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Return of Organization Exempt From Income Tax

OMB No 1545-0047

2014

Open to Public
InspectionDepartment of the Treasury
Internal Revenue Service

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

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

► Information about Form 990 and its instructions is at www.irs.gov/form990.

A For the 2014 calendar year, or tax year beginning January 1, 2014, and ending December 31, 2014

B Check if applicable	C Name of organization Maimonides Benevolent Society		D Employer identification number 13-1850868
<input type="checkbox"/> Address change	Doing business as		E Telephone number 516 775 6222
<input type="checkbox"/> Name change	Number and street (or P O box if mail is not delivered to street address)		Room/suite
<input type="checkbox"/> Initial return	PO Box 125		
<input type="checkbox"/> Final return/terminated	City or town, state or province, country, and ZIP or foreign postal code		
<input type="checkbox"/> Amended return	Elmont, NY 11003		G Gross receipts \$ 1431710
<input type="checkbox"/> Application pending	F Name and address of principal officer		H(a) Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
I Tax-exempt status <input type="checkbox"/> 501(c)(3) <input checked="" type="checkbox"/> 501(c) (8) (insert no) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527			H(b) Are all subordinates included? <input type="checkbox"/> Yes <input type="checkbox"/> No If "No," attach a list (see instructions)
J Website: ►			H(c) Group exemption number ►
K Form of organization. <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►	L Year of formation 1861		M State of legal domicile. NY

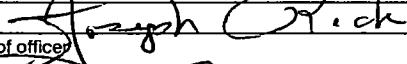
Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: Cemetery sales and maintenance Death and Funeral Benefits			
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.			
Revenue	3 Number of voting members of the governing body (Part VI, line 1a)	3	3	
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	0	
	5 Total number of individuals employed in calendar year 2014 (Part V, line 2a)	5	25	
	6 Total number of volunteers (estimate if necessary)	6	0	
	7a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0	
	b Net unrelated business taxable income from Form 990-T, line 34	7b	0	
		Prior Year	Current Year	
Expenses	8 Contributions and grants (Part VIII, line 1h)			
	9 Program service revenue (Part VIII, line 2g)	338881	631954	
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	221453	799756	
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)			
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	560333	1431710	
Net Assets or Fund Balances	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)			
	14 Benefits paid to or for members (Part IX, column (A), line 4)	500	1300	
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	344030	375882	
	16a Professional fundraising fees (Part IX, column (A), line 11e)			
	b Total fundraising expenses (Part IX, column (D), line 25) ►			
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	200300	224916	
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	544830	602098	
19 Revenue less expenses. Subtract line 18 from line 12	15504	829612		
	Beginning of Current Year	End of Year		
20 Total assets (Part X, line 16)	297	APR 08 2015	4747243	5576855
21 Total liabilities (Part X, line 26)			4747243	5576855
22 Net assets or fund balances. Subtract line 21 from line 20		RECEIVED		

Part II Signature Block

OUDEN, UT

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

Sign Here	Signature of officer 		Date 3/16/15
	JOSEPH RICK Financial Secretary		
	Type or print name and title		

Paid Preparer Use Only	Print/Type preparer's name Barbara Kaufman	Preparer's signature Barbara Kaufman	Date 3/16/15	Check <input checked="" type="checkbox"/> if self-employed	PTIN P00303483
	Firm's name ► Barbara Kaufman, CPA	Firm's EIN ►			
	Firm's address ► 311 E. Devon Ave. Mt. Vernon, NY 10552	Phone no			

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

For Paperwork Reduction Act Notice, see the separate instructions.

Cat No 11282Y

Form 990 (2014)

18

Part III Statement of Program Service AccomplishmentsCheck if Schedule O contains a response or note to any line in this Part III **1** Briefly describe the organization's mission:**Administration of two small cemeteries including grave sales, burials, maintenance of graves and grounds****2** Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

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

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

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

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.**4a** (Code: _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)**Administration of Cemeteries****4b** (Code: _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)**4c** (Code: _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)**4d** Other program services (Describe in Schedule O.)

(Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4e Total program service expenses ►

Part IV Checklist of Required Schedules

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

Part IV Checklist of Required Schedules (continued)

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

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

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable	1a	1
1b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	0
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	25
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	2b	✓
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	✓
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O	3b	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	✓
b	If "Yes," enter the name of the foreign country: ► See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	✓
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	✓
c	If "Yes" to line 5a or 5b, did the organization file Form 8866-T?	5c	
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	✓
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	
7	Organizations that may receive deductible contributions under section 170(c).	7a	
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7b	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7c	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7d	
d	If "Yes," indicate the number of Forms 8282 filed during the year	7e	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7f	
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7g	
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7h	
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	8	
8	Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	9a	
9	Sponsoring organizations maintaining donor advised funds.	9b	
a	Did the sponsoring organization make any taxable distributions under section 4966?	10a	
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	10b	
10	Section 501(c)(7) organizations. Enter:	11a	
a	Initiation fees and capital contributions included on Part VIII, line 12	11b	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	12a	
11	Section 501(c)(12) organizations. Enter:	12b	
a	Gross income from members or shareholders	13a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	13b	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	13c	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	14a	
13	Section 501(c)(29) qualified nonprofit health insurance issuers.	14b	
a	Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O.		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans		
c	Enter the amount of reserves on hand		
14a	Did the organization receive any payments for indoor tanning services during the tax year?		
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O		

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

Section A. Governing Body and Management

1a Enter the number of voting members of the governing body at the end of the tax year. **1a** 3
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.

1b Enter the number of voting members included in line 1a, above, who are independent. **1b** 0

2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee? **2** ✓

3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, or trustees, or key employees to a management company or other person? **3** ✓

4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? **4** ✓

5 Did the organization become aware during the year of a significant diversion of the organization's assets? **5** ✓

6 Did the organization have members or stockholders? **6** ✓

7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body? **7a** ✓

b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? **7b** ✓

8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:

a The governing body? **8a** ✓

b Each committee with authority to act on behalf of the governing body? **8b** ✓

9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O. **9** ✓

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

10a Did the organization have local chapters, branches, or affiliates? **10a** ✓

b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes? **10b** ✓

11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? **11a** ✓

b Describe in Schedule O the process, if any, used by the organization to review this Form 990. **12a** ✓

12a Did the organization have a written conflict of interest policy? If "No," go to line 13. **12b**

b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? **12c**

c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done. **13** ✓

13 Did the organization have a written whistleblower policy? **14** ✓

14 Did the organization have a written document retention and destruction policy? **15** ✓

15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?

a The organization's CEO, Executive Director, or top management official **15a** ✓

b Other officers or key employees of the organization **15b** ✓

If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions). **16a** ✓

16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? **16b** ✓

b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements? **16b** ✓

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ► **New York**

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

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

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

20 State the name, address, and telephone number of the person who possesses the organization's books and records: ► **Joseph Rick PO Box 125, 90 Elmont Rd, Elmont, NY 11003**

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

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

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

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

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

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		<input type="checkbox"/> Individual director	<input type="checkbox"/> Institutional trustee	<input type="checkbox"/> Officer	<input type="checkbox"/> Key employee	<input type="checkbox"/> Employee highest compensated			
(1) Irwin Krasnow President and Trustee	10	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					31600	
(2) Robin Laveman Vice President and Trustee	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
(3) Joseph Rick Financial Secretary and Trustee	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
(4) Caroline Pawlik Ganelli Cemetery Administrator	35							65000	
(5) Toby Krasnow Office Manager	28							38076	
(6)									
(7)									
(8)									
(9)									
(10)									
(11)									
(12)									
(13)									
(14)									

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

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Officer	Key employee	Highest compensated employee	Former				
Director	Individual trustee	Institutional trustee							
(15)									
(16)									
(17)									
(18)									
(19)									
(20)									
(21)									
(22)									
(23)									
(24)									
(25)									
1b Sub-total									
c Total from continuation sheets to Part VII, Section A							134676		
d Total (add lines 1b and 1c)							134676		

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

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

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

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

	Yes	No
3		✓
4		✓
5		✓

Section B. Independent Contractors

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

(A) Name and business address	(B) Description of services	(C) Compensation
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ► 0		

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

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e				
	f All other contributions, gifts, grants, and similar amounts not included above	1f				
	g Noncash contributions included in lines 1a-1f: \$					
h Total. Add lines 1a-1f ►						
Program Service Revenue	Business Code					
	2a Lot Sales		297446	297446		
	b Burials, Foundations		125087	125087		
	c Annual, Perpetual, Care, Planting		91442	91442		
	d Maintenance-Mt. Hope Cemetery		60020	60020		
	e Bequests		57891	57891		
	f All other program service revenue .		668	668		
g Total. Add lines 2a-2f ►		631954				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts) ►		250241		250241	
	4 Income from investment of tax-exempt bond proceeds ►					
	5 Royalties ►					
	6a Gross rents	(i) Real	(ii) Personal			
	b Less: rental expenses					
	c Rental income or (loss)					
	d Net rental income or (loss) ►					
7a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
b Less: cost or other basis and sales expenses .	3058423					
c Gain or (loss)	2508908					
d Net gain or (loss) ►	549515		549515		549515	
8a Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18 a						
b Less: direct expenses b						
c Net income or (loss) from fundraising events . ►						
9a Gross income from gaming activities. See Part IV, line 19 a						
b Less: direct expenses b						
c Net income or (loss) from gaming activities . . ►						
10a Gross sales of inventory, less returns and allowances a						
b Less: cost of goods sold b						
c Net income or (loss) from sales of inventory . . ►						
Miscellaneous Revenue		Business Code				
11a						
b						
c						
d All other revenue						
e Total. Add lines 11a-11d ►						
12 Total revenue. See instructions. ►		1431710	631954		799756	

Part IX Statement of Functional Expenses

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

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21				
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members	1300			
5 Compensation of current officers, directors, trustees, and key employees	134676			
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	171389			
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	38615			
9 Other employee benefits				
10 Payroll taxes	31202			
11 Fees for services (non-employees):				
a Management				
b Legal				
c Accounting				
d Lobbying	7400			
e Professional fundraising services. See Part IV, line 17				
f Investment management fees	24026			
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.)				
12 Advertising and promotion				
13 Office expenses	9911			
14 Information technology				
15 Royalties				
16 Occupancy				
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	6647			
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	6988			
23 Insurance	49033			
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a Utilities and telephones, postage, office	34005			
b Cemetery Maintenance	86577			
c				
d				
e All other expenses	3329			
25 Total functional expenses. Add lines 1 through 24e	602098			
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ► <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

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

		(A) Beginning of year	(B) End of year	
Assets	1 Cash—non-interest-bearing	75356	1 203329	
	2 Savings and temporary cash investments	2		
	3 Pledges and grants receivable, net	3		
	4 Accounts receivable, net	4		
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L			
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L			
	7 Notes and loans receivable, net	6		
	8 Inventories for sale or use	7		
	9 Prepaid expenses and deferred charges	8		
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 538524		4725
	b Less: accumulated depreciation	10b 300326	245186	10c 238198
	11 Investments—publicly traded securities		4426701	11 5130603
	12 Investments—other securities. See Part IV, line 11		12	
	13 Investments—program-related. See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets. See Part IV, line 11		15	
16 Total assets. Add lines 1 through 15 (must equal line 34)		4747243	16 5576855	
Liabilities	17 Accounts payable and accrued expenses	17		
	18 Grants payable	18		
	19 Deferred revenue	19		
	20 Tax-exempt bond liabilities	20		
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D		25	
	26 Total liabilities. Add lines 17 through 25	0 26		0
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here ► <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	340395	27 507711	
	28 Temporarily restricted net assets	28	550143	
	29 Permanently restricted net assets	4406848	29 4519001	
	Organizations that do not follow SFAS 117 (ASC 958), check here ► <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds	30		
	31 Paid-in or capital surplus, or land, building, or equipment fund	31		
	32 Retained earnings, endowment, accumulated income, or other funds	32		
	33 Total net assets or fund balances	4747243	33 5576855	
	34 Total liabilities and net assets/fund balances	4747243	34 5576855	

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

1	Total revenue (must equal Part VIII, column (A), line 12)	1	1431710
2	Total expenses (must equal Part IX, column (A), line 25)	2	602098
3	Revenue less expenses. Subtract line 2 from line 1	3	829612
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	4747243
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	5576855

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

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

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

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

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

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?
3b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.

	Yes	No
2a	✓	
2b		
2c	✓	
3a		✓
3b		

SCHEDULE D
(Form 990)Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**► Complete if the organization answered "Yes" to Form 990,
Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
► Attach to Form 990.► Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2014Open to Public
Inspection

Name of the organization

Maimonides Benevolent Society

Employer identification number

13-1850868

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

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

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

Part II Conservation Easements.

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

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

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

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

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

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

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

a Public exhibition d Loan or exchange programs
 b Scholarly research e Other
 c Preservation for future generations

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

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

Part IV Escrow and Custodial Arrangements.

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

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

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

	Amount
1c	
1d	
1e	
1f	

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

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

Part V Endowment Funds.

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

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	4406870	4374186	4327243	4028608	3967895
b Contributions	108786	40500	4171	99392	69517
c Net investment earnings, gains, and losses	787795	206191	42774	202027	853
d Grants or scholarships					
e Other expenditures for facilities and programs	211500	205000			
f Administrative expenses	22807	9007	1441	2784	9659
g End of year balance	5069144	4406870	4374186	4327243	4028608

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

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

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

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

Yes	No
3a(i)	✓
3a(ii)	✓
3b	

(i) unrelated organizations
 (ii) related organizations

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

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

Part VI Land, Buildings, and Equipment.

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

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		165061		30660
b Buildings		158018	76622	81396
c Leasehold improvements				
d Equipment		47520	47520	0
e Other		167926	41783	126143

Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.) ► 238199

Part VII Investments—Other Securities.

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

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

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

Part VIII Investments—Program Related.

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

(a) Description of investment	(b) Book value	(c) Method of valuation. Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		

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

Part IX Other Assets.

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

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

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

Part X Other Liabilities.

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

(1. a) Description of liability	(b) Book value	
(1) Federal income taxes		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		

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

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

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.
Complete if the organization answered "Yes" to Form 990, Part IV, line 12a.

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

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.
Complete if the organization answered "Yes" to Form 990, Part IV, line 12a.

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

Part XIII Supplemental Information.

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

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Part XIII Supplemental Information (continued)

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

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

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

OMB No. 1545-0047

2014

**Open to Public
Inspection**

Name of the organization

Maimonides Benevolent Society

Employer identification number

13-1850868

PART VI Line 2 Irwin Krasnow and Robin Laveman are man and wife

Joseph Rick is the uncle of Irwin Krasnow

Part VI Line 11 Copy of 990 is presented to each trustee

Part VI Line 19 No documents were requested by the public

Part XI Line 5 Perpetual Care trust funds received \$57291.00

MAIMONIDES BENEVOLENT SOCIETY

SCHEDULE OF DEPRECIATION

2014

	Initials	Date
Prepared By		
Approved By		

1 2 3 4 5 6

	Date	Cost	Accum Deprec	Method	Year	Deprec
OFFICE CONSTRUCTION	6-1-77	25020	25020			
✓ ✓	7-1-80	3329	3329			
✓ ✓	12-31-80	3050	3050			
✓ ✓	2-28-81	7355	7355			
✓ ✓	10-31-81	7688	7688			
✓ ✓	4-15-95	15374	90071	SL	31 1/2	4187
Roof	3-1-96	9380	5275	SL	31 1/2	297
TRANSPORTATION EQUIP	8-30-78	5500	5500			
✓ JEEP	2-1-08	10932	10932			
Furniture & Fixtures	6-1-97	27763	27763			
EQUIPMENT	10-1-03	3325	3325			
CEMETERY IMPROVEMENTS	5-1-79	13021	13021			
Building Improvements	9-1-06	39870	9834	SL	39	1626
CEMETERY IMPROVEMENT	4-1-07	70263	12013	SL	39	1802
CEMETERY IMPROVEMENT	1-1-08	84042	12297	SL	39	2170
Boiler	4-1-10	8732	821	SL	39	224
Building Improvements	4-30-11	38220	2613	SL	39	580
		538525	300326			
		573464	158937			6988
Cemeteries		165061	134401			
		538525	293338			6988
						300326



45-604 Eye-Ease®
45-304 2-Pack
Made in USA

MAIMONIDES BENIGNITY SOCIETY

CAPITAL TRANSACTIONS RECAP

Initials	Date
Prepared By	
Approved By	

2014

		1	2	3	4
		PROCEEDS	BASIS	LONG TERM	SHORT TERM
1	Account 5653-2509	3001091	3030555	(23602)	(5852)
2	7428-5125	187884519	161409619	26389384	85516
3	1022-5363 *	111835925	83300468	28771947	(232592)
4	5680-9574	3120728	3151817	(24946)	(6145)
5		305842263	250892459	55112782	(159083)
6					
7	* net of 39.48 wash sale				
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
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21					
22					
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30					
31					
32					
33					
34					
35					
36					
37					
38					
39					
40					

5653-2509

Print

Print in landscape for best results.

Accounts >History & Statements

History

Transactions	Statements & Reports	Realized Gain / Loss	Trades made today will not appear until tomorrow							
View Unrealized Gain/Loss			Cost Basis Calculator							
Select Date Range		From <input type="button" value="Calendar"/>	To <input type="button" value="Calendar"/>							
<input type="button" value="Previous Calendar Year"/>			<input type="text" value="01/01/2014"/>	<input type="text" value="12/31/2014"/>	<input type="button" value="Search"/>					
Reporting Period: 01/01/2014 to 12/31/2014										
Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss						
\$30,010.91	\$30,305.55	-\$294.64 (-0.97%)	-\$236.02 (-0.82%)	-\$58.62 (-3.52%)						
Symbol	▲ Name (Full Short)	Closed Date	Quantity	Proceeds	Cost Basis	Total	Long Term	Short Term		
AEB	AEGON N V 0% PFD PFD DU	03/28/2014	30	\$642.60	\$635.07	+\$7.53	+\$7.53			
AED	AEGON N V 6.5% PFD PFD	01/28/2014	34	\$829.60	\$800.87	+\$28.73	+\$28.73			
AMP+A	AMERIPRISE FI 7.75% PFD	04/04/2014	16	\$406.55	\$458.53	-\$51.98	-\$51.98			
AMP+A	AMERIPRISE FI 7.75% PFD	05/19/2014	11	\$280.51	\$315.24	-\$34.73	-\$34.73			
03076C205	AMERIPRISE FI 7.75% XXX	06/16/2014	28	\$700.00	\$802.42	-\$102.42	-\$102.42			
BCS+D	BARCLAYS BAN 8.125% PFD	01/06/2014	5	\$127.31	\$128.94	-\$1.63	-\$1.63			
BCS+A	BARCLAYS BANK 7.1% PFD P	05/14/2014	15	\$385.04	\$373.94	+\$11.10	+\$11.10			
BCS+A	BARCLAYS BANK 7.1% PFD P	09/15/2014	15	\$382.34	\$373.93	+\$8.41	+\$8.41			
BCS+A	BARCLAYS BANK 7.1% PFD P	11/07/2014	16	\$412.73	\$398.86	+\$13.87	+\$13.87			
BCS+C	BARCLAYS BANK 7.75% PFD	06/16/2014	15	\$385.00	\$380.52	+\$4.48	+\$4.48			
BCS+C	BARCLAYS BANK 7.75% PFD	07/11/2014	28	\$723.10	\$710.30	+\$12.80	+\$12.80			
173066200	CITIGROUP CAPITA 6% XXX	04/28/2014	81	\$2,025.00	\$1,957.69	+\$67.31	+\$67.31			
17307Q205	CITIGROUP CAPITA 6% XXX	04/28/2014	47	\$1,175.00	\$1,150.10	+\$24.90	+\$24.90			
C+C	CITIGROUP INC 5.8% PFD	10/09/2014	18	\$425.15	\$449.51	-\$24.36	-\$24.36			
17311H209	CITIGRP CAP X 6.35% XXX	04/28/2014	24	\$600.00	\$590.14	+\$9.86	+\$9.86			
C+N	CITIGRP CAP X 7.88% PFD	01/07/2014	21	\$573.38	\$562.11	+\$11.27	+\$11.27			
CFC+A	COUNTRYWIDE C 6.75% PFD	05/15/2014	25	\$638.62	\$594.97	+\$43.65	+\$43.65			
CFC+A	COUNTRYWIDE C 6.75% PFD	07/25/2014	22	\$560.33	\$523.58	+\$36.75	+\$36.75			
DUA	DEUTSCHE BK 6.375% PFD P	04/24/2014	15	\$377.65	\$353.82	+\$24.03	+\$24.03			
DXB	DEUTSCHE BK C 6.55% PFD	03/14/2014	16	\$405.19	\$393.57	+\$11.62	+\$11.62			
DXB	DEUTSCHE BK C 6.55% PFD	04/16/2014	20	\$520.01	\$491.96	+\$28.05	+\$28.05			

DTK	DEUTSCHE BK CC 7.6% PFD	01/28/2014	2	\$52.91	\$51.76	+\$1.15	+\$1.15
DTK	DEUTSCHE BK CC 7.6% PFD	02/04/2014	7	\$184.69	\$181.15	+\$3.54	+\$3.54
DTK	DEUTSCHE BK CC 7.6% PFD	02/13/2014	14	\$369.29	\$362.29	+\$7.00	+\$7.00
DTK	DEUTSCHE BK CC 7.6% PFD	02/26/2014	15	\$394.56	\$388.17	+\$6.39	+\$6.39
DTK	DEUTSCHE BK CC 7.6% PFD PFD	01/07/2014	24	\$627.83	\$621.07	+\$6.76	+\$6.76
DRU	DOMINION RES 8.375% PFD	05/06/2014	46	\$1,172.74	\$1,332.90	-\$160.16	-\$160.16
EDT	ENTERGY TEXA 7.875% PFD	03/20/2014	13	\$330.19	\$374.14	-\$43.95	-\$43.95
GS+I	GOLDMAN SACHS 5.95% PFD	04/16/2014	22	\$514.52	\$551.80	-\$37.28	-\$37.28
GS+I	GOLDMAN SACHS 5.95% PFD	05/06/2014	14	\$326.76	\$349.07	-\$22.31	-\$22.31
GS+I	GOLDMAN SACHS 5.95% PFD	05/29/2014	18	\$427.52	\$447.90	-\$20.38	-\$20.38
GS+A	GOLDMAN SACHS GR 0% PFD	04/01/2014	17	\$326.40	\$340.48	-\$14.08	-\$14.08
GS+D	GOLDMAN SACHS GR 4% PFD	04/03/2014	11	\$220.62	\$225.49	-\$4.87	-\$4.87
HSBC+A	HSBC HOLDINGS 6.2% PFD P	04/24/2014	27	\$683.18	\$680.10	+\$3.08	+\$3.08
HSEB	HSBC HOLDINGS PL 8% PFD	03/28/2014	16	\$430.41	\$439.49	-\$9.08	-\$9.08
IND	ING GROEP N V 7.05% PFD	06/13/2014	22	\$563.19	\$513.68	+\$49.51	+\$49.51
INZ	ING GROEP N V 7.2% PFD	01/27/2014	14	\$355.35	\$330.51	+\$24.84	+\$24.84
INZ	ING GROEP N V 7.2% PFD	05/20/2014	17	\$444.34	\$401.34	+\$43.00	+\$43.00
KIM+H	KIMCO REALTY C 6.9% PFD PFD	11/05/2014	19	\$499.41	\$511.88	-\$12.47	-\$12.47
MER+K	MERRILL LYNCH C 6.45%PFD	12/03/2014	21	\$537.17	\$496.21	+\$40.96	+\$40.96
MSZ	MORGAN STANLEY 6.6% PFD	04/24/2014	28	\$705.42	\$686.79	+\$18.63	+\$18.63
MWR	MORGAN STNLY 6.25% PFD P	08/28/2014	14	\$352.37	\$342.41	+\$9.96	+\$9.96
MSK	MORGAN STNLY 6.45% PFD P	07/25/2014	21	\$530.07	\$517.44	+\$12.63	+\$12.63
MSJ	MORGAN STNLY T 6.6% PFD	07/25/2014	16	\$404.52	\$391.83	+\$12.69	+\$12.69
MSJ	MORGAN STNLY T 6.6% PFD	09/04/2014	17	\$431.10	\$416.31	+\$14.79	+\$14.79
PRE+D	PARTNERRE LTD 6.5% PFD	01/17/2014	12	\$292.19	\$303.67	-\$11.48	-\$11.48
756109708	REALTY INCM C 6.75% XXX	10/24/2014	12	\$300.00	\$295.20	+\$4.80	+\$4.80
RBS+Q	ROYAL BK SCOT 6.75% PFD	02/28/2014	16	\$376.66	\$373.45	+\$3.21	+\$3.21
RBS+S	ROYAL BK SCOTL 6.6% PFD	03/11/2014	15	\$346.79	\$271.80	+\$74.99	+\$74.99
TDE	TELEPHONE & 6.875% PFD P	10/27/2014	10	\$247.50	\$270.80	-\$23.30	-\$23.30
TDE	TELEPHONE & DA 6.875%PFD	12/22/2014	2	\$49.81	\$54.16	-\$4.35	-\$4.35
TDJ	TELEPHONE & DATA 7% PFD	09/19/2014	16	\$399.24	\$436.58	-\$37.34	-\$37.34
TDJ	TELEPHONE & DATA S 7%PFD	11/25/2014	17	\$432.30	\$463.86	-\$31.56	-\$31.56

VNOD	VORNADO REAL 7 875% PFD	04/08/2014	17	\$439.19	\$472.25	-\$33.06	-\$33.06
929043602	VORNADO REAL 7 875% XXX	10/01/2014	77	\$1,925.00	\$2,138.99	-\$213.99	-\$213.99
WRI+F	WEINGARTEN RLT 6 5% PFD	12/31/2014	9	\$226.88	\$226.01	+\$0.87	+\$0.87
WRD	WEINGARTEN RLT 8 1% PFD	04/03/2014	10	\$206.80	\$226.40	-\$19.60	-\$19.60
WFC+O	WELLS FARGO 5 125% PFD PFD	02/28/2014	29	\$641.37	\$658.85	-\$17.48	-\$17.48
WFC+P	WELLS FARGO B 5 25% PFD	03/28/2014	13	\$283.92	\$303.31	-\$19.39	-\$19.39
WFC+N	WELLS FARGO BA 5 2% PFD	03/28/2014	18	\$383.39	\$409.94	-\$26.55	-\$26.55

 Total includes missing cost basis values for one or more lots

 The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

 Data for this holding has been edited

N/A Not Available

 Wash Sale activity has adjusted this cost. For additional information, click here

 Values for fixed income securities have been adjusted for amortization/accretion with the exception of variable rate and mortgage-backed securities or for accounts with this preference turned off. Total Cash represents income and expenses as they occur. It may be inconsistent with values shown elsewhere on Schwab.com and on your monthly account statement.

The Realized Gain/Loss page provides summary information of closed transactions. Not all closed transactions appear on this page.

Please view the Cost Basis Disclosure Statement for additional information on cost basis methods/choices and how Schwab reports adjusted cost basis information to the IRS.

Please note that gains and losses realized in retirement accounts are not recognized for tax purposes. Rather, income may be recognized when you receive a cash distribution from these accounts. Please contact your tax advisor for further information.

The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

(0611-3926)

Brokerage Products • Not FDIC Insured • No Bank Guarantee • May Lose Value

Account XXXX-X509
Today's Date 05/19 PM ET, 01/16/2015

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Bank sweep accounts are generally held at Charles Schwab Bank. Funds deposited at Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 when aggregated with all other deposits held by you in the same capacity at Schwab Bank. Funds on deposit at Schwab Bank are not deposits or obligations of Charles Schwab & Co., Inc. and may not be covered by the Securities Investor Protection Corporation (SIPC). NOTE: Funds deposited at an FDIC insured institution are insured, in aggregate, up to \$250,000 per depositor, per insured institution based upon account type by the Federal Deposit Insurance Corporation (FDIC).

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1428-5128

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Accounts >History & Statements

History

Transactions	Statements & Reports	Realized Gain / Loss	Trade Commentary
View Unrealized Gain/Loss			Trades made today will not appear until tomorrow
Select Date Range	From <input type="button" value="Calendar"/>	To <input type="button" value="Calendar"/>	Cost Basis Calculator Rules & Assumptions
<input type="button" value="Previous Calendar Year"/>	<input type="text" value="01/01/2014"/>	<input type="text" value="12/31/2014"/>	<input type="button" value="Search"/>

Reporting Period: 01/01/2014 to 12/31/2014

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
\$1,878,845.19	\$1,614,096.19	+\$264,749.00 (16.31%)	+\$263,893.84 (16.78%)	+\$855.16 (1.70%)
Gain/Loss (\$ %)				
Symbol	▲ Name (Full Short)	Closed Date	Quantity	Proceeds
T	A T & T INC NEW	06/09/2014	541	\$18,935.66
				\$15,217.76
				+\$3,717.90
				+\$3,717.90
ACN	ACCENTURE PLC CL A F	06/09/2014	608	\$51,151.43
				\$31,026.96
				+\$20,124.47
				+\$20,124.47
MO	ALTRIA GROUP INC	12/01/2014	78	\$3,925.53
				\$3,236.47
				+\$689.06
				+\$689.06
MO	ALTRIA GROUP INC	12/02/2014	310	\$15,621.98
				\$12,862.89
				+\$2,759.09
				+\$2,759.09
CVX	CHEVRON CORPORATION	06/09/2014	306	\$38,090.65
				\$29,476.34
				+\$8,614.31
				+\$8,614.31
COH	COACH INC	06/23/2014	402	\$13,672.12
				\$16,349.50
				-\$2,677.38
				-\$2,677.38
GD	GENERAL DYNAMICS CORP	10/02/2014	59	\$7,164.56
				\$7,163.47
				+\$1.09
				+\$1.09
GD	GENERAL DYNAMICS CORP	10/03/2014	74	\$9,118.73
				\$8,984.69
				+\$134.04
				+\$134.04
36962G4R2	GENERAL ELECTRI 4 375%20	05/30/2014	200,000	\$220,011.00
				\$202,903.39
				+\$17,107.61
				+\$17,107.61
369604BC6	GENERAL ELECTRIC 5 25%17	05/30/2014	100,000	\$113,086.00
				\$100,541.90
				+\$12,544.10
				+\$12,544.10
GE	GENERAL ELECTRIC COMPANY	06/09/2014	2,709	\$74,095.74
				\$41,996.85
				+\$32,098.89
				+\$32,098.89
40428HPB2	HSBC USA INC 5%20 DUE 0	05/30/2014	100,000	\$110,687.00
				\$100,465.91
				+\$10,221.09
				+\$10,221.09
46625HHS2	JPMORGAN CHASE 4 4%20 DU	05/30/2014	200,000	\$219,633.00
				\$204,326.08
				+\$15,306.92
				+\$15,306.92
46625HBV1	JPMORGAN CHASE 5 125%14	05/30/2014	100,000	\$101,127.00
				\$99,817.00
				+\$1,310.00
				+\$1,310.00
854403AB8	LELAND STANFORD 4 25%16	05/30/2014	200,000	\$212,475.00
				\$200,413.48
				+\$12,061.52
				+\$12,061.52
56501RAB2	MANULIFE FINL CO 4 9%20F	05/30/2014	100,000	\$111,260.00
				\$100,199.93
				+\$11,060.07
				+\$11,060.07
6174467P8	MORGAN STANLEY 5 5%20 DU	05/30/2014	100,000	\$114,271.00
				\$103,272.55
				+\$10,998.45
				+\$10,998.45
PPG	P P G INDUSTRIES INC	08/13/2014	9	\$1,797.27
				\$1,848.01
				-\$50.74
				-\$50.74
PFE	PFIZER INCORPORATED	06/09/2014	774	\$22,664.31
				\$14,075.94
				+\$8,588.37
				+\$8,588.37
PSX	PHILLIPS 66	06/09/2014	500	\$42,165.07
				\$14,900.42
				+\$27,264.65
				+\$27,264.65
SWX	SOUTHWEST GAS CORP COM	06/09/2014	1,000	\$52,913.63
				\$35,228.95
				+\$17,684.68
				+\$17,684.68

91159HGR5	U S BANCORP 4 2%14 DUE	05/15/2014	200,000	\$200,000 00	\$200,000 00		\$0 00	\$0 00
VYM	VANGUARD WHITEHALL FUNDS	06/09/2014	1,000	\$66,280 54	\$41,468 95	+\$24,811 59	+\$24,811 59	
WAG	WALGREEN COMPANY	06/09/2014	786	\$58,697 97	\$28,318 75	+\$30,379 22	+\$30,379 22	

 Total includes missing cost basis values for one or more lots

 The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section

 Data for this holding has been edited

N/A Not Available

 Wash Sale activity has adjusted this cost. For additional information, click here

Values for fixed income securities have been adjusted for amortization/accretion with the exception of variable rate and mortgage-backed securities or for accounts with this preference turned off. Total Cash represents income and expenses as they occur. It may be inconsistent with values shown elsewhere on Schwab.com and on your monthly account statement.

The Realized Gain/Loss page provides summary information of closed transactions. Not all closed transactions appear on this page.

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The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

(0611-3926)

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Account XXXX-X125
Today's Date 05/14 PM ET, 01/16/2015

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1022-5363

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Accounts >History & Statements

PC2

History

Transactions	Statements & Reports	Realized Gain / Loss	Trades made today will not appear until tomorrow					
View Unrealized Gain/Loss			Cost Basis Calculator					
Select Date Range		From <input type="button" value="Calendar"/>	To <input type="button" value="Calendar"/>	Reporting Period: 01/01/2014 to 12/31/2014				
Previous Calendar Year <input type="button" value="▼"/>								
01/01/2014	12/31/2014	<input type="button" value="Search"/>						
Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss			Short Term Gain/Loss		
\$1,118,359.25	\$833,004.68	+\$285,393.55 (34.26%)	+\$287,719.47 (40.70%)			-\$2,325.92 (-1.84%)		
Symbol	▲ Name (Full Short)	Closed Date	Quantity	Proceeds	Cost Basis Transaction CB	Total Transaction Total	Long Term Transaction LT	Short Term Transaction LT
ACCO	ACCO BRANDS CORP	06/05/2014	100	\$614.29	\$904.78	-\$290.49	-\$290.49	
ACCO	ACCO BRANDS CORP	06/05/2014	100	\$614.09	\$904.78	-\$280.69	-\$280.69	
ACCO	ACCO BRANDS CORP	06/05/2014	100	\$614.09	\$904.77	-\$290.68	-\$290.68	
ACCO	ACCO BRANDS CORP	06/05/2014	29	\$178.09	\$262.38	-\$84.29	-\$84.29	
AEB	AEGON N V 0% PFD PFD DU	03/26/2014	156	\$3,340.75	\$3,304.39	+\$36.36	+\$36.36	
AED	AEGON N V 6.5% PFD PFD	01/28/2014	213	\$5,197.17	\$5,200.96	-\$3.79	+\$98.87	-\$102.66
AEE	AMEREN CORPORATION	06/05/2014	400	\$15,820.45	\$11,797.97	+\$4,022.48	+\$4,022.48	
AEE	AMEREN CORPORATION	06/05/2014	200	\$7,910.23	\$5,898.98	+\$2,011.25	+\$2,011.25	
AMP+A	AMERIPRISE FI 7.75% PFD	04/04/2014	142	\$3,608.14	\$4,096.70	-\$488.56	-\$488.56	
AMP+A	AMERIPRISE FI 7.75% PFD	05/19/2014	74	\$1,887.03	\$2,130.90	-\$243.87	-\$243.87	
03076C205	AMERIPRISE FI 7.75% XXX	06/16/2014	281	\$7,025.00	\$7,698.47	-\$673.47	-\$550.69	-\$122.78
BCS+A	BARCLAYS BANK 7.1% PFD P	05/12/2014	100	\$2,566.52	\$2,496.29	+\$70.23	+\$70.23	
BCS+A	BARCLAYS BANK 7.1% PFD P	05/13/2014	53	\$1,361.28	\$1,323.03	+\$38.25	+\$38.25	
BCS+A	BARCLAYS BANK 7.1% PFD P	09/12/2014	281	\$7,155.45	\$7,019.57	+\$135.88	+\$135.88	
BCS+A	BARCLAYS BANK 7.1% PFD P	11/06/2014	100	\$2,571.42	\$2,547.32	+\$24.10	+\$24.10	
BCS+A	BARCLAYS BANK 7.1% PFD P	11/07/2014	194	\$5,004.35	\$4,983.08	+\$21.27	+\$21.27	
BCS+C	BARCLAYS BANK 7.75% PFD	06/12/2014	259	\$6,637.27	\$6,600.53	+\$48.13	+\$48.13	
Disallowable Loss \$11.39								
BCS+C	BARCLAYS BANK 7.75% PFD	07/10/2014	100	\$2,580.94	\$2,596.10 \$2,584.71	-\$15.16 -\$3.77	-\$15.16 -\$3.77	
BCS+C	BARCLAYS BANK 7.75% PFD	07/11/2014	400	\$10,330.01	\$10,233.07	+\$96.94	-\$0.10	+\$97.04
BCS+C	BARCLAYS BANK 7.75% PFD	07/25/2014	1	\$25.81	\$25.63	+\$0.18		+\$0.18

BA	BOEING CO	06/05/2014	400	\$54,801.19	\$25,287.16	+\$29,514.03	+\$29,514.03	
BA	BOEING CO	06/05/2014	100	\$13,700.30	\$6,321.79	+\$7,378.51	+\$7,378.51	
BMY	BRISTOL-MYERS SQUIBB CO	06/05/2014	1,500	\$70,681.44	\$44,438.95	+\$26,242.49	+\$26,242.49	
173066200	CITIGROUP CAPITA 6% XXX	04/28/2014	750	\$18,750.00	\$18,499.95	+\$250.05	+\$239.97	+\$10.08
17307Q205	CITIGROUP CAPITA 6% XXX	04/28/2014	435	\$10,875.00	\$10,752.19	+\$122.81	+\$132.65	-\$9.84
C+C	CITIGROUP INC 5.8% PFD	10/07/2014	310	\$7,392.07	\$7,833.25	-\$441.18	-\$441.18	
17311H209	CITIGRP CAP X 6.35% XXX	04/28/2014	214	\$5,350.00	\$5,314.63	+\$35.37	+\$42.76	-\$7.39
C+N	CITIGRP CAP X 7.88% PFD	01/07/2014	100	\$2,730.36	\$2,673.80	+\$56.56	+\$56.56	
COP	CONOCOPHILLIPS	06/05/2014	1,000	\$79,960.23	\$50,138.53	+\$29,821.70	+\$29,821.70	
CFC+A	COUNTRYWIDE C 6.75% PFD	05/15/2014	223	\$5,696.45	\$5,382.17	+\$314.28	+\$314.28	
CFC+A	COUNTRYWIDE C 6.75% PFD	07/11/2014	402	\$10,303.03	\$10,216.65	+\$86.38	+\$32.94	+\$53.44
DTE	D T E ENERGY COMPANY	06/05/2014	200	\$15,315.86	\$9,942.47	+\$5,373.39	+\$5,373.39	
DTE	D T E ENERGY COMPANY	06/05/2014	100	\$7,657.93	\$4,971.24	+\$2,686.69	+\$2,686.69	
DTE	D T E ENERGY COMPANY	06/05/2014	100	\$7,657.93	\$4,971.24	+\$2,686.69	+\$2,686.69	
DUA	DEUTSCHE BK 6.375% PFD P	05/19/2014	71	\$1,798.46	\$1,683.69	+\$114.77	+\$114.77	
DXB	DEUTSCHE BK C 6.55% PFD	02/28/2014	143	\$3,605.70	\$3,522.09	+\$83.61	+\$83.61	
DXB	DEUTSCHE BK C 6.55% PFD	04/15/2014	188	\$4,893.98	\$4,630.44	+\$263.54	+\$263.54	
DTK	DEUTSCHE BK CC 7.6% PFD	01/02/2014	215	\$5,603.17	\$5,567.64	+\$35.53	+\$35.53	
DTK	DEUTSCHE BK CC 7.6% PFD	01/30/2014	87	\$2,301.42	\$2,382.26	-\$80.84	+\$14.48	-\$95.32
DTK	DEUTSCHE BK CC 7.6% PFD	02/13/2014	132	\$3,481.89	\$3,730.60	-\$248.71		-\$248.71
DTK	DEUTSCHE BK CC 7.6% PFD	02/24/2014	100	\$2,628.88	\$2,701.19	-\$72.31		-\$72.31
DTK	DEUTSCHE BK CC 7.6% PFD	02/26/2014	33	\$868.03	\$885.03	-\$17.00		-\$17.00
DRU	DOMINION RES 8.375% PFD	05/06/2014	423	\$10,784.15	\$11,694.02	-\$909.87	-\$846.64	-\$63.23
EDT	ENTERGY TEXA 7.875% PFD	03/20/2014	125	\$3,174.93	\$3,455.86	-\$280.93	-\$198.15	-\$82.78
GS+I	GOLDMAN SACHS 5.95% PFD	04/16/2014	198	\$4,630.63	\$4,946.23	-\$315.60	-\$315.60	
GS+I	GOLDMAN SACHS 5.95% PFD	05/05/2014	122	\$2,845.66	\$3,087.81	-\$217.52	-\$217.52	
						Disallowed Loss \$24.63		
GS+I	GOLDMAN SACHS 5.95% PFD	05/29/2014	183	\$4,346.50	\$4,401.29 \$4,376.66	-\$54.79 -\$30.16	-\$155.52 -\$130.89	+\$100.73
GS+A	GOLDMAN SACHS GR 0% PFD	04/01/2014	155	\$2,975.98	\$3,446.74	-\$470.76	-\$114.33	-\$356.43
GS+D	GOLDMAN SACHS GR 4% PFD	04/03/2014	95	\$1,905.33	\$2,035.81	-\$130.48	-\$30.67	-\$99.81
HSBC+A	HSBC HOLDINGS 6.2% PFD P	04/22/2014	254	\$6,411.35	\$6,388.87	+\$25.44	+\$25.44	
						Disallowed Loss \$2.96		

HSEB	HSBC HOLDINGS PL 8% PFD	03/26/2014	175	\$4,697.09	\$4,813.90	-\$116.81	-\$116.81	
INZ	ING GROEP N V 7.2% PFD	01/24/2014	136	\$3,453.96	\$3,196.78	+\$257.18	+\$257.18	
PFF	ISHARES U S PFD ETF U S	06/05/2014	1,000	\$39,331.13	\$36,598.95	+\$2,732.18	+\$2,732.18	
JPM	JPMORGAN CHASE & CO	06/05/2014	1,286	\$72,672.82	\$42,112.59	+\$30,560.23	+\$30,560.23	
KLAC	K L A TENCOR CORP	06/05/2014	600	\$39,954.32	\$22,805.37	+\$17,148.95	+\$17,148.95	
KLAC	K L A TENCOR CORP	06/05/2014	100	\$6,658.85	\$3,800.89	+\$2,857.96	+\$2,857.96	
KLAC	K L A TENCOR CORP	06/05/2014	100	\$6,658.85	\$3,800.90	+\$2,857.95	+\$2,857.95	
KLAC	K L A TENCOR CORP	06/05/2014	100	\$6,659.05	\$3,800.90	+\$2,858.15	+\$2,858.15	
KLAC	K L A TENCOR CORP	06/05/2014	100	\$6,658.85	\$3,800.89	+\$2,857.96	+\$2,857.96	
KIM+H	KIMCO REALTY C 6.9% PFD PFD	11/05/2014	339	\$8,910.42	\$9,098.15	-\$187.73	-\$221.07	+\$33.34
KR	KROGER COMPANY	06/05/2014	1,000	\$48,220.93	\$22,028.95	+\$26,191.98	+\$26,191.98	
MTB	M & T BANK CORPORATION	06/05/2014	600	\$73,885.97	\$43,910.95	+\$29,975.02	+\$29,975.02	
MXIM	MAXIM INTEGRATED PRODS	06/05/2014	1,000	\$35,454.22	\$24,578.95	+\$10,875.27	+\$10,875.27	
MCD	MC DONALDS CORP	06/05/2014	700	\$71,707.82	\$60,516.95	+\$11,190.87	+\$11,190.87	
MWV	MEADWESTVACO CORPORATION	06/05/2014	300	\$13,152.01	\$7,255.32	+\$5,896.69	+\$5,896.69	
MWV	MEADWESTVACO CORPORATION	06/05/2014	300	\$13,152.01	\$7,255.33	+\$5,896.68	+\$5,896.68	
MWV	MEADWESTVACO CORPORATION	06/05/2014	200	\$8,768.01	\$4,836.88	+\$3,931.13	+\$3,931.13	
MWV	MEADWESTVACO CORPORATION	06/05/2014	100	\$4,384.10	\$2,418.44	+\$1,965.66	+\$1,965.66	
MWV	MEADWESTVACO CORPORATION	06/05/2014	100	\$4,384.10	\$2,418.44	+\$1,965.66	+\$1,965.66	
MRK	MERCK & CO INC NEW	06/05/2014	860	\$50,130.01	\$27,621.83	+\$22,508.18	+\$22,508.18	
MER+K	MERRILL LYNCH C 6.45%PFD	12/03/2014	377	\$9,643.45	\$9,082.63	+\$560.82	+\$560.82	
MSZ	MORGAN STANLEY 6.6% PFD	04/23/2014	252	\$6,347.44	\$6,242.31	+\$105.13	+\$89.96	+\$15.17
MWR	MORGAN STNLY 6.25% PFD P	08/28/2014	238	\$6,990.31	\$5,852.32	+\$137.99	+\$137.99	
MSK	MORGAN STNLY 6.45% PFD P	07/25/2014	363	\$9,162.61	\$9,089.53	+\$73.08	+\$56.73	+\$16.35
MSJ	MORGAN STNLY T 6.6% PFD	07/25/2014	286	\$7,230.75	\$7,094.11	+\$136.64	+\$118.82	+\$17.82
MSJ	MORGAN STNLY T 6.6% PFD	08/28/2014	309	\$7,833.13	\$7,807.94	+\$25.19		+\$25.19
PRE+D	PARTNERRE LTD 6.5% PFD	01/17/2014	113	\$2,751.50	\$2,857.29	-\$105.79	-\$105.79	
756109708	REALTY INCM C 6.75% XXX	10/24/2014	203	\$5,075.00	\$5,065.59	+\$9.41		+\$9.41
RBS+Q	ROYAL BK SCOT 6.75% PFD	02/27/2014	152	\$3,571.12	\$3,562.43	+\$8.69	+\$5.34	+\$3.35
RBS+S	ROYAL BK SCOTL 6.6% PFD	03/04/2014	100	\$2,312.87	\$1,856.73	+\$456.14	+\$456.14	
RBS+S	ROYAL BK SCOTL 6.6% PFD	03/11/2014	39	\$901.66	\$807.19	+\$94.47	+\$94.47	
TDE	TELEPHONE 6.875% PFD P	10/14/2014	204	\$5,037.10	\$5,358.43	-\$321.33	-\$319.13	-\$2.20

TDE	TELEPHONE & DA 6 875%PFD	12/01/2014	100	\$2,520.44	\$2,497.40	+\$23.04	+\$23.04
TDE	TELEPHONE & DA 6 875%PFD	12/22/2014	11	\$273.92	\$274.71	-\$0.79	-\$0.79
TDE	TELEPHONE & DA 6 875%PFD	12/23/2014	38	\$945.64	\$949.01	-\$3.37	-\$3.37
TDJ	TELEPHONE & DATA 7% PFD	09/19/2014	288	\$7,186.28	\$7,729.58	-\$543.30	-\$540.08
TDJ	TELEPHONE & DATA S 7%PFD	11/25/2014	296	\$7,527.11	\$7,632.33	-\$105.22	+\$4.96
VNOD	VORNADO REAL 7 875% PFD	04/08/2014	168	\$4,340.18	\$4,690.45	-\$350.27	-\$350.27
929043602	VORNADO REAL 7 875% XXX	10/01/2014	1,388	\$34,700.00	\$37,057.91 \$36,915.43	-\$2,357.91 -\$2,215.43	-\$1,565.03 -\$1,422.55
WRI+F	WEINGARTEN RLT 6 5% PFD	12/31/2014	162	\$4,083.93	\$4,100.51	-\$16.58	-\$16.58
WRD	WEINGARTEN RLT 8 1% PFD	03/28/2014	90	\$1,865.66	\$2,046.11	-\$180.45	-\$91.41
WFC+O	WELLS FARGO 5 125% PFD PFD	02/27/2014	100	\$2,193.26	\$2,271.88	-\$78.62	-\$78.62
WFC+O	WELLS FARGO 5 125% PFD PFD	02/28/2014	166	\$3,671.26	\$3,674.52	-\$3.26	-\$3.26
WFC+P	WELLS FARGO B 5 25% PFD	03/27/2014	100	\$2,181.95	\$2,346.33	-\$164.38	-\$164.38
WFC+P	WELLS FARGO B 5 25% PFD	03/28/2014	20	\$436.81	\$443.60	-\$6.79	-\$6.79
WFC+N	WELLS FARGO BA 5 2% PFD	03/27/2014	165	\$3,511.12	\$3,709.19	-\$198.07	-\$198.07

 Total includes missing cost basis values for one or more lots

 The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section

 Data for this holding has been edited

N/A Not Available

 Wash Sale activity has adjusted this cost. For additional information, click here

Values for fixed income securities have been adjusted for amortization/accrual with the exception of variable rate and mortgage-backed securities or for accounts with this preference turned off.

Total Cash represents income and expenses as they occur. It may be inconsistent with values shown elsewhere on Schwab.com and on your monthly account statement.

The Realized Gain/Loss page provides summary information of closed transactions. Not all closed transactions appear on this page.

Please view the Cost Basis Disclosure Statement for additional information on cost basis methods choices and how Schwab reports adjusted cost basis information to the IRS.

Please note that gains and losses realized in retirement accounts are not recognized for tax purposes. Rather, income may be recognized when you receive a cash distribution from these accounts. Please contact your tax advisor for further information.

The total Realized Gain/Loss for this account includes values for Short Positions held in the account. For more information on summary totals when there are Short Positions, please see the Help Section.

(0611-3926)

Brokerage Products Not FDIC Insured • No Bank Guarantee • May Lose Value

Account XXXX-X363
Today's Date 04/14 PM ET 01/16/2015

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Bank sweep accounts are generally held at Charles Schwab Bank. Funds deposited at Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 when aggregated with all other deposits held by you in the same capacity at Schwab Bank. Funds on deposit at Schwab Bank are not deposits or obligations of Charles Schwab & Co., Inc. and may not be covered by the Securities Investor Protection Corporation (SIPC ). NOTE: Funds deposited at an FDIC insured institution are insured, in aggregate, up to \$250,000 per depositor, per insured institution based upon account type by the Federal Deposit Insurance Corporation (FDIC).

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5680-9574

Print

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Accounts > History & Statements

History

Transactions	Statements & Reports	Realized Gain / Loss
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View Unrealized Gain/Loss Trades made today will not appear until tomorrow

Select Date Range Cost Basis Calculator Rules & Assumptions

From To

Reporting Period: 01/01/2014 to 12/31/2014

Proceeds \$31,207.26	Cost Basis \$31,518.17	Total Gain/Loss -\$310.91 (-0.99%)	Long Term Gain/Loss -\$249.46 (-0.84%)	Short Term Gain/Loss -\$61.45 (-3.59%)
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Symbol	▲ Name (Full Short)	Closed Date	Quantity	Proceeds	Cost Basis	Gain/Loss (\$ %)		
						Total	Long Term	Short Term
AEB	AEGON N V 0% PFD PFD DU	03/28/2014	30	\$642.60	\$635.07	+\$7.53	+\$7.53	
AED	AEGON N V 6.5% PFD PFD	01/28/2014	35	\$854.00	\$824.42	+\$29.58	+\$29.58	
AMP+A	AMERIPRISE FI 7.75% PFD	04/04/2014	16	\$406.55	\$458.53	-\$51.98	-\$51.98	
AMP+A	AMERIPRISE FI 7.75% PFD	05/19/2014	11	\$280.51	\$315.24	-\$34.73	-\$34.73	
03076C205	AMERIPRISE FI 7.75% XXX	06/16/2014	29	\$725.00	\$831.08	-\$106.08	-\$106.08	
BCS+D	BARCLAYS BAN 8.125% PFD	01/06/2014	19	\$483.78	\$489.99	-\$6.21	-\$6.21	
BCS+A	BARCLAYS BANK 7.1% PFD P	05/14/2014	16	\$410.71	\$398.86	+\$11.85	+\$11.85	
BCS+A	BARCLAYS BANK 7.1% PFD P	09/15/2014	15	\$382.34	\$373.94	+\$8.40	+\$8.40	
BCS+A	BARCLAYS BANK 7.1% PFD P	11/07/2014	16	\$412.73	\$398.86	+\$13.87	+\$13.87	
BCS+C	BARCLAYS BANK 7.75% PFD	06/16/2014	15	\$385.00	\$380.52	+\$4.48	+\$4.48	
BCS+C	BARCLAYS BANK 7.75% PFD	07/11/2014	29	\$748.92	\$735.67	+\$13.25	+\$13.25	
173066200	CITIGROUP CAPITA 6% XXX	04/28/2014	84	\$2,100.00	\$2,030.20	+\$69.80	+\$69.80	
17307Q205	CITIGROUP CAPITA 6% XXX	04/28/2014	49	\$1,225.00	\$1,199.40	+\$25.60	+\$25.60	
C+C	CITIGROUP INC 5.8% PFD	10/09/2014	18	\$425.15	\$449.51	-\$24.36	-\$24.36	
17311H209	CITIGRP CAP X 6.35% XXX	04/28/2014	25	\$625.00	\$614.73	+\$10.27	+\$10.27	
C+N	CITIGRP CAP X 7.88% PFD	01/07/2014	21	\$573.38	\$562.11	+\$11.27	+\$11.27	
CFC+A	COUNTRYWIDE C 6.75% PFD	05/15/2014	25	\$638.62	\$594.97	+\$43.65	+\$43.65	
CFC+A	COUNTRYWIDE C 6.75% PFD	07/25/2014	23	\$585.80	\$547.38	+\$38.42	+\$38.42	
DUA	DEUTSCHE BK 6.375% PFD P	04/24/2014	16	\$403.04	\$377.41	+\$25.63	+\$25.63	
DXB	DEUTSCHE BK C 6.55% PFD	03/14/2014	16	\$405.19	\$393.57	+\$11.62	+\$11.62	
DXB	DEUTSCHE BK C 6.55% PFD	04/16/2014	20	\$520.01	\$491.96	+\$28.05	+\$28.05	

DTK	DEUTSCHE BK CC 7.6% PFD	01/28/2014	2	\$52.91	\$51.76	+\$1.15	+\$1.15
DTK	DEUTSCHE BK CC 7.6% PFD	02/04/2014	7	\$184.69	\$181.14	+\$3.55	+\$3.55
DTK	DEUTSCHE BK CC 7.6% PFD	02/13/2014	15	\$395.67	\$388.17	+\$7.50	+\$7.50
DTK	DEUTSCHE BK CC 7.6% PFD	02/26/2014	15	\$394.56	\$388.17	+\$6.39	+\$6.39
DTK	DEUTSCHE BK CC 7.6% PFD PFD	01/07/2014	25	\$653.99	\$646.95	+\$7.04	+\$7.04
DRU	DOMINION RES 8.375% PFD	05/06/2014	48	\$1,223.73	\$1,390.85	-\$167.12	-\$167.12
EDT	ENTERGY TEXA 7.875% PFD	03/20/2014	14	\$355.59	\$402.92	-\$47.33	-\$47.33
GS+I	GOLDMAN SACHS 5.95% PFD	04/16/2014	22	\$514.52	\$551.99	-\$37.47	-\$37.47
GS+I	GOLDMAN SACHS 5.95% PFD	05/06/2014	14	\$326.76	\$349.12	-\$22.36	-\$22.36
GS+I	GOLDMAN SACHS 5.95% PFD	05/29/2014	19	\$451.28	\$472.79	-\$21.51	-\$21.51
GS+A	GOLDMAN SACHS GR.0% PFD	04/01/2014	18	\$345.60	\$360.50	-\$14.90	-\$14.90
GS+D	GOLDMAN SACHS GR.4% PFD	04/03/2014	11	\$220.62	\$225.49	-\$4.87	-\$4.87
HSBC+A	HSBC HOLDINGS 6.2% PFD P	04/24/2014	28	\$708.48	\$705.29	+\$3.19	+\$3.19
HSEB	HSBC HOLDINGS PL 8% PFD	03/28/2014	16	\$430.41	\$439.49	-\$9.08	-\$9.08
IND	ING GROEP N.V. 7.05% PFD	06/13/2014	23	\$588.79	\$537.03	+\$51.76	+\$51.76
INZ	ING GROEP N.V. 7.2% PFD	01/27/2014	15	\$380.73	\$354.12	+\$26.61	+\$26.61
INZ	ING GROEP N.V. 7.2% PFD	05/20/2014	17	\$444.34	\$401.34	+\$43.00	+\$43.00
KIM+H	KIMCO REALTY C 6.9% PFD PFD	11/05/2014	19	\$499.41	\$511.88	-\$12.47	-\$12.47
MER+K	MERRILL LYNCH C 6.45% PFD	12/03/2014	21	\$537.17	\$496.21	+\$40.96	+\$40.96
MSZ	MORGAN STANLEY 6.6% PFD	04/24/2014	29	\$730.61	\$711.31	+\$19.30	+\$19.30
MWR	MORGAN STNLY 6.25% PFD P	08/28/2014	14	\$352.37	\$342.41	+\$9.96	+\$9.96
MSK	MORGAN STNLY 6.45% PFD P	07/25/2014	21	\$530.07	\$517.44	+\$12.63	+\$12.63
MSJ	MORGAN STNLY T 6.6% PFD	07/25/2014	17	\$429.80	\$416.32	+\$13.48	+\$13.48
MSJ	MORGAN STNLY T 6.6% PFD	09/04/2014	17	\$431.10	\$416.31	+\$14.79	+\$14.79
PRE+D	PARTNERRE LTD. 6.5% PFD	01/17/2014	13	\$316.54	\$328.98	-\$12.44	-\$12.44
756109708	REALTY INCM C 6.75% XXX	10/24/2014	12	\$300.00	\$295.20	+\$4.80	+\$4.80
RBS+Q	ROYAL BK SCOT 6.75% PFD	02/28/2014	17	\$400.21	\$396.83	+\$3.38	+\$3.38
RBS+S	ROYAL BK SCOTL 6.6% PFD	03/11/2014	16	\$369.91	\$289.92	+\$79.99	+\$79.99
TDE	TELEPHONE & T 6.875% PFD P	10/27/2014	11	\$272.25	\$297.88	-\$25.63	-\$25.63
TDE	TELEPHONE & DA 6.875% PFD	12/22/2014	2	\$49.81	\$54.16	-\$4.35	-\$4.35
TDJ	TELEPHONE & DATA 7% PFD	09/19/2014	17	\$424.19	\$463.86	-\$39.67	-\$39.67
TDJ	TELEPHONE & DATA S 7% PFD	11/25/2014	17	\$432.30	\$463.86	-\$31.56	-\$31.56

VNOD	VORNADO REAL 7 875% PFD	04/08/2014	18	\$465.02	\$500.03	-\$35.01	-\$35.01
929043602	VORNADO REAL 7 875% XXX	10/01/2014	79	\$1,975.00	\$2,194.55	-\$219.55	-\$219.55
WRI+F	WEINGARTEN RLT 6 5% PFD	12/31/2014	9	\$226.88	\$226.01	+\$0.87	+\$0.87
WRD	WEINGARTEN RLT 8 1% PFD	04/03/2014	10	\$206.80	\$226.40	-\$19.60	-\$19.60
WFC+O	WELLS FARGO 5 125% PFD PFD	02/28/2014	29	\$641.37	\$658.85	-\$17.48	-\$17.48
WFC+P	WELLS FARGO B 5 25% PFD	03/28/2014	14	\$305.76	\$326.51	-\$20.75	-\$20.75
WFC+N	WELLS FARGO BA 5 2% PFD	03/28/2014	19	\$404.69	\$432.71	-\$28.02	-\$28.02

Total includes missing cost basis values for one or more lots

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Data for this holding has been edited

N/A Not Available

Wash Sale activity has adjusted this cost. For additional information, click here

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(0611-3926)

Account XXXX-X574
Today's Date 05/20/PM ET 01/16/2015

Brokerage Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

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