pink Ink Fund 501(c)3</p> <p>Administrative Costs we are a very small grassroots organization just getting started as we finally received our 501c3 approval 5/28/14. Pink Ink Fund's first mission is to create our program to be able to hand out grants to approved candidates needing temporary financial assistance with their post mastectomy tattoo needs.</p>	<p>3125 w. cary st. 2nd floor richmond va 23221</p> <p>\$2,600.00</p>

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	Purpose	Amount
7/14/14	<p>Community Futures Found., dba. Community Brain Injury Services</p> <p>This grant will allow CBIS to hire a PT (.5 FTE) Bookkeeping-Administrative position. Over the past 7 years, CBIS has seen a 63% increase in the utilization of our services. This position is needed to keep pace with the increasing administrative demands of our growing agency. This position will also allow our other two admin positions to focus more heavily on development and fundraising.</p>	<p>7812 Shrader Road Richmond VA 23294</p> <p>\$5,000.00</p>
7/14/14	<p>Animal Rescue League of Berks County</p> <p>Children in grades 1-8 who are able to read at any level are invited to the Animal Rescue League to read to the cats in our adoption room. The program helps children improve their reading skills while also helping the shelter animals by providing socialization and human interaction. This funding will assist with the administrative costs associated with the program.</p>	<p>58 Kennel Road Birdsboro PA 19508</p> <p>\$2,000.00</p>
8/29/14	<p>Anna Julia Cooper Episcopal School</p> <p>We respectfully request a grant of \$5,000 that will fund a campaign to expand marketing, promotion, and recruitment efforts to increase awareness of the school and its mission within the community at large and with current and potential volunteers and supporters.</p>	<p>2124 N. 29th Street Richmond VA 23223</p> <p>\$5,000.00</p>
9/30/14	<p>Hooves for Harmony, Inc.</p> <p>Our program provides weekly therapy riding sessions for children for special needs, free of charge. It is our intention to continue to provide this service on this basis. We rely heavily on grants and charitable donations to provide the necessary income for board and feed for our horses as well as to cover the cost of equipment, games, veterinarian and transportation expenses.</p>	<p>610 Anthony Ct. Sonoma CA 95476</p> <p>\$5,000.00</p>
7/21/14	<p>Visual Arts Center of Richmond</p> <p>To support two arts outreach programs: SOHO (Space of Her Own) and Art After School (AAS). SOHO pairs twelve 6th grade girls who live in public housing with a woman mentor for 22-weeks of shared art-making, self-discovery, and leadership training. AAS delivers art education to 550 k-12 students who are at-risk socially and economically. AAS fosters positive youth development through art-making.</p>	<p>1812 West Main Street Richmond VA 23220</p> <p>\$10,000.00</p>
7/28/14	<p>Maine Youth Alliance</p> <p>The Game Loft is open 50 weeks of the year and in the summer months with extended hours. For many of the kids who go to the Game Loft in the summer this is their summer vacation. The Game Loft runs special summer programs designed to keep kids engaged and having fun as well as learning enrichment. In order to deliver this the Loft hires a summer program aide.</p>	<p>78A Main Street Belfast Maine 04915</p> <p>\$5,000.00</p>

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	Purpose	Amount
8/29/14	The Ron and Dianne Farb Climb for Cancer Foundation, Inc. Families may travel long distances to receive treatment. Harriet's Helping Hand helps defray the cost of treatment by providing gas cards and food vouchers and to cancer patients and their families.	5745 SW 75th Street #317 Gainesville FL 32608 \$12,600.00
8/29/14	Red Paw Emergency Relief Team Emergency Incident Response, Rescue, and Care – Red Paw directly responds to residential disasters. We provide immediate emergency medical care to displaced pets, at no cost to our clients, with the goal of reuniting families. This grant money will provide fuel for our response vehicle, search and rescue supplies for our responders, and extraordinary emergency medical care.	1328 S 24th Street Philadelphia PA 19146 \$5,000.00
9/30/14	The Brooklyn Rail Our 14th year has seen unprecedented growth: we've welcomed 5 new trustees, doubled our full-time paid staff, and launched Rail Curatorial Projects. Continuing this momentum into 2015, we plan to implement editorial stipends to compensate our editorial staff. While a portion of the funding will be raised from advertising sales and a benefit, we respectfully request support from the Foundation.	95 Commercial Street Suite 2 Brooklyn NY 11222 \$5,000.00
9/30/14	Gallery Aferro Inc To bring cultural education and aesthetic engagement with contemporary issues to all people equally, and to create an environment where artists can gather and share physical and intellectual resources. We request support for our ambitious annual roster of exhibitions, public events, artist residency program, education offerings, public art and publications as part of our 70,000 square foot expansion.	73 Market Street Newark NJ 07102 \$25,000.00
10/20/14	RSU20 The purpose of the request is to request funding so that we may take a group of students and their parents out on excursions during the summer of 2015. It would necessitate up to three staff members, who will transport in their cars, and share with the students with learning difficulties, behavior impairments and emotional disturbances and their parents what is truly just beyond their doors.	6 Mortland Road Searsport ME 04974 \$10,000.00
10/20/14	New York Foundation for the Arts We are requesting \$10000 in support of our 2014-2015 exhibition season, which will include 8 solo and group exhibitions by emerging and established local, national and international artists.	20 Jay Street, Suite 740 Brooklyn NY 11201 \$6,600.00

Golden Rule Foundation Grant Report 2013 - 2014

#59-9207701 10/31/2014 Form 990 PF, Part XV, Line 3

Date Issued	Purpose	Amount
10/27/17	Urban Academy produces an annual school musical. This grant would cover the costs of hiring personnel (a musical director and a choreographer), as well as provide money toward costumes and materials that our students use to build the set.	\$3,000.00

344 16th Street
Brooklyn NY 11215

Total Foundation Funds Granted: \$290,000.00

Short-Term Gains & Losses

Quantity	Security	Date Acquired	Date Sold	Proceeds	Basis	Gain (Loss)	Covered
64 000	ABBVIE INC COM	6/13/2014	6/20/2014	3,465 21	3,442.91	22 30	C
183 000	ABBVIE INC COM	6/16/2014	6/20/2014	9,908 35	9,836 96	71 39	C
240 000	ACCENTURE PLC IRELAND CL A	7/25/2014	8/1/2014	18,908 75	19,318.87	(410 12)	C
0 000	ALLEGION PUB LTD CO	12/2/2013	12/2/2013	13 61	-	13 61	-
96 000	ALLEGION PUB LTD CO	6/17/2013	12/3/2013	4,131 87	3,359 87	772 00	-
42 000	ALLSTATE CORP 5 100 1-15-53	6/20/2013	1/10/2014	1,023 08	1,035 57	(12 49)	-
19 000	ALLSTATE CORP 5 100 1-15-53	6/20/2013	1/13/2014	463 86	466 01	(2 15)	-
21 000	ALLSTATE CORP 5 100 1-15-53	6/20/2013	1/16/2014	511 61	517 79	(6 18)	-
218 000	ALLSTATE CORP 5 100 1-15-53	6/20/2013	2/6/2014	5,292 63	5,375 10	(82 47)	-
139 000	ANGLOGOLD ASHANTI LIMITED	6/17/2013	2/28/2014	2,446 48	2,269 56	176 92	C
101 000	ANGLOGOLD ASHANTI LIMITED	6/17/2013	3/3/2014	1,841 68	1,649 11	192 57	C
48 000	ANGLOGOLD ASHANTI LIMITED	6/17/2013	4/8/2014	889 11	783 73	105 38	C
111 000	ANGLOGOLD ASHANTI LIMITED	6/17/2013	4/9/2014	2,029 61	1,812 39	217 22	C
165 000	APACHE CORP	6/17/2013	11/27/2013	15,199 22	14,309 41	889 81	-
555 000	BABCOCK & WILCOX COMPANY	7/9/2013	1/27/2014	18,402 30	17,207 78	1,194 52	C
640 000	BARRICK GOLD CORP	6/17/2013	4/21/2014	11,062 21	12,417.92	(1,355 71)	C
168 000	CA INCORPORATED	6/17/2013	11/15/2013	5,503.36	4,819 99	683 37	-
101 000	CA INCORPORATED	6/17/2013	11/18/2013	3,323 30	2,897 73	425 57	-
74 000	CA INCORPORATED	6/17/2013	3/10/2014	2,427 76	2,123 09	304 67	C
298 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	11/27/2013	9,611 97	8,798 15	813 82	-
204 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	1/31/2014	6,704 16	6,022 90	681 26	C
203 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	2/3/2014	6,616 10	5,993 37	622 73	C
153 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	4/17/2014	6,159 24	4,517 17	1,642 07	C
344 000	CENTURYLINK INC	6/17/2013	4/15/2014	11,680 47	12,420 85	(740 38)	C
41 000	CENTURYLINK INC	6/17/2013	5/22/2014	1,522 41	1,480 39	42 02	C
108 000	CENTURYLINK INC	6/17/2013	5/23/2014	4,020 74	3,899 57	121 17	C
72 000	CENTURYLINK INC	8/8/2013	5/23/2014	2,680 49	2,494 04	186 45	C
143 000	CENTURYLINK INC	9/10/2013	8/15/2014	5,777 94	4,650 73	1,127 21	C
530 000	CSX CORP	3/13/2013	3/12/2014	15,263 04	12,427 39	2,835 65	C
115 000	CUMMINS INC	7/12/2013	3/12/2014	16,375 91	13,274 98	3,100 93	C
340 000	CUMMINS INC	7/12/2013	7/10/2014	51,904 75	39,247 76	12,656 99	C
75 000	CVS CAREMARK CORP	7/31/2013	3/12/2014	5,434 40	4,621 73	812 67	C
13,000 000	DELPHI CORP 5 7/8 5-15-19	9/19/2013	3/26/2014	13,666 25	13,845 00	(178 75)	-
7,000 000	DELPHI CORP 5 7/8 5-15-19	9/20/2013	3/26/2014	7,358 75	7,455 00	(96 25)	-
3,000 000	DELPHI CORP 5 7/8 5-15-19	9/20/2013	3/26/2014	3,153 75	3,195 00	(41 25)	-
2,000 000	DELPHI CORP 5 7/8 5-15-19	12/20/2013	3/26/2014	2,102 50	2,119 00	(16 50)	-
3,000 000	DELPHI CORP 5 7/8 5-15-19	12/23/2013	3/26/2014	3,153 75	3,178 50	(24 75)	-
935 000	DENBURY RESOURCES INC NEW	7/24/2014	10/15/2014	11,184 32	16,853 84	(5,669 52)	C
1,000 000	DENBURY RESOURCES INC NEW	7/29/2014	10/15/2014	11,961 83	17,463 70	(5,501 87)	C
245 000	DENBURY RESOURCES INC NEW	10/3/2014	10/15/2014	2,930 65	3,489 34	(558 69)	C
120 000	ELI LILLY & CO	6/14/2013	3/12/2014	7,066 29	6,233 04	833 25	C
265 000	EXPRESS SCRIPTS HLDG CO COM	7/31/2013	1/16/2014	19,276 74	17,378 94	1,897 80	C
25,000	EXPRESS SCRIPTS HLDG CO COM	11/12/2013	1/16/2014	1,818 56	1,622 06	196 50	C
35 000	EXPRESS SCRIPTS HLDG CO COM	11/12/2013	3/12/2014	2,747 80	2,270 88	476 92	C
70 000	EXPRESS SCRIPTS HLDG CO COM	11/12/2013	10/3/2014	4,953 08	4,541 76	411 32	C
60 000	FLEETCOR TECHNOLOGIES	3/4/2014	10/3/2014	8,419 34	7,853 44	565 90	C
206 000	FORD MOTOR CO NEW	1/15/2014	7/22/2014	3,668 77	3,425 64	243 13	C
67 000	HARTFORD FIN SERS GRP INC	6/17/2013	11/15/2013	2,373 28	2,003 57	369 71	-
33 000	HARTFORD FIN SERS GRP INC	6/17/2013	11/18/2013	1,161 81	986 84	174 97	-
244 000	HARTFORD FIN SERS GRP INC	6/17/2013	5/1/2014	8,735 15	7,296 60	1,438 55	C
90 000	HARTFORD FIN SERS GRP INC	6/17/2013	5/2/2014	3,254 82	2,691.37	563 45	C
425 000	HOME DEPOT INC	9/11/2013	6/26/2014	34,210 93	31,781 50	2,429 43	C
215 000	HOME DEPOT INC	12/31/2013	6/26/2014	17,306 71	17,612.18	(305 47)	C
425 000	HORSEHEAD HLDG CORP	10/25/2013	3/12/2014	7,566 05	5,521 90	2,044 15	C
675 000	INTERNATIONAL PAPER CO	7/16/2014	8/1/2014	32,073 20	33,392 93	(1,319 73)	C
200 000	INTERPUBLIC GROUP OF COS INC	12/23/2013	7/22/2014	3,953 01	3,384 92	568 09	C
185 000	INTL BUSINESS MACHINES CORP	1/16/2014	6/26/2014	33,245 98	34,859 88	(1,613 90)	C
1,260 000	ISHARES MSCI AUSTRALIA ETF	10/21/2013	2/3/2014	28,604 65	33,851 92	(5,247 27)	C
1,230 000	ISHARES MSCI SINGAPORE ETF	10/21/2013	2/3/2014	14,702 18	16,891 96	(2,189 78)	C
50 000	JOHNSON & JOHNSON	10/10/2013	3/12/2014	4,664 41	4,359 77	304 64	C
65 000	JOHNSON & JOHNSON	10/10/2013	10/3/2014	6,795 10	5,667.70	1,127 40	C
10,000.000	JPMORGAN CHASE CO 5 150 7-31-54	8/28/2013	7/22/2014	9,620 17	9,085 97	534 20	-
165 000	KINDER MORGAN INCORP	10/22/2013	10/3/2014	6,523 31	5,834 88	688 43	C
790 000	KINDER MORGAN INCORP	10/22/2013	10/17/2014	29,001 75	27,936 69	1,065 06	C
10 000	MASTERCARD INC CL A	8/13/2014	10/3/2014	742 24	764 30	(22 06)	C

Short-Term Gains & Losses

Quantity	Security	Date Acquired	Date Sold	Proceeds	Basis	Gain (Loss)	Covered
166 000	METRO AG UNSPON ADR	8/28/2013	5/5/2014	1,264 96	1,218 72	46 24	C
186 000	METRO AG UNSPON ADR	8/28/2013	5/6/2014	1,415.91	1,365 56	50 35	C
154 000	METRO AG UNSPON ADR	10/3/2013	5/6/2014	1,172 31	1,247 03	(74 72)	C
27 000	METRO AG UNSPON ADR	10/3/2013	5/7/2014	205 79	218 64	(12 85)	C
91 000	METRO AG UNSPON ADR	10/4/2013	5/7/2014	693 60	734 39	(40 79)	C
55 000	METRO AG UNSPON ADR	10/7/2013	5/7/2014	419 22	441 12	(21 90)	C
28 000	NORWEGIAN CRUISE LINE HLDS INC	11/20/2013	8/22/2014	946 93	912 82	34 11	C
161 000	NORWEGIAN CRUISE LINE HLDS INC	11/21/2013	8/22/2014	5,444 82	5,300 94	143 88	C
20 000	NORWEGIAN CRUISE LINE HLDS INC	12/3/2013	8/22/2014	676 37	675 05	1 32	C
11 000	PACCAR INC	6/17/2013	2/20/2014	683 03	594 99	88 04	C
81 000	PACCAR INC	6/17/2013	2/21/2014	5,038 76	4,381 28	657 48	C
510 000	PACCAR INC	5/5/2014	10/22/2014	30,295 88	32,359 40	(2,063 52)	C
260 000	PACCAR INC	7/25/2014	10/22/2014	15,444 96	16,941 24	(1,496 28)	C
50 000	PACCAR INC	10/3/2014	10/22/2014	2,970 18	2,879 07	91 11	C
390 000	PHILIP MORRIS INTL INC	6/27/2013	3/24/2014	31,392 90	34,377 41	(2,984 51)	C
22 000	PHILLIPS 66 COM	11/29/2013	7/22/2014	1,773 60	1,531 86	241 74	C
25 000	RAYTHEON CO (NEW)	6/17/2013	11/11/2013	2,127 54	1,699 30	428 24	-
15 000	RAYTHEON CO (NEW)	6/17/2013	11/12/2013	1,273 94	1,019 58	254 36	-
50 000	RAYTHEON CO (NEW)	8/20/2014	10/3/2014	4,938 51	4,827 47	111 04	C
49 000	SANOFI ADR	6/17/2013	4/8/2014	2,573 82	2,709 97	(136 15)	C
247 000	SANOFI ADR	6/17/2013	4/9/2014	12,993 05	13,660 48	(667 43)	C
45 000	SCHLUMBERGER LTD	1/15/2014	3/12/2014	4,103 02	4,006 86	96 16	C
30 000	SCHLUMBERGER LTD	1/15/2014	10/3/2014	2,928 78	2,671 24	257 54	C
61 000	TERADYNE INC	5/7/2014	7/22/2014	1,208 12	1,069 78	138 34	C
29 000	TESORO PETROLEUM CP	4/11/2014	7/22/2014	1,678 48	1,376 08	302 40	C
44 000	TESORO PETROLEUM CP	4/11/2014	8/18/2014	2,813 54	2,087 84	725 70	C
50 000	TESORO PETROLEUM CP	4/11/2014	8/19/2014	3,192 76	2,372 55	820 21	C
17 000	TESORO PETROLEUM CP	4/14/2014	8/19/2014	1,085.54	830 88	254 66	C
148 000	TESORO PETROLEUM CP	4/14/2014	8/21/2014	9,497 93	7,233 50	2,264 43	C
3,975 000	THE FINANCIAL SEL SECT SPDR FD	1/8/2014	2/3/2014	81,639 51	87,296 17	(5,656 66)	C
5 000	THE MOSAIC CO (HLDG CO) NEW	6/17/2013	11/11/2013	239 89	292 11	(52 22)	-
175 000	THE MOSAIC CO (HLDG CO) NEW	6/17/2013	1/15/2014	8,641 60	10,223 75	(1,582 15)	C
0 500	TIME INC	6/17/2013	6/6/2014	11 03	9 36	1 67	-
16 000	TIME INC	1/30/2014	6/30/2014	387.26	338 31	48 95	-
265 000	TRACTOR SUPPLY CO	2/20/2014	7/10/2014	15,777 78	17,347 03	(1,569 25)	C
15 000	UNION PACIFIC CORP	9/11/2013	3/12/2014	2,795 20	2,358 77	436 43	C
45 000	UNITED TECHNOLOGIES CORP	5/31/2013	3/12/2014	5,199 65	4,299 38	900 27	C
100 000	UNITED TECHNOLOGIES CORP	11/26/2013	10/22/2014	10,154 25	11,113 22	(958 97)	C
35 000	UNITED TECHNOLOGIES CORP	10/3/2014	10/22/2014	3,553 99	3,644 11	(90 12)	C
222 000	UNUMPROVIDENT CORP	6/17/2013	11/4/2013	7,038 54	6,293 74	744 80	C
42,000 000	US TSY NOTE 1/4 10-31-14	1/2/2014	10/31/2014	42,000 00	42,041 16	(41 16)	C
37,000 000	US TSY NOTE 1/4 11-30-13	6/17/2013	12/2/2013	37,000 00	37,029 01	(29 01)	-
32,000 000	US TSY NOTE 1/4 3-31-14	6/17/2013	3/31/2014	32,000 00	32,031 33	(31 33)	-
38,000 000	US TSY NOTE 1/4 3-31-14	8/14/2013	3/31/2014	38,000 00	38,035 75	(35 75)	-
21,000 000	US TSY NOTE 1/4 5-31-14	6/17/2013	6/2/2014	21,000 00	21,023 04	(23 04)	-
5,000 000	US TSY NOTE 2 000 2-15-23	6/27/2013	3/12/2014	4,756 23	4,810 94	(54 71)	-
14,000 000	US TSY NOTE 7/8 7-15-17	7/29/2014	10/3/2014	13,957 84	13,956 30	1 54	C
143 000	VALERO ENERGY CP DELA NEW	11/8/2013	4/11/2014	7,292 69	5,717 54	1,575 15	C
39 000	VALERO ENERGY CP DELA NEW	11/11/2013	4/11/2014	1,988 92	1,564 03	424 89	C
7 000	VALERO ENERGY CP DELA NEW	11/11/2013	4/15/2014	371 77	280 72	91 05	C
190 000	VALERO ENERGY CP DELA NEW	11/11/2013	4/17/2014	10,578 20	7,619 61	2,958 59	C
73 000	VALERO ENERGY CP DELA NEW	11/13/2013	4/17/2014	4,064 26	2,984 19	1,080 07	C
5 000	VISA INC CL A	8/13/2014	10/3/2014	1,058 40	1,058 94	(0 54)	C
105 000	WALT DISNEY CO HLDG CO	12/26/2013	3/12/2014	8,491 31	7,835 19	656.12	C
55 000	WALT DISNEY CO HLDG CO	12/26/2013	10/3/2014	4,856 14	4,104 15	751 99	C
540 000	WALT DISNEY CO HLDG CO	12/26/2013	10/15/2014	44,234 96	40,295 29	3,939 67	C
90 000	WISDOMTREE TRUST INDIA	6/18/2014	10/3/2014	1,951 40	2,002 41	(51 01)	C
Total Short-Term				1,157,887.82	1,134,693.44	23,194.38	

Long-Term Gains & Losses

Quantity	Security	Date Acquired	Date Sold	Proceeds	Basis	Gain (Loss)	Covered
55 000	ACCENTURE PLC IRELAND CL A	11/22/2011	3/12/2014	4,573.16	3,022.43	1,550.73	C
35 000	ACCENTURE PLC IRELAND CL A	7/20/2012	3/12/2014	2,910.20	2,064.81	845.39	C
155 000	ACCENTURE PLC IRELAND CL A	7/20/2012	8/1/2014	12,211.90	9,144.18	3,067.72	C
15 000	ACCENTURE PLC IRELAND CL A	8/30/2012	8/1/2014	1,181.80	916.05	265.75	C
215 000	ACCENTURE PLC IRELAND CL A	11/9/2012	8/1/2014	16,939.09	14,139.71	2,799.38	C
159 000	AMER INTL GP INC NEW	6/17/2013	7/25/2014	8,637.55	7,215.56	1,421.99	C
78 000	AMER INTL GP INC NEW	6/17/2013	8/27/2014	4,373.99	3,539.71	834.28	C
54 000	AMER INTL GP INC NEW	6/17/2013	8/28/2014	3,008.62	2,450.57	558.05	C
177 000	AMER INTL GP INC NEW	6/17/2013	9/19/2014	9,851.48	8,032.42	1,819.06	C
23,000 000	AMER INTL GROUP 4 7/8 9-15-16	6/17/2013	7/31/2014	24,808.03	25,478.71	(670.68)	-
45 000	AON PLC SHS CL-A	6/17/2013	7/22/2014	4,083.56	2,942.44	1,141.12	C
18 000	APACHE CORP	6/17/2013	6/23/2014	1,827.86	1,561.03	266.83	C
23 000	APACHE CORP	6/17/2013	7/22/2014	2,377.39	1,994.65	382.74	C
364 000	APPLIED MATERIALS INC	8/31/2010	5/1/2014	6,974.77	3,807.95	3,166.82	-
52 000	APPLIED MATERIALS INC	8/31/2010	5/9/2014	1,003.11	543.99	459.12	-
285 000	APPLIED MATERIALS INC	9/12/2012	5/9/2014	5,497.81	3,331.65	2,166.16	C
30 000	BERKSHIRE HATHAWAY CL-B NEW	8/28/2012	11/20/2013	3,446.94	2,562.60	884.34	C
45 000	BERKSHIRE HATHAWAY CL-B NEW	8/30/2012	11/20/2013	5,170.41	3,785.85	1,384.56	C
30 000	BERKSHIRE HATHAWAY CL-B NEW	9/4/2012	3/12/2014	3,751.73	2,528.40	1,223.33	C
65 000	BERKSHIRE HATHAWAY CL-B NEW	9/6/2012	3/12/2014	8,128.76	5,612.42	2,516.34	C
110 000	BERKSHIRE HATHAWAY CL-B NEW	9/6/2012	10/3/2014	15,300.86	9,497.94	5,802.92	C
117 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	6/24/2014	5,330.66	3,454.31	1,876.35	C
26 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	7/22/2014	1,186.53	767.62	418.91	C
70 000	CANADIAN NATURAL RESOURCES LTD	6/17/2013	8/4/2014	2,980.52	2,066.68	913.84	C
27 000	CAPITAL ONE FINANCIAL CORP	6/17/2013	7/22/2014	2,217.73	1,671.48	546.25	C
131 000	CENTURYLINK INC	8/8/2013	8/14/2014	5,305.29	4,537.76	767.53	C
17 000	CENTURYLINK INC	8/8/2013	8/15/2014	686.89	588.87	98.02	C
132 000	CISCO SYS INC	7/16/2012	7/22/2014	3,422.68	2,143.47	1,279.21	C
9,000 000	CNA FINL CORP BE 7 1/4 11-15-23	6/17/2013	7/22/2014	11,250.27	11,277.36	(27.09)	-
125 000	COSTCO WHOLESALE CORP NEW	12/5/2011	3/12/2014	14,391.75	10,893.83	3,497.92	C
10 000	COSTCO WHOLESALE CORP NEW	12/30/2011	3/12/2014	1,151.34	836.76	314.58	C
50 000	COSTCO WHOLESALE CORP NEW	12/30/2011	10/3/2014	6,338.82	4,183.80	2,155.02	C
180 000	CSX CORP	3/13/2013	10/3/2014	5,723.87	4,220.62	1,503.25	C
46 000	CVS CAREMARK CORP	6/17/2013	7/22/2014	3,580.82	2,731.30	849.52	C
55 000	CVS HEALTH CORP COM	7/31/2013	10/3/2014	4,447.50	3,389.27	1,058.23	C
65 000	DANAHER CORPORATION	1/3/2013	3/12/2014	4,931.46	3,771.92	1,159.54	C
5 000	DANAHER CORPORATION	1/3/2013	10/3/2014	374.95	290.15	84.80	C
70 000	ELI LILLY & CO	6/14/2013	10/3/2014	4,588.78	3,635.94	952.84	C
65 000	EXXON MOBIL CORP	12/28/2010	3/12/2014	6,129.56	4,777.31	1,352.25	-
70 000	EXXON MOBIL CORP	12/31/2010	3/12/2014	6,601.06	5,138.57	1,462.49	-
130 000	EXXON MOBIL CORP	12/31/2010	8/1/2014	12,923.31	9,543.05	3,380.26	-
90 000	EXXON MOBIL CORP	2/23/2011	8/1/2014	8,946.91	7,910.24	1,036.67	C
30 000	EXXON MOBIL CORP	4/20/2011	8/1/2014	2,982.30	2,560.62	421.68	C
70 000	EXXON MOBIL CORP	8/22/2011	8/1/2014	6,958.71	4,913.43	2,045.28	C
23 000	EXXON MOBIL CORP	8/28/2012	8/1/2014	2,286.43	2,027.96	258.47	C
142 000	GENERAL MTRS CO	6/17/2013	6/30/2014	5,155.49	4,874.18	281.31	C
74 000	GENERAL MTRS CO	6/17/2013	7/22/2014	2,797.87	2,540.06	257.81	C
13 000	GOLDMAN SACHS GRP INC	7/26/2011	7/22/2014	2,277.41	1,795.38	482.03	C
15 000	GOLDMAN SACHS GRP INC	7/26/2011	9/29/2014	2,752.68	2,071.59	681.09	C
6 000	GOLDMAN SACHS GRP INC	6/15/2012	9/29/2014	1,101.07	571.41	529.66	C
45 000	GOLDMAN SACHS GRP INC	6/15/2012	10/16/2014	7,763.36	4,285.56	3,477.80	C
70 000	GOLDMAN SACHS GRP INC	9/12/2012	10/16/2014	12,076.35	8,247.39	3,828.96	C
176 000	HARTFORD FIN SERS GRP INC	6/17/2013	7/28/2014	6,219.44	5,263.12	956.32	C
121 000	HARTFORD FIN SERS GRP INC	6/17/2013	8/22/2014	4,396.79	3,618.40	778.39	C
51,000	INGERSOLL-RAND PLC SHS	6/17/2013	7/22/2014	3,267.75	2,306.44	961.31	C
1,116 000	INTEL CORP	5/24/2013	8/1/2014	37,682.46	26,605.22	11,077.24	C
50 000	INTEL CORP	5/24/2013	10/3/2014	1,689.10	1,191.99	497.11	C
50 000	ISHARES IBOX INVEST GR COR BD	6/17/2013	7/22/2014	5,967.36	5,848.35	119.01	C
266 000	ISHARES IBOX INVEST GR COR BD	6/17/2013	9/26/2014	31,336.81	31,113.25	223.56	C
1,000 000	JPMORGAN CHASE CO 5 150 9-19-54	8/28/2013	9/18/2014	982.81	908.60	74.21	-
125 000	MERCK & CO INC NEW COM	6/27/2012	3/12/2014	7,090.12	5,085.55	2,004.57	C
10 000	MERCK & CO INC NEW COM	6/27/2012	10/3/2014	597.31	406.84	190.47	C
30 000	MERCK & CO INC NEW COM	6/28/2012	10/3/2014	1,791.94	1,209.83	582.11	C

Long-Term Gains & Losses

Quantity	Security	Date Acquired	Date Sold	Proceeds	Basis	Gain (Loss)	Covered
70 000	METLIFE INCORPORATED	3/30/2009	12/18/2013	3,547.94	1,567.34	1,980.60	-
175 000	METLIFE INCORPORATED	4/17/2009	12/18/2013	8,869.86	4,944.96	3,924.90	-
87 000	METLIFE INCORPORATED	4/17/2009	1/6/2014	4,676.32	2,458.35	2,217.97	-
174 000	MICROSOFT CORP	11/14/2008	1/21/2014	6,296.22	3,511.70	2,784.52	-
57 000	MICROSOFT CORP	2/5/2009	1/21/2014	2,062.55	1,075.48	987.07	-
28 000	MICROSOFT CORP	2/5/2009	7/14/2014	1,177.77	528.30	649.47	-
73 000	MICROSOFT CORP	8/25/2010	7/14/2014	3,070.63	1,761.51	1,309.12	-
87 000	MICROSOFT CORP	8/25/2010	9/23/2014	4,061.49	2,099.34	1,962.15	-
41 000	MICROSOFT CORP	6/24/2011	9/23/2014	1,914.04	994.38	919.66	C
15 000	NESTLE SPON ADR REP REG SHR	9/15/2011	3/12/2014	1,122.73	846.75	275.98	C
20 000	NESTLE SPON ADR REP REG SHR	9/23/2011	3/12/2014	1,496.97	1,077.80	419.17	C
80 000	NESTLE SPON ADR REP REG SHR	8/28/2012	3/12/2014	5,987.90	5,005.60	982.30	C
10 000	NESTLE SPON ADR REP REG SHR	8/28/2012	10/3/2014	715.18	625.70	89.48	C
135,000	NESTLE SPON ADR REP REG SHR	8/28/2012	10/14/2014	9,584.89	8,446.95	1,137.94	C
50 000	NESTLE SPON ADR REP REG SHR	8/30/2012	10/14/2014	3,549.96	3,110.50	439.46	C
30 000	NESTLE SPON ADR REP REG SHR	9/4/2012	10/14/2014	2,129.98	1,858.80	271.18	C
94 000	OCCIDENTAL PETROLEUM CORP DE	7/20/2012	11/27/2013	9,043.20	8,127.50	915.70	-
15 000	OCCIDENTAL PETROLEUM CORP DE	7/20/2012	7/22/2014	1,521.41	1,296.94	224.47	C
16 000	PACCAR INC	6/17/2013	7/22/2014	1,056.45	865.44	191.01	C
215 000	PFIZER INC	7/25/2006	1/30/2014	6,524.08	5,360.41	1,163.67	-
120 000	PFIZER INC	7/25/2006	4/30/2014	3,756.83	2,991.85	764.98	-
55 000	PFIZER INC	1/26/2007	4/30/2014	1,721.88	1,447.05	274.83	-
210 000	PFIZER INC	2/5/2009	4/30/2014	6,574.45	3,015.18	3,559.27	-
18 000	PFIZER INC	10/16/2009	4/30/2014	563.52	315.27	248.25	-
19 000	RAYTHEON CO (NEW)	6/17/2013	7/22/2014	1,831.74	1,291.47	540.27	C
40 000	SPDR GOLD TR GOLD SHS	12/11/2009	9/24/2014	4,683.01	4,383.15	299.86	-
10 000	SPDR GOLD TR GOLD SHS	1/5/2010	9/24/2014	1,170.75	1,094.34	76.41	-
5 000	SPDR GOLD TR GOLD SHS	3/8/2010	9/24/2014	585.38	550.13	35.25	-
20,000	SPDR GOLD TR GOLD SHS	3/16/2010	9/24/2014	2,341.51	2,198.96	142.55	-
105 000	SPDR GOLD TR GOLD SHS	5/14/2010	9/24/2014	12,292.91	12,685.76	(392.85)	-
20 000	SPDR GOLD TR GOLD SHS	10/5/2011	9/24/2014	2,341.51	3,135.63	(794.12)	-
15 000	SPDR GOLD TR GOLD SHS	7/26/2012	9/24/2014	1,756.13	2,352.13	(596.00)	-
100 000	SPDR GOLD TR GOLD SHS	8/28/2012	9/24/2014	11,707.53	16,204.00	(4,496.47)	-
20 000	SPDR GOLD TR GOLD SHS	8/30/2012	9/24/2014	2,341.51	3,208.00	(866.49)	-
50 000	SPDR GOLD TR GOLD SHS	6/4/2013	9/24/2014	5,853.75	6,749.27	(895.52)	-
76 000	TEVA PHARMACEUTICALS ADR	12/23/2011	3/19/2014	3,839.16	3,162.96	676.20	C
64 000	TEVA PHARMACEUTICALS ADR	12/23/2011	7/22/2014	3,520.56	2,663.55	857.01	C
57 000	TIME INC	6/17/2013	6/30/2014	1,379.62	1,064.63	314.99	-
137 000	TIME WARNER INC NEW	6/17/2013	7/16/2014	11,447.08	7,644.43	3,802.65	C
14 000	TIME WARNER INC NEW	6/17/2013	7/22/2014	1,210.69	781.18	429.51	C
107 000	TIME WARNER INC NEW	6/17/2013	8/20/2014	8,238.63	5,970.47	2,268.16	C
630 000	TRANSOCEAN LTD	5/14/2013	6/26/2014	27,524.72	34,638.41	(7,113.69)	C
435 000	TRANSOCEAN LTD	6/21/2013	6/26/2014	19,005.17	20,846.81	(1,841.64)	C
13 000	UNION PACIFIC CORP	6/17/2013	7/22/2014	1,334.94	1,017.24	317.70	C
25 000	UNION PACIFIC CORP	9/11/2013	10/3/2014	2,706.57	1,965.65	740.92	C
320 000	UNITED TECHNOLOGIES CORP	5/31/2013	10/22/2014	32,493.61	30,573.38	1,920.23	C
62,000	UNUMPROVIDENT CORP	6/17/2013	7/22/2014	2,156.93	1,757.71	399.22	C
2,000 000	US TSY NOTE 1 3/4 5-15-23	6/24/2013	7/22/2014	1,900.93	1,853.99	46.94	-
3,000 000	US TSY NOTE 1 3/4 5-15-23	6/24/2013	9/23/2014	2,834.63	2,780.99	53.64	-
42,000,000	US TSY NOTE 1/4 9-15-14	6/17/2013	9/15/2014	42,000.00	42,042.76	(42.76)	-
38,000 000	US TSY NOTE 1/8 7-31-14	7/24/2013	7/31/2014	38,000.00	37,992.70	7.30	-
15,000 000	US TSY NOTE 2 000 2-15-23	6/27/2013	10/3/2014	14,602.67	14,432.81	169.86	-
2,000 000	US TSY NOTE 7/8 2-28-17	6/17/2013	7/22/2014	2,004.06	2,011.33	(7.27)	-
37,000	VIACOM INC NEW CLASS B	6/17/2013	7/22/2014	3,221.83	2,505.72	716.11	C
10,000 000	WAL-MART STORES 4 1/8 2-01-19	8/4/2011	3/12/2014	11,004.50	11,017.30	(12.80)	-
425 000	WELLS FARGO & CO NEW	12/20/2012	3/12/2014	20,425.14	14,812.23	5,612.91	C
360 000	WELLS FARGO & CO NEW	12/20/2012	7/10/2014	18,665.11	12,546.83	6,118.28	C
63 000	WELLS FARGO & CO NEW	3/13/2008	7/22/2014	3,230.56	1,864.90	1,365.66	-
180 000	WELLS FARGO & CO NEW	12/20/2012	8/1/2014	9,142.95	6,273.41	2,869.54	C
470 000	WELLS FARGO & CO NEW	1/2/2013	8/1/2014	23,873.27	16,384.15	7,489.12	C
Total Long-Term				849,438.59	715,240.03	134,198.56	

Golden Rule Foundation
59-9207701

Name	Book Value 10/31/2013	Change	Book Value 10/31/2014
Common Stock			
Accenture PLC	29,287.18	1,947.17	31,234.35
Agrium Inc	-	18,928.38	18,928.38
Amer Intl GP	44,518.66	(21,238.26)	23,280.40
Anglogold Ashanti	18,956.58	(6,514.80)	12,441.78
Aon Plc Shs	32,301.42	(2,942.43)	29,358.99
Apache Corp	55,243.00	(17,865.09)	37,377.91
Applied Materials Inc	7,683.59	(7,683.59)	-
Avon Products Inc	-	24,686.64	24,686.64
Babcock & Wilcox Co	17,207.78	(17,207.78)	-
Baker Hughes	13,521.29	0.00	13,521.29
Barrick Gold Corp	12,417.92	(12,417.92)	-
Berkshire Hathaway	44,689.88	29,405.97	74,095.85
CA Inc	42,547.86	(9,840.80)	32,707.06
Canadian Natural Res	48,950.79	(31,620.20)	17,330.59
Capital One	19,314.92	(1,671.48)	17,643.44
Centurylink	37,649.98	(30,072.21)	7,577.77
Cisco	16,771.42	(2,143.46)	14,627.96
Cit Group Inc New	-	22,090.08	22,090.08
Citigroup	51,518.64	0.00	51,518.64
Costco Wholesale	49,143.69	(15,914.39)	33,229.30
CSX Corp	53,146.33	(16,648.01)	36,498.32
Cummins Inc	52,522.74	(19,589.44)	32,933.30
CVS Health Corp Com	25,591.06	(2,731.30)	22,859.76
CVS Health Corp Com	17,562.56	7,609.41	25,171.97
Danaher Corp	41,796.54	(4,062.07)	37,734.47
Ebay Inc	-	19,302.80	19,302.80
Eli Lilly	34,801.14	(9,868.98)	24,932.16
Express Scripts Hldg	17,378.94	11,942.93	29,321.87
Exxon Mobil	51,955.10	(21,682.33)	30,272.77
Fleetcor Technologies	-	27,052.06	27,052.06
Ford Motor Co New	-	17,288.97	17,288.97
General Motors	42,460.27	(7,414.24)	35,046.03
Goldman Sachs	16,971.33	(16,971.33)	-
Hartford Fin Sers	50,717.35	(21,859.89)	28,857.46
Home Depot	31,781.50	(31,781.50)	-
Horsehead Hldg	17,475.18	13,519.78	30,994.96
Ingersoll-Rand	16,429.68	111.55	16,541.23
Interpublic Group of Cos Inc	-	22,443.27	22,443.27
Intel Corp	50,611.49	(27,797.21)	22,814.28
Intuitive Surgical Inc	-	16,822.09	16,822.09
Johnson & Johnson	33,134.25	6,600.72	39,734.97
JP Morgan Chase	20,547.51	3,570.84	24,118.35
Kinder Morgan Incorp	33,771.57	(33,771.57)	-
Loews Corp	23,864.90	0.00	23,864.90
Mastercard Inc	-	16,050.21	16,050.21
McDonalds Corp	-	12,695.83	12,695.83
McDonalds Corp	-	0.00	-
Merck	28,825.17	(6,702.22)	22,122.95
Metlife	30,397.04	(8,970.65)	21,426.39
Metro AG	5,225.46	14,837.80	20,063.26

Golden Rule Foundation
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Name	Book Value 10/31/2013	Change	Book Value 10/31/2014
Microsoft	36,237.35	(9,970.71)	26,266.64
Nestle Spon Adr	35,066.20	(3,731.11)	31,335.09
Norwegian Cruise Line Hlds	-	22,341.47	22,341.47
NRG Energy	13,858.81	10,358.49	24,217.30
Occidental Petroleum	25,088.50	4,451.47	29,539.97
Oracle	28,015.20	0.00	28,015.20
Paccar	21,527.78	(5,841.71)	15,686.07
Pfizer	29,511.26	211.52	29,722.78
Philip Morris	34,377.41	(34,377.41)	-
Philip Morris	9,044.73	0.00	9,044.73
Phillips 66 Com	-	14,055.77	14,055.77
PNC Finl Svcs Gp	-	18,981.09	18,981.09
Raytheon Co	-	46,343.71	46,343.71
Raytheon Co	17,536.78	(4,010.35)	13,526.43
Sanofi Adr	39,218.80	(10,449.33)	28,769.47
Schlumberger	-	28,493.21	28,493.21
Talisman Energy	45,238.59	1,754.29	46,992.88
Target Corporation	-	22,820.77	22,820.77
Teradyne Inc	-	24,520.31	24,520.31
Teva Pharmarcaeuticals	35,293.58	(3,641.95)	31,651.63
The Mosiac	10,515.85	(10,515.85)	-
Time Warner	26,518.22	(7,455.09)	19,063.13
Transocean Ltd	55,485.22	(55,485.22)	-
Union Pacific Corp	18,936.39	(1,017.24)	17,919.15
Union Pacific Corp	15,725.16	(4,324.42)	11,400.74
United Technologies	34,872.76	(34,872.76)	-
Unumprovident	39,321.73	(8,051.46)	31,270.27
US Bancorp 6 5%	-	10,527.13	10,527.13
Viacom Inc	24,718.64	(24,718.64)	-
Visa Inc	-	15,884.15	15,884.15
Vodafone Group	-	22,212.91	22,212.91
Wells Fargo	50,016.62	(50,016.62)	-
Wells Fargo	16,895.58	(497.33)	16,398.25
Zions Bancorp	-	18,869.24	18,869.24
Ishares IBOXX	73,455.33	(36,961.60)	36,493.73
Ishares MSCI Australia	33,851.92	(33,851.92)	-
Ishares MSCI Singapore	16,891.96	(16,891.96)	-
Spdr Gold Tr Gold	52,561.37	(52,561.37)	-
Wisdomtree Trust India	-	47,946.59	47,946.59
Total Common Stock	2,078,473.45	(219,548.58)	1,858,924.87

Corporate Bonds

JP Morgan 5.15 5/1/23	28,487.50	(8,490.44)	19,997.06
JP Morgan 6.75 2/1/24	-	9,607.10	9,607.10
General Electric 5.25 12/6/17	31,931.91	(934.95)	30,996.96
Ares Capital Corp	-	22,073.05	22,073.05
Goldman Sachs 5.75 1/24/22	31,686.65	(388.50)	31,298.15
Metlife In	-	22,435.24	22,435.24
CNA Financial 7.25 11/15/23	32,393.37	(11,555.46)	20,837.91
Motorola Inc 7.5 5/15/25	52,157.61	(679.14)	51,478.47

Golden Rule Foundation
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Name	Book Value 10/31/2013	Change	Book Value 10/31/2014
Allstate 5.1 (Fixed-Rate)	7,396.93	(7,396.93)	-
American Intl 4 875	25,205.20	(25,205.20)	-
Delphi 5 875	24,471.10	(24,471.10)	-
Walmart 4 125	88,453.32	(11,957.03)	76,496.29
Total Corp Bonds	322,183.59	(36,963.36)	285,220.23

Government Obligations

Treasury Securities

US Tsy 0.25 11/30/13	37,029.01	(37,029.01)	-
US Tsy 0.25 3/31/14	70,067.08	(70,067.08)	-
US Tsy 0.25 5/31/14	21,023.04	(21,023.04)	-
US Tsy 0.25 5/31/15	-	16,018.65	16,018.65
US Tsy 0.25 9/15/14	42,042.76	(42,042.76)	-
US Tsy 0.375 3/15/15	16,029.56	(21.57)	16,007.99
US Tsy 0.75 2/28/18	20,567.18	33,357.30	53,924.48
US Tsy 0.875 2/28/17	32,163.31	9,961.69	42,125.00
US Tsy 0.875 7/15/17	-	235,870.94	235,870.94
US Tsy 1.0 9/30/16	31,366.59	(125.19)	31,241.40
US Tsy 0.125 7/31/14	37,992.70	(37,992.70)	-
US Tsy 1.125 1/31/19	16,025.79	5,903.58	21,929.37
US Tsy 1.25 10/31/19	-	31,832.24	31,832.24
US Tsy 1.5 8/31/18	-	60,868.65	60,868.65
US Tsy 1.75 5/15/23	30,450.09	(4,634.99)	25,815.10
US Tsy 2.0	86,596.88	68,309.68	154,906.56
US Tsy 2.125 2/29/16	31,185.18	(506.53)	30,678.65
US Tsy 3.625 2/15/21	52,110.93	(795.09)	51,315.84
US Tsy 4.375 2/15/38	-	14,257.47	14,257.47
Total Treasury Securities	524,650.10	262,142.24	786,792.34

Grand Total

2,925,307.14	5,630.30	2,930,937.44
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Financial Durable Power of Attorney of

JEAN EVANS

I, **Jean Evans**, the principal, of Belfast, Maine, hereby designate **Sian Evans**, currently of Belfast, Maine, my agent to act in my name and for my benefit in a fiduciary capacity:

I. GENERAL POWERS

General Grant of Power. I confer upon my agent full power to administer my personal and business affairs and to deal with all of my property, whether standing in my name alone or in my name with any other person or persons, and I intend this authority to grant all of the authorities set forth in the Maine Uniform Power of Attorney Act, 18-A M.R.S.A. § 5-934 through § 5-946. My agent shall on my behalf have full power to exercise or perform any act, power, duty, right, or obligation whatsoever that I now have or may hereinafter acquire, relating to any person, matter, transaction, or property, real or personal, tangible, intangible, or mixed, now owned or hereafter acquired by me, as I might or could do if personally present, including, without limitation, and, by way of example, the following specifically enumerated powers to:

1. **Real property:** All powers described in 18-A M.R.S.A. § 5-934
2. **Tangible personal property:** All powers described in 18-A M.R.S.A. § 5-935.
3. **Stocks and bonds:** All powers described in 18-A M.R.S.A. § 5-936.
4. **Commodities and options** All powers described in 18-A M.R.S.A. § 5-937.
5. **Banks and other financial institutions:** All powers described in 18-A M.R.S.A. § 5-938.
6. **Operation of entity or business** All powers described in 18-A M.R.S.A. § 5-939.

7. **Insurance and annuities:** All powers described in 18-A M.R.S.A. § 5-940.
8. **Estates, trusts and other beneficial interests:** All powers described in 18-A M.R.S.A. § 5-941.
9. **Claims and litigation:** All powers described in 18-A M.R.S.A. § 5-942.
10. **Personal and family maintenance:** All powers described in 18-A M.R.S.A. § 5-943.
11. **Benefits from governmental programs or civil or military service:** All powers described in 18-A M.R.S.A. § 5-944.
12. **Retirement plans:** All powers described in 18-A M.R.S.A. § 5-945.
13. **Taxes:** All powers described in 18-A M.R.S.A. § 5-946.

II. **ADDITIONAL POWERS**

Grant of Additional Powers. In addition to, but not in limitation of, the general powers set forth in the statutory sections cited above, I grant to my agent the following additional powers:

1. **Designate beneficiaries**

To designate and/or change the ownership or beneficiary designations on any insurance policy, annuity contract, pension benefit, retirement plan account or other contract or policy, and the fact that my said agent may be a beneficiary shall not affect the validity thereof, nor, by itself, constitute a breach of the agent's fiduciary duty hereunder.

2. **Waive rights under joint and survivor annuity**

To waive my rights to be a beneficiary under any joint and survivor annuity, including a survivor benefit under a retirement plan.

3. **Fiduciary positions**

- (a) to decline, resign or renounce any fiduciary positions to which I have

been or may be appointed, including (but not limited to) personal representative, trustee, guardian, agent, and officer or director of a corporation or political or governmental body;

(b) to file an accounting with a court of competent jurisdiction or settle on a receipt and release or such other informal method as my agent shall deem appropriate;

(c) to exercise fiduciary powers that I have the authority to delegate.

4. **Releases and disclaimers.**

(a) to release, renounce or disclaim on my behalf any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession;

(b) to convey or release any contingent or expectant interest in property, marital property rights, and any rights of survivorship incident to a joint tenancy or a tenancy by entirety; to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over trusts (including the right to alter, amend, revoke or terminate) and in exercising such discretion, my agent may take into account such matters, including but not limited to, any reduction in estate or inheritance taxes on my estate, and the effect of such release, renunciation or disclaimer upon persons interested in my estate and persons who would receive the renounced or disclaimed property.

The fact that my said agent may be a beneficiary of any property interest hereunder shall not affect the validity thereof, nor, by itself, constitute a breach of the agent's fiduciary duty hereunder.

5. **Statutory Rights**

To exercise any statutorily authorized rights, including but not limited to the right to elective share, homestead allowance, tangible property allowance and family allowance.

6. **Intangible personal property.**

(a) Promissory notes: As to any promissory note receivable, secured or unsecured, to collect, compromise, endorse, borrow against, encumber, release, or recover that note and any deed of trust.

(b) Borrowing/Pledge. To borrow money for my account upon such terms and conditions as my agent shall deem appropriate and to secure such borrowing by the granting of security interests in any property or interests in property which I may now or hereafter own; to sell, pledge or hypothecate all or any bonds, shares of stock, partnership interests, limited liability company interests, or other

securities belonging to me; to borrow money upon any life insurance policies owned by me upon my life, or the life of any other person, for any purpose and to grant a security interest in such policy to secure any such loans; and no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds by my agent; to execute all instruments necessary or convenient for such purposes and to give receipts and discharges for all cash payments.

(c) Loans. To make loans, secured or unsecured, in such amounts, upon such terms, with or without interest and to such firms, corporations, and persons as my agent deems appropriate; to renew, extend, and modify any such loans or loans that I have previously made; to guarantee the obligations of any such person; to consent to the renewal, extension and modification of such obligations.

(d) Personal Property. As to personal property, whether tangible, intangible, or mixed; to buy, sell, lease, sublease, and release; to recover possession of by all lawful means; to collect, sue for, receive any income of any kind and profits therefrom; to maintain, protect, repair, preserve, insure, alter or improve all or any part thereof; to sell and to buy the same or other personal property; to mortgage and/or grant security interests in any personal property or intangibles now or hereinafter owned by me, whether acquired by me or for me by my agent.

7. Substitute agents

To substitute and appoint from time to time one or more agents with the same or more limited powers and to remove them at pleasure and appoint others.

III. CONSTRUCTION OF AUTHORITY GENERALLY

I authorize the agent with respect to all general and special powers enumerated above to:

(a) Demand, receive and obtain by litigation or otherwise, money or another thing of value to which the principal is, may become or claims to be entitled and conserve, invest, disburse or use anything so received or obtained for the purposes intended;

(b) Contract in any manner with any person, on terms agreeable to the agent, to accomplish a purpose of a transaction and perform, rescind, cancel, terminate, reform, restate, release or modify the contract or another contract made by or on behalf of the principal;

(c) Execute, acknowledge, seal, deliver, file or record any instrument or communication the agent considers desirable to accomplish a purpose of a transaction, including creating at any time a schedule listing some or all of the

principal's property and attaching it to the power of attorney;

(d) Initiate, participate in, submit to alternative dispute resolution, settle, oppose or propose or accept a compromise with respect to a claim existing in favor of or against the principal or intervene in litigation relating to the claim;

(e) Seek on the principal's behalf the assistance of a court or other governmental agency to carry out an act authorized in the power of attorney;

(f) Engage, compensate and discharge an attorney, accountant, discretionary investment manager, expert witness or other advisor;

(g) Prepare, execute and file a record, report or other document to safeguard or promote the principal's interest under a statute, rule or regulation;

(h) Communicate with any representative or employee of a government or governmental subdivision, agency or instrumentality on behalf of the principal;

(i) Access communications intended for and communicate on behalf of the principal, whether by mail, electronic transmission, telephone or other means; and

(j) Do any lawful act with respect to the subject and all property related to the subject.

IV. INTERPRETATION AND GOVERNING LAW

This instrument is to be construed and interpreted as a general durable power of attorney. This instrument is executed in the State of Maine and the laws of the State of Maine shall govern all questions as to the validity of this power and the construction of its provisions, and to the extent permitted by law shall be applicable to all property of mine, real, personal, intangible or mixed, wherever and in whatever state of the United States or foreign country the situs of such property is at any time located and whether such property is now owned by me or hereafter acquired by me or for me by my agent. If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument. I direct that my agent not be required to give bond and, if any bond is required, that no sureties be required. I revoke all prior general Powers of Attorney that I may have executed and I retain the right to revoke or amend this Power of Attorney and to substitute other attorneys in place of the attorney appointed herein. Amendments to this Power of Attorney shall be made in writing by me personally (not by my agent) and they shall be attached to the original of this Power of Attorney.

V. LIABILITY FOR REFUSAL TO ACCEPT A POWER OF ATTORNEY AND THIRD PARTY RELIANCE

In accordance with Maine Uniform Power of Attorney Act, 18-A M.R.S.A. § 5-906(d) a photocopy or electronically transmitted copy of the original of this Power of Attorney has the same effect as the original.

In accordance with the Maine Uniform Power of Attorney Act, 18-A M.R.S.A. § 5-920, a person that refuses in violation of this section to accept an acknowledged power of attorney is subject to a court order mandating acceptance of the power of attorney and liability for reasonable attorney's fees and costs incurred in any action or proceeding that confirms the validity of the power of attorney or mandates acceptance of the power of attorney.

Any and all third parties from whom my agent may request information of any kind or nature, including any lawyer or lawyers of whom I have been a client, are hereby authorized to provide, release and deliver such information to my agent without limitation and are released from legal liability whatsoever to me, my estate, or my heirs, successors, or assigns for complying with the request of my agent.

My agent, successor agent, or substituted agent shall not be liable for acts done in good faith, or for errors of judgment, and shall have power to bind me or my property without binding my agent personally. I expressly exclude the requirements of 18-A M.R.S.A. § 5-914(b)(4).

VI. EFFECTIVE DATE AND DURABILITY

This Durable Financial Power of Attorney shall take effect when executed by me and shall not be affected by any subsequent disability or incapacity of the principal or lapse of time and shall be binding not only upon me but also upon my heirs, executor, and administrator up to the time of the receipt by my said agent of a written revocation signed by me or of reliable notification of my death.

VII. COMPENSATION

My agent may be reimbursed for all reasonable expenses incurred in connection with services hereunder and my agent may charge reasonable compensation for services.

VIII. PROTECTIVE PROCEEDINGS

If proceedings for my estate are hereafter commenced, I hereby nominate, for consideration by the court, **Sian Evans**, currently of Belfast, Maine, to serve as the conservator of my estate. Nothing in this section shall be construed as a direction that such a petition be filed or such appointment be made, and it is my express wish that such action be taken only when and if absolutely necessary.

IX. STATUTORY NOTICES

Notice to the Principal: As the "Principal" you are using this power of attorney to grant power to another person (called the Agent) to make decisions about your property and to use your property on your behalf. Under this power of attorney you give your Agent broad and sweeping powers to sell or otherwise dispose of your property without notice to you. Under this document your Agent will continue to have these powers after you become incapacitated. The powers that you give your Agent are explained more fully in the Maine Uniform Power of Attorney Act, Maine Revised Statutes, Title 18-A, Article 5, Part 9. You have the right to revoke this power of attorney at any time as long as you are not incapacitated. If there is anything about this power of attorney that you do not understand you should ask a lawyer to explain it to you.

Notice to the Agent: As the "Agent" you are given power under this power of attorney to make decisions about the property belonging to the Principal and to dispose of the Principal's property on the Principal's behalf in accordance with the terms of this power of attorney. This power of attorney is valid only if the Principal is of sound mind when the Principal signs it. When you accept the authority granted under this power of attorney a special legal relationship is created between you and the Principal. This relationship imposes upon you legal duties that continue until you resign or the power of attorney is terminated or revoked. The duties are more fully explained in the Maine Uniform Power of Attorney Act, Maine Revised Statutes, Title 18-A, Article 5, Part 9 and Title 18-B, sections 802 to 807 and Title 18-B, chapter 9. As the Agent, you are generally not entitled to use the Principal's property for your own benefit or to make gifts to yourself or others unless the power of attorney gives you such authority. If you violate your duty under this power of attorney you may be liable for damages and may be subject to criminal prosecution. You must stop acting on behalf of the Principal if you learn of any event that terminates this power of attorney or your authority under this power of attorney. Events of termination are more fully explained in the Maine Uniform Power of Attorney Act and include, but are not limited to, revocation of your authority or of the power of attorney by the Principal, the death of the Principal or the commencement of divorce proceedings

between you and the principal. If there is anything about this power of attorney or your duties under it that you do not understand you should ask a lawyer to explain it to you.

In Witness Whereof, I hereunto set my hand and seal this 21st day of October, 2010.

Candice Hutchison

Jean Evans
Jean Evans

STATE OF MAINE
County of Waldo

Oct. 21, 2010

Personally appeared the above named Jean Evans and acknowledged the foregoing instrument to be her free act and deed.

Before me,

Candice Hutchison
Notary Public/Attorney at Law
Candice Hutchison
(Typed or Printed Name)
My Commission Expires: 2-1-14

LW/ch