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Form **990-PF**

Return of Private Foundation

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

Do not enter social security numbers on this form as it may be made public.

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

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning , 2014, and ending , 20

Name of foundation
TIDD ALBERT J. TRUST U/A 43C183019

Number and street (or P O box number if mail is not delivered to street address) Room/suite
850 MAIN STREET, RC 13-505

City or town, state or province, country, and ZIP or foreign postal code
BRIDGEPORT, CT 06604-4913

A Employer identification number
03-6042769

B Telephone number (see instructions)
802-872-6852

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

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

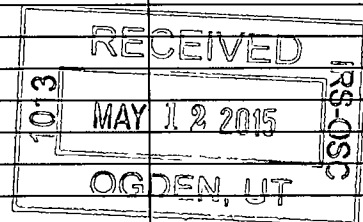
H Check type of organization:
 Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust
 Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) **\$ 748,098.**

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

ENVELOPE POSTMARK DATE MAY 11 2015

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 (attach schedule)				
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	16,549.	16,549.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	20,617.			
b	Gross sales price for all assets on line 6a	148,772.			
7	Capital gain net income (from Part IV, line 2)		20,617.		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	Total Add lines 1 through 11	37,166.	37,166.		
13	Compensation of officers, directors, trustees, etc.	9,828.	8,845.		983.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule) STMT 4	900.	NONE	NONE	NONE
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT 5	1,859.	129.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule)				
24	Total operating and administrative expenses.				
	Add lines 13 through 23	12,587.	8,974.	NONE	983.
25	Contributions, gifts, grants paid	38,352.			38,352.
26	Total expenses and disbursements Add lines 24 and 25	50,939.	8,974.	NONE	39,335.
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements	-13,773.			
b	Net investment income (if negative, enter -0-)		28,192.		
c	Adjusted net income (if negative, enter -0-)				



Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year		End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1	Cash - non-interest-bearing				
	2	Savings and temporary cash investments	44,436.	19,399.	19,399.	
	3	Accounts receivable ▶ Less allowance for doubtful accounts ▶				
	4	Pledges receivable ▶ Less allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	7	Other notes and loans receivable (attach schedule) ▶ Less allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations (attach schedule)	60,726.	40,711.	41,704.	
	b	Investments - corporate stock (attach schedule)	119,536.	104,302.	192,437.	
	c	Investments - corporate bonds (attach schedule)				
	11	Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶				
	12	Investments - mortgage loans				
	13	Investments - other (attach schedule)	423,757.	470,425.	494,558.	
	14	Land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶				
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	648,455.	634,837.	748,098.		
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable (attach schedule)				
	22	Other liabilities (describe ▶)				
23	Total liabilities (add lines 17 through 22)			NONE		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>					
	and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, ▶ <input checked="" type="checkbox"/>					
	check here and complete lines 27 through 31.					
27	Capital stock, trust principal, or current funds	648,455.	634,837.			
28	Paid-in or capital surplus, or land, bldg, and equipment fund					
29	Retained earnings, accumulated income, endowment, or other funds					
30	Total net assets or fund balances (see instructions)	648,455.	634,837.			
31	Total liabilities and net assets/fund balances (see instructions)	648,455.	634,837.			

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	648,455.
2	Enter amount from Part I, line 27a	2	-13,773.
3	Other increases not included in line 2 (itemize) ▶ POSTING ADJUSTMENT	3	155.
4	Add lines 1, 2, and 3	4	634,837.
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	634,837.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)				(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES						
b						
c						
d						
e						
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)			
a 148,772.		128,155.	20,617.			
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69						
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))			
a			20,617.			
b						
c						
d						
e						
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }				2	20,617.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8				3		

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2013	37,689.	724,525.	0.052019
2012	36,426.	694,248.	0.052468
2011	36,868.	697,369.	0.052867
2010	35,583.	685,830.	0.051883
2009	32,985.	643,422.	0.051265
2 Total of line 1, column (d)			0.260502
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			0.052100
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5			746,396.
5 Multiply line 4 by line 3			38,887.
6 Enter 1% of net investment income (1% of Part I, line 27b)			282.
7 Add lines 5 and 6			39,169.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			39,335.



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

Table with 11 rows and 2 columns. Row 1: 1 282. Row 2: 2. Row 3: 3 282. Row 4: 4 NONE. Row 5: 5 282. Row 6: 6 Credits/Payments. Row 7: 7 1,376. Row 8: 8. Row 9: 9. Row 10: 10 1,094. Row 11: 11 1,094.

Part VII-A Statements Regarding Activities

Table with 10 rows and 3 columns (Yes/No). Row 1a: No X. Row 1b: No X. Row 1c: No X. Row 2: No X. Row 3: No X. Row 4a: No X. Row 4b: No. Row 5: No X. Row 6: No X. Row 7: Yes X. Row 8a: VT. Row 8b: Yes X. Row 9: No X. Row 10: No X.



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** Yes No

12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) **12** Yes No

13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address Yes No **13** Yes No
 Website address Yes No N/A

14 The books are in care of Yes No SEE STATEMENT 10 Telephone no Yes No
 Located at Yes No ZIP+4 Yes No

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here Yes and enter the amount of tax-exempt interest received or accrued during the year **15** No

16 At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? **16** Yes No
 See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22 1). If "Yes," enter the name of the foreign country Yes No

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

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

1a During the year did the foundation (either directly or indirectly)

(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No

(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No

(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No

(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes No

(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No

(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) Yes No

b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? **1b** Yes No
 Organizations relying on a current notice regarding disaster assistance check here Yes No

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 2014? **1c** Yes No

2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))

a At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? Yes No
 If "Yes," list the years Yes 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) **2b** Yes No

c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
 Yes No

3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No

b If "Yes," did it have excess business holdings in 2014 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 2014) **3b** Yes No

4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? **4a** Yes No

b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014? **4b** Yes No



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

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

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

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

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (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)? Yes No
Organizations relying on a current notice regarding disaster assistance check here Yes No

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
If "Yes," attach the statement required by Regulations section 53.4945-5(d)

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
If "Yes" to 6b, file Form 8870

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

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
PEOPLES UNITED BANK 2 BURLINGTON SQ, BURLINGTON, VT 05401	TRUSTEE	9,828.	-0-	-0-

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

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

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



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

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

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

Part IX-A Summary of Direct Charitable Activities

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

2	

3	

4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	

2	

All other program-related investments See instructions	
3 NONE	

Total. Add lines 1 through 3	



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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	741,266.
b	Average of monthly cash balances	1b	16,496.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	757,762.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	757,762.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	11,366.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	746,396.
6	Minimum investment return. Enter 5% of line 5	6	37,320.

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	37,320.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	282.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	282.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	37,038.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	37,038.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	37,038.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	39,335.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	39,335.
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	282.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	39,053.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.



Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				37,038.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			NONE	
b Total for prior years 20 <u>12</u> , 20 <u>20</u> , 20 <u>20</u>		NONE		
3 Excess distributions carryover, if any, to 2014				
a From 2009				1,562.
b From 2010				1,650.
c From 2011				2,682.
d From 2012				2,733.
e From 2013				2,837.
f Total of lines 3a through e	11,464.			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ <u>39,335.</u>				
a Applied to 2013, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2014 distributable amount				37,038.
e Remaining amount distributed out of corpus	2,297.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	13,761.			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount - see instructions			NONE	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	1,562.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	12,199.			
10 Analysis of line 9				
a Excess from 2010				1,650.
b Excess from 2011				2,682.
c Excess from 2012				2,733.
d Excess from 2013				2,837.
e Excess from 2014				2,297.



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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, enter the date of the ruling

Empty box for date of ruling

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

Table with 5 columns: Tax year (a) 2014, (b) 2013, (c) 2012, (d) 2011, (e) Total. Rows include 2a (Adjusted net income), 2b (85% of line 2a), 2c (Qualifying distributions from Part XII), 2d (Amounts included in line 2c), 2e (Qualifying distributions made directly for active conduct), 3 (Alternative tests: Assets, Endowment, Support).

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

1 Information Regarding Foundation Managers:

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

N/A

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

N/A

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

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
AUSTINE SCHOOL ROBERT CARTER, PRESIDENT 209 AUSTINE DRIVE BRATTLEBORO VT 05301	NO RELATIONSHIP	EXEMPT	ANNUAL INCOME REMITTANCE	6,392.
NEW ENGLAND KURN HATTIN HOME ATTN: CHRISTOPHE P.O. BOX 127, 64 MATHEY ROAD WESTMINSTER VT	NONE	EXEMPT	GENERAL SUPPORT	6,392.
ST CHARLES CHURCH 31 CHERRY HILL BELLOWS FALLS VT 05101	NONE	EXEMPT	GENERAL SUPPORT	6,392.
WINSTON PROUTY CENTER CHILD DEV PAT FIRELD 20 WINSTON PROUTY WAY BRATTLEBORO VT 05301	NONE	EXEMPT	GENERAL SUPPORT	6,392.
ROCKINGHAM FREE PUBLIC LIBRARY ATTN: BOARD OF 65 WESTMINSTER STREET BELLOWS FALLS VT 05101	NONE	EXEMPT	GENERAL SUPPORT	6,392.
GREATER ROCKINGHAM AREA SVCS LINDA JAMES ONE HOSPITAL COURT BELLOWS FALLS VT 05101	NONE	EXEMPT	GENERAL SUPPORT	6,392.
Total				3a 38,352.
b Approved for future payment				
Total				3b



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

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

Table with columns Yes and No. Rows 1a(1) X, 1a(2) X, 1b(1) X, 1b(2) X, 1b(3) X, 1b(4) X, 1b(5) X, 1b(6) X, 1c X.

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

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code... [] Yes [X] No

b If "Yes," complete the following schedule.

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

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign Here

Signature of officer or trustee: Peter Oldershaw

Date: 04/21/2015

Title: First V. P.

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

Paid Preparer Use Only

Print/Type preparer's name: GORDON POWERS

Preparer's signature: Gordon Powers

Date: 04/21/2015

Check [] if self-employed [] if PTIN P00260194

Firm's name: ERNST & YOUNG U.S., LLP
Firm's address: 200 CLARENDON STREET, 44TH FLOOR BOSTON, MA 02116

Firm's EIN: 34-6565596
Phone no: 617-587-9019



**SCHEDULE D
(Form 1041)**

Capital Gains and Losses

OMB No 1545-0092

Department of the Treasury
Internal Revenue Service

▶ Attach to Form 1041, Form 5227, or Form 990-T.
▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.
▶ Information about Schedule D and its separate instructions is at www.irs.gov/form1041

2014

Name of estate or trust

Employer identification number

TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

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

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

See instructions for how to figure the amounts to enter on the lines below
This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions) However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b .				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked	74,096.	71,762.		2,334.
4 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2013 Capital Loss Carryover Worksheet				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back ▶				7 2,334.

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

See instructions for how to figure the amounts to enter on the lines below.
This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions) However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b .				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	63,167.	56,393.		6,774.
11 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts.				12
13 Capital gain distributions.				13 11,509.
14 Gain from Form 4797, Part I.				14
15 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2013 Capital Loss Carryover Worksheet				15 ()
16 Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h) Enter here and on line 18a, column (3) on the back ▶				16 18,283.

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

Schedule D (Form 1041) 2014



Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
17	Net short-term gain or (loss)	17		2,334.
18	Net long-term gain or (loss):			
	a Total for year	18a		18,283.
	b Unrecaptured section 1250 gain (see line 18 of the wrksht.)	18b		
	c 28% rate gain	18c		
19	Total net gain or (loss). Combine lines 17 and 18a ▶	19		20,617.

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

Part IV Capital Loss Limitation

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

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

Part V Tax Computation Using Maximum Capital Gains Rates

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

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

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

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

21	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34).	21		
22	Enter the smaller of line 18a or 19 in column (2) but not less than zero	22		
23	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	23		
24	Add lines 22 and 23	24		
25	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- ▶	25		
26	Subtract line 25 from line 24. If zero or less, enter -0-	26		
27	Subtract line 26 from line 21. If zero or less, enter -0-	27		
28	Enter the smaller of the amount on line 21 or \$2,500	28		
29	Enter the smaller of the amount on line 27 or line 28	29		
30	Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0% ▶			30
31	Enter the smaller of line 21 or line 26	31		
32	Subtract line 30 from line 26	32		
33	Enter the smaller of line 21 or \$12,150	33		
34	Add lines 27 and 30	34		
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		
36	Enter the smaller of line 32 or line 35	36		
37	Multiply line 36 by 15%. ▶			37
38	Enter the amount from line 31	38		
39	Add lines 30 and 36	39		
40	Subtract line 39 from line 38. If zero or less, enter -0-	40		
41	Multiply line 40 by 20% ▶			41
42	Figure the tax on the amount on line 27. Use the 2014 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43	Add lines 37, 41, and 42	43		
44	Figure the tax on the amount on line 21. Use the 2014 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45	Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) ▶			45



Form **8949**

Sales and Other Dispositions of Capital Assets

OMB No 1545-0074

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

2014

Department of the Treasury
Internal Revenue Service

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

Attachment
Sequence No **12A**

Name(s) shown on return

Social security number or taxpayer identification number

TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part I Short-Term. Transactions involving capital assets you held 1 year or less are short-term. For long-term transactions, see page 2.

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

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

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

1	(a) Description of property (Example 100 sh XYZ Co)	(b) Date acquired (Mo , day, yr)	(c) Date sold or disposed (Mo , day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f) See the separate instructions		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	308.703 FIDELITY SMALL CAP #384	06/19/2013	01/09/2014	9,656.00	8,514.00			1,142.00
	101.677 OPPENHEIMER DEVELO #788	02/22/2013	01/09/2014	3,701.00	3,589.00			112.00
	1563.361 PIMCO FUNDS LOW D	02/06/2013	01/09/2014	16,118.00	16,384.00			-266.00
	1795.814 PIMCO TOTAL RETUR	02/06/2013	01/09/2014	19,197.00	20,113.00			-916.00
	444.81 PRINCIPAL MIDCAP IN	06/17/2013	01/09/2014	9,065.00	8,056.00			1,009.00
	10. PRUDENTIAL FINL INC CO	09/18/2013	01/09/2014	912.00	811.00			101.00
	219.413 WELLS FARGO PREMIE GROWTH I #4123	06/10/2013	01/09/2014	3,155.00	2,525.00			630.00
	.5 KNOWLES CORP	06/10/2013	03/21/2014	15.00	13.00			2.00
	10. APACHE CORP	01/09/2014	08/12/2014	981.00	859.00			122.00
	10. SCHLUMBERGER LTD	09/18/2013	08/12/2014	1,076.00	895.00			181.00
	5. BOG RES INC COM	09/18/2013	09/15/2014	511.00	431.00			80.00
	10. HARMAN INTL INDS INC N	09/18/2013	09/15/2014	1,084.00	673.00			411.00
	334.028 OAKMARK INTERNATIO	09/18/2013	09/15/2014	8,625.00	8,899.00			-274.00
	2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts) Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►			74,096.	71,762.			2,334.

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

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

Form **8949** (2014)



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

Social security number or taxpayer identification number

TIDD ALBERT J TRUST U/A 43C183019

03-6042769

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later)

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

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

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

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

1	(a) Description of property (Example 100 sh XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold or disposed (Mo, day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	10. DEERE & CO.	12/14/2009	01/09/2014	887.00	530.00			357.00
	25. EXXON MOBIL CORP	03/25/2011	01/09/2014	2,486.00	2,095.00			391.00
	751.593 PIMCO EMERGING MKT #137	03/25/2011	01/09/2014	8,042.00	8,382.00			-340.00
	15. PHILIP MORRIS INTL INC	03/19/2012	01/09/2014	1,248.00	1,299.00			-51.00
	5. PRUDENTIAL FINL INC COM	02/01/2010	01/09/2014	456.00	256.00			200.00
	20000. FEDERAL FARM CREDIT 2/2/06 4.875% 4/02/14	02/09/2006	04/02/2014	20,000.00	19,868.00			132.00
	12. KNOWLES CORP	06/10/2013	06/12/2014	368.00	323.00			45.00
	20. EBAY INC COM	09/24/2012	08/12/2014	1,065.00	992.00			73.00
	10. TJX COS INC NEW	03/19/2012	08/12/2014	541.00	378.00			163.00
	977.861 PIMCO HIGH YIELD	09/15/2010	08/13/2014	9,446.00	8,898.00			548.00
	20. CAPITAL ONE FINL CORP	03/27/2012	09/15/2014	1,629.00	1,069.00			560.00
	16. DEERE & CO.	12/14/2009	09/15/2014	1,321.00	849.00			472.00
	25. DISCOVER FINANCIAL SER	03/19/2012	09/15/2014	1,567.00	820.00			747.00
	10. EXXON MOBIL CORP	03/25/2011	09/15/2014	960.00	838.00			122.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

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

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
ABBOTT LABS	68.	68.
ALLERGAN INC	5.	5.
AMGEN INC	49.	49.
APACHE CORP	21.	21.
APPLE COMPUTER, INC	82.	82.
BOEING CO	73.	73.
CVS CORP	53.	53.
CAPITAL ONE FINL CORP	60.	60.
CHEVRONTEXACO CORP	126.	126.
CHUBB CORPORATION	78.	78.
CISCO SYSTEMS INC	63.	63.
CONOCOPHILLIPS COM	128.	128.
COSTCO WHSL CORP NEW	34.	34.
CUMMINS ENGINE INC	16.	16.
DEERE & CO.	31.	31.
DISCOVER FINANCIAL SERVICES	63.	63.
DOVER CORP	39.	39.
DREYFUS INST CASH MGT FD #288	6.	6.
DUPONT E I DE NEMOURS & CO	99.	99.
EMC CORP	62.	62.
EOG RES INC COM	9.	9.
EXXON MOBIL CORP	88.	88.
FEDERAL FARM CREDIT BANK DTD 2/2/06	488.	488.
FEDERAL FARM CREDIT BANK DTD 2/16/06	1,000.	1,000.
FEDERAL HOME LOAN BANK 3.875% 12/11/2015	775.	775.
FIDELITY SMALL CAP DISCOVERY #384	66.	66.
FIDELITY FLOATING RATE HIGH INC #814	710.	710.
FIDELITY FINL TR CONVERT SECS	624.	624.
FIDELITY CONSERVATIVE INCOME BOND #2267	108.	108.
GENERAL MILLS INC	89.	89.
GENUINE PARTS CO	106.	106.
GOLDMAN SACHS STRATEGIC INCOME INSTL #3	833.	833.
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TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

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

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
GOODYEAR TIRE & RUBBER CO	2.	2.
HARMAN INTL INDS INC NEW	22.	22.
OAKMARK INTERNATIONAL #109	1,296.	1,296.
HOME DEPOT INC	88.	88.
INTEL CORP	63.	63.
ISHARES U.S. HOME CONSTRUCTION ETF	13.	13.
J P MORGAN CHASE & CO	112.	112.
KROGER CORP	48.	48.
MCDONALDS CORP	115.	115.
MICROSOFT CORP	118.	118.
MOTOROLA SOLUTIONS INC	76.	76.
NUVEEN DIVIDEND VALUE I #6756	857.	857.
OCCIDENTAL PETROLEUM CORP	70.	70.
OMNICON GROUP	99.	99.
ORACLE CORPORATION	50.	50.
OPPENHEIMER DEVELOPING MKTS Y #788	294.	294.
PIMCO FUNDS LOW DURATION FUND	1,062.	1,062.
PIMCO TOTAL RETURN PORTFOLIO	2,031.	2,031.
PIMCO HIGH YIELD	970.	970.
PIMCO EMERGING MKTS BOND INSTL #137	261.	261.
PHILIP MORRIS INTL INC	71.	71.
PHILLIPS 66	28.	28.
PIMCO COMMODITY REAL RETURN STRATEGY INS	36.	36.
PIMCO INVESTMENT GRADE CORP BD INSTL #5	1,150.	1,150.
PRINCIPAL MIDCAP INSTL #4749	242.	242.
PROCTOR & GAMBLE CO	89.	89.
PRUDENTIAL FINL INC COM	76.	76.
QUALCOMM INC	89.	89.
SCHLUMBERGER LTD	34.	34.
SOUTHWEST AIRLINES CO	4.	4.
STATE STREET CORP	62.	62.
TJX COS INC NEW	42.	42.
THERMO ELECTRON	21.	21.

43C183019

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
3M CO	68.	68.
US BANCORP DEL NEW	97.	97.
UNITED PARCEL SERVICE	70.	70.
UNITED TECHNOLOGIES CORP	59.	59.
UNITEDHEALTH GROUP INC	35.	35.
VANGUARD REIT ETF	312.	312.
VERIZON COMMUNICATIONS	86.	86.
WAL-MART STORES	48.	48.
WELLS FARGO & CO NEW	131.	131.
TOTAL	16,549.	16,549.

FORM 990PF, PART I - ACCOUNTING FEES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	900.			
TOTALS	900.	NONE	NONE	NONE



FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
FEDERAL TAX PAYMENT - PRIOR YE	354.	
FEDERAL ESTIMATES - PRINCIPAL	1,376.	
FOREIGN TAXES ON QUALIFIED FOR	112.	112.
FOREIGN TAXES ON NONQUALIFIED	17.	17.
	-----	-----
TOTALS	1,859.	129.
	=====	=====

TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS
=====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
U.S. OBLIGATIONS - SEE ATTACHE	40,711.	41,704.
TOTALS	40,711.	41,704.



TIDD ALBERT J. TRUST U/A 43C183019
FORM 990PF, PART II - CORPORATE STOCK
=====

03-6042769

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
STOCKS - SEE ATTACHED	104,302.	192,437.
TOTALS	104,302.	192,437.



TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

FORM 990PF, PART II - CORPORATE BONDS

=====

DESCRIPTION

BONDS - SEE ATTACHED

TOTALS



TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

FORM 990PF, PART II - OTHER INVESTMENTS

COST/
FMV
C OR F

ENDING
BOOK VALUE

ENDING
FMV

MUTUAL FUNDS - SEE ATTACHED

C

470,425.

494,558.

TOTALS

470,425.

494,558.



TIDD ALBERT J. TRUST U/A 43C183019

03-6042769

FORM 990PF, PART VII-A, LINE 14 - BOOKS ARE IN THE CARE OF
=====

NAME: PEOPLES UNITED BANK
ATTN: TIMBERLY GROUT
ADDRESS: 100 MAIN STREET
BRATTLEBORO, VT 05301

TELEPHONE NUMBER: (802) 872-6852

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
G0083B-10-8	ACTAVIS PLC	19.000	1,582.23	257.410 12/31/2014	4,890.79
002824-10-0	ABBOTT LABS	77.000	1,923.41	45.020 12/31/2014	3,466.54
018490-10-2	ALLERGAN INC	23.000	898.38	212.590 12/31/2014	4,889.57
031162-10-0	AMGEN INC	20.000	1,963.85	159.290 12/31/2014	3,185.80
037411-10-5	APACHE CORP	15.000	1,287.90	62.670 12/31/2014	940.05
037833-10-0	APPLE INC	52.000	1,535.92	110.380 12/31/2014	5,739.76
09062X-10-3	BIOGEN IDEC INC	4.000	985.28	339.450 12/31/2014	1,357.80
097023-10-5	BOEING CO	25.000	2,291.95	129.980 12/31/2014	3,249.50
126650-10-0	C V S HEALTH CORP	48.000	1,554.67	96.310 12/31/2014	4,622.88
13057Q-10-7	CALIFORNIA RES CORP	10.000	84.07	5.510 12/31/2014	55.10
14040H-10-5	CAPITAL ONE FINL CORP	35.000	1,787.95	82.550 12/31/2014	2,889.25
151020-10-4	CELGENE CORP	20.000	1,501.00	111.860 12/31/2014	2,237.20
166764-10-0	CHEVRON CORP	30.000	1,727.10	112.180 12/31/2014	3,365.40
171232-10-1	CHUBB CORPORATION	40.000	2,772.80	103.470 12/31/2014	4,138.80
17275R-10-2	CISCO SYSTEMS INC	85.000	2,076.55	27.815 12/31/2014	2,364.28
20825C-10-4	CONOCOPHILLIPS	45.000	2,022.03	69.060 12/31/2014	3,107.70
22160K-10-5	COSTCO WHSL CORP NEW	25.000	1,794.50	141.750 12/31/2014	3,543.75

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MARKET VALUE

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UNITS

CUSIP NUMBER SECURITY DESCRIPTION

144.170
12/31/2014
1,441.70

1,409.50

10.000

231021-10-6 CUMMINS INC

65.490
12/31/2014
3,274.50

1,639.50

50.000

254709-10-8 DISCOVER FINANCIAL SERVICES

71.720
12/31/2014
1,793.00

1,635.22

25.000

260003-10-8 DOVER CORP

1.000
12/31/2014
19,398.82

19,398.82

19,398.820

26188J-20-6 DREYFUS INST CASH MGT FD #288

73.940
12/31/2014
3,992.76

1,904.48

54.000

263534-10-9 DUPONT E I DE NEMOURS & CO

29.740
12/31/2014
4,312.30

1,193.35

145.000

268648-10-2 E M C CORP

92.070
12/31/2014
1,381.05

1,292.77

15.000

26875P-10-1 EOG RESOURCES INC

84.670
12/31/2014
4,318.17

1,514.70

51.000

30219G-10-8 EXPRESS SCRIPTS HLDG CO

92.450
12/31/2014
2,311.25

2,094.99

25.000

30231G-10-2 EXXON MOBIL CORP

103.334
12/31/2014
20,666.80

20,802.38

20,000.000

3133XS-Q2-7 FEDERAL HOME LOAN BANK
3.875% 12/11/2015105.187
12/31/2014
21,037.40

19,908.26

20,000.000

31331V-QU-3 FEDERAL FARM CREDIT BANK
5.000% 2/16/201630.090
12/31/2014
23,875.93

17,309.46

793.484

315912-60-0 FIDELITY SMALL CAP DISCOVERY #384

9.620
12/31/2014
18,898.89

19,307.46

1,964.542

315916-78-3 FIDELITY FLOATING RATE HIGH INC #814

32.230
12/31/2014
19,991.75

19,625.77

620.284

316145-20-0 FIDELITY CONVERTIBLE SECURITIES #308

10.030
12/31/2014
36,974.55

37,011.42

3,686.396

316146-53-9 FIDELITY CONSERVATIVE INCOME BOND
#226753.330
12/31/2014
2,933.15

2,127.94

55.000

370334-10-4 GENERAL MILLS INC

106.570
12/31/2014
5,008.79

1,570.76

47.000

372460-10-5 GENUINE PARTS CO

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CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
375558-10-3	GILEAD SCIENCES INC	61.000	1,335.93	94.260 12/31/2014	5,749.86
38145C-64-6	GOLDMAN SACHS STRATEGIC INCOME INSTL #3716	2,655.858	28,368.76	10.280 12/31/2014	27,302.22
382550-10-1	GOODYEAR TIRE & RUBR CO	35.000	857.85	28.570 12/31/2014	999.95
38259P-50-8	GOOGLE INC CL A	3.000	748.06	530.660 12/31/2014	1,591.98
38259P-70-6	GOOGLE INC CL C	4.000	1,000.04	526.400 12/31/2014	2,105.60
413086-10-9	HARMAN INTL INDS INC NEW	10.000	672.76	106.710 12/31/2014	1,067.10
413838-20-2	OAKMARK INTERNATIONAL #109	1,873.162	49,314.99	23.340 12/31/2014	43,719.60
437076-10-2	HOME DEPOT INC	47.000	993.58	104.970 12/31/2014	4,933.59
458140-10-0	INTEL CORP	70.000	591.49	36.290 12/31/2014	2,540.30
464285-10-5	ISHARES GOLD TRUST	745.000	11,350.01	11.440 12/31/2014	8,522.80
464288-75-2	ISHARES U.S. HOME CONSTRUCTION ETF	150.000	3,136.50	25.880 12/31/2014	3,882.00
46625H-10-0	JPMORGAN CHASE & CO	72.000	2,628.06	62.580 12/31/2014	4,505.76
501044-10-1	KROGER CORP	70.000	2,844.80	64.210 12/31/2014	4,494.70
580135-10-1	MCDONALDS CORP	35.000	1,813.00	93.700 12/31/2014	3,279.50
594918-10-4	MICROSOFT CORP	103.000	1,258.47	46.450 12/31/2014	4,784.35
620076-30-7	MOTOROLA SOLUTIONS INC	60.000	3,034.20	67.080 12/31/2014	4,024.80
670678-87-9	NUVEEN DIVIDEND VALUE I #6756	1,907.617	29,377.30	16.660 12/31/2014	31,780.90

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CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
674599-10-5	OCCIDENTAL PETROLEUM CORP	25.000	1,998.67	80.610 12/31/2014	2,015.25
681919-10-6	OMNICOM GROUP	55.000	2,868.70	77.470 12/31/2014	4,260.85
68389X-10-5	ORACLE CORPORATION	105.000	3,103.35	44.970 12/31/2014	4,721.85
683974-50-5	OPPENHEIMER DEVELOPING MKTS Y #788	1,041.222	34,958.38	35.060 12/31/2014	36,505.24
693390-30-4	PIMCO LOW DURATION INSTL #36	2,859.415	29,966.67	10.040 12/31/2014	28,708.53
693390-70-0	PIMCO TOTAL RETURN INSTL #35	4,825.269	54,043.01	10.660 12/31/2014	51,437.37
693390-84-1	PIMCO HIGH YIELD INSTL #108	1,059.998	9,701.21	9.140 12/31/2014	9,688.38
693391-55-9	PIMCO EMERGING MKTS BOND INSTL #137	913.684	10,178.44	10.140 12/31/2014	9,264.76
718172-10-9	PHILIP MORRIS INTL INC	15.000	1,298.69	81.450 12/31/2014	1,221.75
718546-10-4	PHILLIPS 66	15.000	425.05	71.700 12/31/2014	1,075.50
722005-66-7	PIMCO COMMODITY REAL RETURN STRATEGY INSTL #45	1,650.566	10,237.84	4.480 12/31/2014	7,394.54
722005-81-6	PIMCO INVESTMENT GRADE CORP BD INSTL #56	2,852.797	30,817.52	10.550 12/31/2014	30,097.01
74253Q-74-7	PRINCIPAL MIDCAP INSTL #4749	2,530.622	37,642.23	21.910 12/31/2014	55,445.93
742718-10-9	PROCTER & GAMBLE CO	35.000	2,731.75	91.090 12/31/2014	3,188.15
744320-10-2	PRUDENTIAL FINL INC	35.000	1,789.34	90.460 12/31/2014	3,166.10
747525-10-3	QUALCOMM INC	55.000	3,475.28	74.330 12/31/2014	4,088.15
806857-10-8	SCHLUMBERGER LIMITED	15.000	1,121.49	85.410 12/31/2014	1,281.15

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CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
844741-10-8	SOUTHWEST AIRLINES CO	70.000	2,008.99	42.320 12/31/2014	2,962.40
857477-10-3	STATE STREET CORP	55.000	2,533.84	78.500 12/31/2014	4,317.50
858912-10-8	STERICYCLE INC	20.000	2,324.49	131.080 12/31/2014	2,621.60
872540-10-9	T J X COS INC	40.000	1,511.59	68.580 12/31/2014	2,743.20
883556-10-2	THERMO FISHER SCIENTIFIC INC	35.000	1,909.25	125.290 12/31/2014	4,385.15
88579Y-10-1	3M CO	20.000	1,796.80	164.320 12/31/2014	3,286.40
902973-30-4	U S BANCORP DEL NEW	102.000	2,344.97	44.950 12/31/2014	4,584.90
911312-10-6	UNITED PARCEL SVC INC CL B	26.000	1,755.52	111.170 12/31/2014	2,890.42
913017-10-9	UNITED TECHNOLOGIES CORP	25.000	840.13	115.000 12/31/2014	2,875.00
91324P-10-2	UNITEDHEALTH GROUP INC	25.000	1,482.70	101.090 12/31/2014	2,527.25
922908-55-3	VANGUARD REIT ETF	160.000	10,303.26	81.000 12/31/2014	12,960.00
92343V-10-4	VERIZON COMMUNICATIONS	40.000	1,143.05	46.780 12/31/2014	1,871.20
931142-10-3	WAL-MART STORES INC	25.000	1,254.31	85.880 12/31/2014	2,147.00
949746-10-1	WELLS FARGO & CO NEW	97.000	2,633.28	54.820 12/31/2014	5,317.54
94984B-45-4	WELLS FARGO PREMIER LG CO GROWTH I #4123	2,442.779	27,774.40	15.600 12/31/2014	38,107.35

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CUSIP NUMBER SECURITY DESCRIPTION

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	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
TOTAL HOLDINGS		634,836.37		748,097.41
TOTAL INCOME CASH		.00		.00
TOTAL PRINCIPAL CASH		.00		.00
TOTAL ACCOUNT		634,836.37		748,097.41

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