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Form 990

## Return of Organization Exempt From Income Tax

OMB No 1545-0047

2014

Open to Public Inspection

Department 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](http://www.irs.gov/form990).

<b>A</b> For the 2014 calendar year, or tax year beginning January 1, 2014, and ending December 31, 2014	
<b>B</b> Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return/terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	<b>C</b> Name of organization <b>Malmonides Benevolent Society</b> Doing business as _____ Number and street (or P O box if mail is not delivered to street address) Room/suite <b>PO Box 125</b> City or town, state or province, country, and ZIP or foreign postal code <b>Elmont, NY 11003</b> <b>D</b> Employer identification number <b>13-1850868</b> <b>E</b> Telephone number <b>516 775 6222</b> <b>G</b> Gross receipts \$ <b>1431710</b> <b>H(a)</b> Is this a group return for subordinates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <b>H(b)</b> Are all subordinates included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "No," attach a list (see instructions) <b>H(c)</b> Group exemption number ▶
<b>I</b> 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	<b>J</b> Website: ▶
<b>K</b> Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ▶	<b>L</b> Year of formation <b>1861</b> <b>M</b> State of legal domicile <b>NY</b>

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

**Part II Signature Block**

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.

<b>Sign Here</b>	Signature of officer <i>Joseph Rick</i>	Date <i>3/11/15</i>
	Type or print name and title <i>JOSEPH RICK</i> <i>N. Managerial Secretary</i>	

<b>Paid Preparer Use Only</b>	Print/Type preparer's name <i>Barbara Kaufman</i>	Preparer's signature <i>Barbara Kaufman</i>	Date <i>3/11/15</i>	Check <input checked="" type="checkbox"/> if self-employed	PTIN <b>P00303483</b>
	Firm's name ▶ <b>Barbara Kaufman, CPA</b>	Firm's EIN ▶	Phone no		
	Firm's address ▶ <b>311 E. Devonia Ave. Mt. Vernon, NY 10552</b>				

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)

SCANNED APR 15 2015

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**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 \$ \_\_\_\_\_)  
Administraion 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
<b>1</b> Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A . . . . .	<b>1</b>	✓
<b>2</b> Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)? . . . . .	<b>2</b>	✓
<b>3</b> 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 . . . . .	<b>3</b>	✓
<b>4</b> <b>Section 501(c)(3) organizations.</b> 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 . . . . .	<b>4</b>	
<b>5</b> 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 . . . . .	<b>5</b>	
<b>6</b> 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 . . . . .	<b>6</b>	✓
<b>7</b> 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 . . . . .	<b>7</b>	✓
<b>8</b> Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III . . . . .	<b>8</b>	✓
<b>9</b> 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 . . . . .	<b>9</b>	✓
<b>10</b> 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 . . . . .	<b>10</b>	✓
<b>11</b> 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.		
<b>a</b> Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI . . . . .	<b>11a</b>	✓
<b>b</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 . . . . .	<b>11b</b>	✓
<b>c</b> 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 . . . . .	<b>11c</b>	✓
<b>d</b> 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 . . . . .	<b>11d</b>	✓
<b>e</b> Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X . . . . .	<b>11e</b>	✓
<b>f</b> 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 . . . . .	<b>11f</b>	✓
<b>12a</b> Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII . . . . .	<b>12a</b>	✓
<b>b</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 . . . . .	<b>12b</b>	✓
<b>13</b> Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E . . . . .	<b>13</b>	✓
<b>14a</b> Did the organization maintain an office, employees, or agents outside of the United States? . . . . .	<b>14a</b>	✓
<b>b</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. . . . .	<b>14b</b>	✓
<b>15</b> 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 . . . . .	<b>15</b>	✓
<b>16</b> 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. . . . .	<b>16</b>	✓
<b>17</b> 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) . . . . .	<b>17</b>	✓
<b>18</b> 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 . . . . .	<b>18</b>	✓
<b>19</b> 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 . . . . .	<b>19</b>	✓
<b>20a</b> Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H . . . . .	<b>20a</b>	✓
<b>b</b> If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return? . . . . .	<b>20b</b>	

**Part IV Checklist of Required Schedules (continued)**

	Yes	No
<b>21</b> 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? <i>If "Yes," complete Schedule I, Parts I and II . . . . .</i>	<b>21</b>	✓
<b>22</b> 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? <i>If "Yes," complete Schedule I, Parts I and III . . . . .</i>	<b>22</b>	✓
<b>23</b> 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? <i>If "Yes," complete Schedule J . . . . .</i>	<b>23</b>	✓
<b>24a</b> 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? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a . . . . .</i>	<b>24a</b>	✓
<b>b</b> Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception? . . . . .	<b>24b</b>	✓
<b>c</b> Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds? . . . . .	<b>24c</b>	✓
<b>d</b> Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year? . . . . .	<b>24d</b>	✓
<b>25a</b> <b>Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.</b> Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I . . . . .</i>	<b>25a</b>	
<b>b</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? <i>If "Yes," complete Schedule L, Part I . . . . .</i>	<b>25b</b>	
<b>26</b> 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? <i>If "Yes," complete Schedule L, Part II . . . . .</i>	<b>26</b>	✓
<b>27</b> 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? <i>If "Yes," complete Schedule L, Part III . . . . .</i>	<b>27</b>	✓
<b>28</b> 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):		
<b>a</b> A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV . . . . .</i>	<b>28a</b>	✓
<b>b</b> A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV . . . . .</i>	<b>28b</b>	✓
<b>c</b> 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? <i>If "Yes," complete Schedule L, Part IV . . . . .</i>	<b>28c</b>	✓
<b>29</b> Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M . . . . .</i>	<b>29</b>	✓
<b>30</b> Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M . . . . .</i>	<b>30</b>	✓
<b>31</b> Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I . . . . .</i>	<b>31</b>	✓
<b>32</b> Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II . . . . .</i>	<b>32</b>	✓
<b>33</b> Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I . . . . .</i>	<b>33</b>	✓
<b>34</b> Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1 . . . . .</i>	<b>34</b>	✓
<b>35a</b> Did the organization have a controlled entity within the meaning of section 512(b)(13)? . . . . .	<b>35a</b>	✓
<b>b</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)? <i>If "Yes," complete Schedule R, Part V, line 2 . . . . .</i>	<b>35b</b>	
<b>36</b> <b>Section 501(c)(3) organizations.</b> Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2 . . . . .</i>	<b>36</b>	
<b>37</b> 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? <i>If "Yes," complete Schedule R, Part VI . . . . .</i>	<b>37</b>	✓
<b>38</b> Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? <b>Note.</b> All Form 990 filers are required to complete Schedule O . . . . .	<b>38</b>	✓

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

		Yes	No
<b>1a</b> Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable . . . . .	<b>1a</b> 1		
<b>b</b> Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable . . . . .	<b>1b</b> 0		
<b>c</b> Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? . . . . .	<b>1c</b>		
<b>2a</b> 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	<b>2a</b> 25		
<b>b</b> If at least one is reported on line 2a, did the organization file all required federal employment tax returns? . . . . .	<b>2b</b>	✓	
<b>Note.</b> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions) . . . . .			
<b>3a</b> Did the organization have unrelated business gross income of \$1,000 or more during the year? . . . . .	<b>3a</b>		✓
<b>b</b> If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O . . . . .	<b>3b</b>		
<b>4a</b> 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)? . . . . .	<b>4a</b>		✓
<b>b</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).			
<b>5a</b> Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? . . . . .	<b>5a</b>		✓
<b>b</b> Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? . . . . .	<b>5b</b>		✓
<b>c</b> If "Yes" to line 5a or 5b, did the organization file Form 8886-T? . . . . .	<b>5c</b>		
<b>6a</b> 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? . . . . .	<b>6a</b>		✓
<b>b</b> If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? . . . . .	<b>6b</b>		
<b>7 Organizations that may receive deductible contributions under section 170(c).</b>			
<b>a</b> 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? . . . . .	<b>7a</b>		
<b>b</b> If "Yes," did the organization notify the donor of the value of the goods or services provided? . . . . .	<b>7b</b>		
<b>c</b> Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? . . . . .	<b>7c</b>		
<b>d</b> If "Yes," indicate the number of Forms 8282 filed during the year . . . . .	<b>7d</b>		
<b>e</b> Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .	<b>7e</b>		
<b>f</b> Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .	<b>7f</b>		
<b>g</b> If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required? . . . . .	<b>7g</b>		
<b>h</b> If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C? . . . . .	<b>7h</b>		
<b>8 Sponsoring organizations maintaining donor advised funds.</b> Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year? . . . . .	<b>8</b>		
<b>9 Sponsoring organizations maintaining donor advised funds.</b>			
<b>a</b> Did the sponsoring organization make any taxable distributions under section 4966? . . . . .	<b>9a</b>		
<b>b</b> Did the sponsoring organization make a distribution to a donor, donor advisor, or related person? . . . . .	<b>9b</b>		
<b>10 Section 501(c)(7) organizations.</b> Enter:			
<b>a</b> Initiation fees and capital contributions included on Part VIII, line 12 . . . . .	<b>10a</b>		
<b>b</b> Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities . . . . .	<b>10b</b>		
<b>11 Section 501(c)(12) organizations.</b> Enter:			
<b>a</b> Gross income from members or shareholders . . . . .	<b>11a</b>		
<b>b</b> Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) . . . . .	<b>11b</b>		
<b>12a Section 4947(a)(1) non-exempt charitable trusts.</b> Is the organization filing Form 990 in lieu of Form 1041? . . . . .	<b>12a</b>		
<b>b</b> If "Yes," enter the amount of tax-exempt interest received or accrued during the year . . . . .	<b>12b</b>		
<b>13 Section 501(c)(29) qualified nonprofit health insurance issuers.</b>			
<b>a</b> Is the organization licensed to issue qualified health plans in more than one state? . . . . .	<b>13a</b>		
<b>Note.</b> See the instructions for additional information the organization must report on Schedule O.			
<b>b</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 . . . . .	<b>13b</b>		
<b>c</b> Enter the amount of reserves on hand . . . . .	<b>13c</b>		
<b>14a</b> Did the organization receive any payments for indoor tanning services during the tax year? . . . . .	<b>14a</b>		
<b>b</b> If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O . . . . .	<b>14b</b>		

**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**

		Yes	No
<b>1a</b> Enter the number of voting members of the governing body at the end of the tax year . . . . .	<b>1a</b> 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.			
<b>b</b> Enter the number of voting members included in line 1a, above, who are independent . . . . .	<b>1b</b> 0		
<b>2</b> 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? . . . . .	<b>2</b>	✓	
<b>3</b> 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? . . . . .	<b>3</b>		✓
<b>4</b> Did the organization make any significant changes to its governing documents since the prior Form 990 was filed? . . . . .	<b>4</b>		✓
<b>5</b> Did the organization become aware during the year of a significant diversion of the organization's assets? . . . . .	<b>5</b>		✓
<b>6</b> Did the organization have members or stockholders? . . . . .	<b>6</b>	✓	
<b>7a</b> 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? . . . . .	<b>7a</b>	✓	
<b>b</b> Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body? . . . . .	<b>7b</b>	✓	
<b>8</b> Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:			
<b>a</b> The governing body? . . . . .	<b>8a</b>	✓	
<b>b</b> Each committee with authority to act on behalf of the governing body? . . . . .	<b>8b</b>	✓	
<b>9</b> 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 . . . . .	<b>9</b>		✓

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

	Yes	No
<b>10a</b> Did the organization have local chapters, branches, or affiliates? . . . . .	<b>10a</b>	✓
<b>b</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? . . . . .	<b>10b</b>	✓
<b>11a</b> Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form? . . . . .	<b>11a</b>	✓
<b>b</b> Describe in Schedule O the process, if any, used by the organization to review this Form 990. . . . .		
<b>12a</b> Did the organization have a written conflict of interest policy? If "No," go to line 13 . . . . .	<b>12a</b>	✓
<b>b</b> Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts? . . . . .	<b>12b</b>	
<b>c</b> Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done . . . . .	<b>12c</b>	
<b>13</b> Did the organization have a written whistleblower policy? . . . . .	<b>13</b>	✓
<b>14</b> Did the organization have a written document retention and destruction policy? . . . . .	<b>14</b>	✓
<b>15</b> 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?		
<b>a</b> The organization's CEO, Executive Director, or top management official . . . . .	<b>15a</b>	✓
<b>b</b> Other officers or key employees of the organization . . . . .	<b>15b</b>	✓
If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).		
<b>16a</b> Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year? . . . . .	<b>16a</b>	✓
<b>b</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? . . . . .	<b>16b</b>	

**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
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) Irwin Krasnow President and Trustee	10	✓		✓				31600		
(2) Robin Laveman Vice President and Trustee	1	✓		✓						
(3) Joseph Rick Financial Secretary and Trustee	1	✓		✓						
(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
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(15) .....										
(16) .....										
(17) .....										
(18) .....										
(19) .....										
(20) .....										
(21) .....										
(22) .....										
(23) .....										
(24) .....										
(25) .....										
<b>1b Sub-total</b> .....										
<b>c Total from continuation sheets to Part VII, Section A</b> .....								<b>134676</b>		
<b>d Total (add lines 1b and 1c)</b> .....								<b>134676</b>		

**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**

- |  | Yes      | No |
|--|----------|----|
| <b>3</b> Did the organization list any <b>former</b> officer, director, or trustee, key employee, or highest compensated employee on line 1a? <i>If "Yes," complete Schedule J for such individual</i> .....                                       | <b>3</b> | ✓  |
| <b>4</b> 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? <i>If "Yes," complete Schedule J for such individual</i> ..... | <b>4</b> | ✓  |
| <b>5</b> Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If "Yes," complete Schedule J for such person</i> .....                       | <b>5</b> | ✓  |

**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 Revenue**Check 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
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	<b>1a</b>	Federated campaigns . . . . .	<b>1a</b>				
	<b>b</b>	Membership dues . . . . .	<b>1b</b>				
	<b>c</b>	Fundraising events . . . . .	<b>1c</b>				
	<b>d</b>	Related organizations . . . . .	<b>1d</b>				
	<b>e</b>	Government grants (contributions)	<b>1e</b>				
	<b>f</b>	All other contributions, gifts, grants, and similar amounts not included above	<b>1f</b>				
	<b>g</b>	Noncash contributions included in lines 1a-1f: \$					
	<b>h</b>	<b>Total.</b> Add lines 1a-1f . . . . . ▶					
<b>Program Service Revenue</b>				<b>Business Code</b>			
	<b>2a</b>	Lot Sales		297446	297446		
	<b>b</b>	Burials, Foundations		125087	125087		
	<b>c</b>	Annual, Perpetual, Care, Planting		91442	91442		
	<b>d</b>	Maintenance-Mt. Hope Cemetery		60020	60020		
	<b>e</b>	Bequests		57891	57891		
	<b>f</b>	All other program service revenue .		668	668		
	<b>g</b>	<b>Total.</b> Add lines 2a-2f . . . . . ▶		631954			
<b>Other Revenue</b>	<b>3</b>	Investment income (including dividends, interest, and other similar amounts) . . . . . ▶		250241			250241
	<b>4</b>	Income from investment of tax-exempt bond proceeds ▶					
	<b>5</b>	Royalties . . . . . ▶					
			(i) Real	(ii) Personal			
	<b>6a</b>	Gross rents . . . . .					
	<b>b</b>	Less: rental expenses					
	<b>c</b>	Rental income or (loss)					
	<b>d</b>	Net rental income or (loss) . . . . . ▶					
	<b>7a</b>	Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other			
			3058423				
	<b>b</b>	Less: cost or other basis and sales expenses . . . . .		2508908			
	<b>c</b>	Gain or (loss) . . . . .		549515			
	<b>d</b>	Net gain or (loss) . . . . . ▶		549515			549515
	<b>8a</b>	Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18 . . . . .	<b>a</b>				
	<b>b</b>	Less: direct expenses . . . . .	<b>b</b>				
	<b>c</b>	Net income or (loss) from fundraising events . . . . . ▶					
	<b>9a</b>	Gross income from gaming activities. See Part IV, line 19 . . . . .	<b>a</b>				
<b>b</b>	Less: direct expenses . . . . .	<b>b</b>					
<b>c</b>	Net income or (loss) from gaming activities . . . . . ▶						
<b>10a</b>	Gross sales of inventory, less returns and allowances . . . . .	<b>a</b>					
<b>b</b>	Less: cost of goods sold . . . . .	<b>b</b>					
<b>c</b>	Net income or (loss) from sales of inventory . . . . . ▶						
<b>Miscellaneous Revenue</b>			<b>Business Code</b>				
<b>11a</b>							
<b>b</b>							
<b>c</b>							
<b>d</b>	All other revenue . . . . .						
<b>e</b>	<b>Total.</b> Add lines 11a-11d . . . . . ▶						
<b>12</b>	<b>Total revenue.</b> 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
<b>1</b> Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 . . . . .				
<b>2</b> Grants and other assistance to domestic individuals. See Part IV, line 22 . . . . .				
<b>3</b> Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16 . . . . .				
<b>4</b> Benefits paid to or for members . . . . .	1300			
<b>5</b> Compensation of current officers, directors, trustees, and key employees . . . . .	134676			
<b>6</b> Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) . . . . .				
<b>7</b> Other salaries and wages . . . . .	171389			
<b>8</b> Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions) . . . . .	38615			
<b>9</b> Other employee benefits . . . . .				
<b>10</b> Payroll taxes . . . . .	31202			
<b>11</b> Fees for services (non-employees):				
<b>a</b> Management . . . . .				
<b>b</b> Legal . . . . .				
<b>c</b> Accounting . . . . .	7400			
<b>d</b> Lobbying . . . . .				
<b>e</b> Professional fundraising services. See Part IV, line 17 . . . . .				
<b>f</b> Investment management fees . . . . .	24026			
<b>g</b> Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.) . . . . .				
<b>12</b> Advertising and promotion . . . . .				
<b>13</b> Office expenses . . . . .	9911			
<b>14</b> Information technology . . . . .				
<b>15</b> Royalties . . . . .				
<b>16</b> Occupancy . . . . .				
<b>17</b> Travel . . . . .				
<b>18</b> Payments of travel or entertainment expenses for any federal, state, or local public officials . . . . .				
<b>19</b> Conferences, conventions, and meetings . . . . .	6647			
<b>20</b> Interest . . . . .				
<b>21</b> Payments to affiliates . . . . .				
<b>22</b> Depreciation, depletion, and amortization . . . . .	6988			
<b>23</b> Insurance . . . . .	49033			
<b>24</b> 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.)				
<b>a</b> Utilities and telephones, postage, office . . . . .	34005			
<b>b</b> Cemetery Maintenance . . . . .	86577			
<b>c</b> . . . . .				
<b>d</b> . . . . .				
<b>e</b> All other expenses . . . . .	3329			
<b>25</b> Total functional expenses. Add lines 1 through 24e . . . . .	602098			
<b>26</b> 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 Sheet**Check if Schedule O contains a response or note to any line in this Part X ☐

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

**Part XI Reconciliation of Net Assets**Check if Schedule O contains a response or note to any line in this Part XI ☐

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

**Part XII Financial Statements and Reporting**Check 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
- b** 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
- c** 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? . . .
- b** 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
<b>2a</b>	✓	
<b>2b</b>		
<b>2c</b>	✓	
<b>3a</b>		✓
<b>3b</b>		

**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](http://www.irs.gov/form990).

OMB No 1545-0047

**2014**

**Open to Public  
Inspection**

Name of the organization

Malmonides 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.	<b>Held at the End of the Tax Year</b>
a Total number of conservation easements . . . . .	2a
b Total acreage restricted by conservation easements . . . . .	2b
c Number of conservation easements on a certified historic structure included in (a) . . . . .	2c
d Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register . . . . .	2d
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 . . . . . ► \$	

**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  
**b** ☐ Scholarly research  
**c** ☐ Preservation for future generations  
**d** ☐ Loan or exchange programs  
**e** ☐ Other \_\_\_\_\_
- 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

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
<b>c</b> Beginning balance	<b>1c</b>
<b>d</b> Additions during the year	<b>1d</b>
<b>e</b> Distributions during the year	<b>1e</b>
<b>f</b> Ending balance	<b>1f</b>

**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 ☐

**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
<b>1a</b>	Beginning of year balance . . . . .	<b>4406870</b>	<b>4374186</b>	<b>4327243</b>	<b>4028608</b>	<b>3967895</b>
<b>b</b>	Contributions . . . . .	<b>108786</b>	<b>40500</b>	<b>4171</b>	<b>99392</b>	<b>69517</b>
<b>c</b>	Net investment earnings, gains, and losses . . . . .	<b>787795</b>	<b>206191</b>	<b>42774</b>	<b>202027</b>	<b>853</b>
<b>d</b>	Grants or scholarships . . . . .					
<b>e</b>	Other expenditures for facilities and programs . . . . .	<b>211500</b>	<b>205000</b>			
<b>f</b>	Administrative expenses . . . . .	<b>22807</b>	<b>9007</b>	<b>1441</b>	<b>2784</b>	<b>9659</b>
<b>g</b>	End of year balance . . . . .	<b>5069144</b>	<b>4406870</b>	<b>4374186</b>	<b>4327243</b>	<b>4028608</b>

- a Board designated or quasi-endowment ▶ \_\_\_\_\_ %
- b Permanent endowment ▶ \_\_\_\_\_ %
- c Temporarily restricted endowment ▶ \_\_\_\_\_ %

- (i) unrelated organizations . . . . .
- (ii) related organizations . . . . .

	Yes	No
3a(i)		✓
3a(ii)		✓
3b		

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

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
<b>1a</b> Land . . . . .		165061		30660
<b>b</b> Buildings . . . . .		158018	76622	81396
<b>c</b> Leasehold improvements . . . . .				
<b>d</b> Equipment . . . . .		47520	47520	0
<b>e</b> Other . . . . .		167926	41783	126143
<b>Total.</b> 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) . . . . .		
<b>Total.</b> (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) . . . . .		
<b>Total.</b> (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) . . . . .	
<b>Total.</b> (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) . . . . .	
<b>Total.</b> (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 XIII** Supplemental Information *(continued)*

Area for supplemental information with horizontal dashed lines.

**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](http://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 recieved \$57291.00

# MALMONIDES BENEVOLENT SOCIETY

Made in Canada

## SCHEDULE OF DEPRECIATION

2014

Prepared By	Initials	Date
Approved By		

		1	2	3	4	5	6
			Date	Cost	Accum Deprec	Method	Year
OFFICE CONSTRUCTION			6-1-77	25020	25020		
✓	✓		7-1-80	3329	3329		
✓	✓		12-31-80	3050	3050		
✓	✓		2-28-86	7355	7355		
✓	✓		10-31-86	7688	7688		
✓	✓		4-15-95	15374	9051	SL	3 1/2
Roof			3-1-96	9380	5275	SL	3 1/2
TRANSPORTATION EQUIP			8-30-78	5520	5520		
✓	✓		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
CEMETERY IMPROVEMENTS			4-1-07	70263	12013	SL	39
CEMETERY IMPROVEMENTS			1-1-08	84642	12297	SL	39
Boiler			4-1-10	8732	821	SL	39
Building Improvements			4-30-11	38220	2613	SL	39
				538505	300306		
				573464	158937		
Cemeteries				165061	134401		
				538525	293338		
					6988		
					300326		



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

MAIMONIDES BENEVOLENT 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)	( 5862)
2	7428-5125	187884519	161409619	26389384	85516
3	1022-5363 *	111835925	83300468	28771947	( * 232592)
4	5680-9574	3124728	3151817	( 24946)	( 6145)
5		305842263	250892459	55112782	( * 159083)
6					
7	* net of \$39.48 WASH sale				
8					
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40					

5653-2509

Print

Print in landscape for best results.

Accounts &gt; History &amp; Statements

## History

Transactions Statements & Reports **Realized Gain / Loss**

View Unrealized Gain/Loss

Trades made today will not appear until tomorrow  
Cost Basis Calculator Rules & Assumptions

Select Date Range

From

To

Previous Calendar Year

01/01/2014

12/31/2014

Search

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

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
<b>\$30,010.91</b>	<b>\$30,305.55</b>	<b>-\$294.64 (-0.97%)</b>	<b>-\$236.02 (-0.82%)</b>	<b>-\$58.62 (-3.52%)</b>

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	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	\$377.85	\$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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1428-5128

PK

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Accounts &gt; History &amp; Statements

## History

Transactions Statements & Reports **Realized Gain / Loss** Trade Commentary

View Unrealized Gain/Loss

Trades made today will not appear until tomorrow  
Cost Basis Calculator Rules & Assumptions

Select Date Range

From



To



Previous Calendar Year

01/01/2014

12/31/2014

Search

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

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
<b>\$1,878,845.19</b>	<b>\$1,614,096.19</b>	<b>+\$264,749.00 (16.31%)</b>	<b>+\$263,893.84 (16.78%)</b>	<b>+\$855.16 (1.70%)</b>

Symbol	Name (Full   Short)	Closed Date	Quantity	Proceeds	Cost Basis	Gain/Loss (\$   %)		
						Total	Long Term	Short Term
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 ELECTRIC 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

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(0611-3926)

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

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## History

Transactions Statements & Reports **Realized Gain / Loss**

View Unrealized Gain/Loss

Trades made today will not appear until tomorrow  
Cost Basis Calculator Rules & Assumptions

Select Date Range

From

To

Previous Calendar Year v

01/01/2014

12/31/2014

Search

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

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
<b>\$1,118,359.25</b>	<b>\$833,004.68</b>	<b>+\$285,393.55 (34.26%)</b>	<b>+\$287,719.47 (40.70%)</b>	<b>-\$2,325.92 (-1.84%)</b>

						Gain/Loss (\$   %)		
Symbol	Name (Full   Short)	Closed Date	Quantity	Proceeds	Cost Basis Transaction CB	Total Transaction Total	Long Term Transaction LT	Short Term
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	-\$290.69	-\$290.69	
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	
<input checked="" type="checkbox"/> BCS+C	BARCLAYS BANK 7.75% PFD	06/12/2014	259	\$6,637.27	\$6,600.53	+\$36.74	+\$36.74	
						Disallowed 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 -\$11.39	-\$15.16 -\$11.39	
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	
BMV	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	\$5,990.31	\$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

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Account XXXX-X363  
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## History

Transactions Statements & Reports **Realized Gain / Loss**

View Unrealized Gain/Loss

Trades made today will not appear until tomorrow  
Cost Basis Calculator Rules & Assumptions

Select Date Range

From



To



Previous Calendar Year ▾

01/01/2014

12/31/2014

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

Proceeds	Cost Basis	Total Gain/Loss	Long Term Gain/Loss	Short Term Gain/Loss
<b>\$31,207.26</b>	<b>\$31,518.17</b>	<b>-\$310.91 (-0.99%)</b>	<b>-\$249.46 (-0.84%)</b>	<b>-\$61.45 (-3.59%)</b>

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 & 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

☒ 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.

☐ Date 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)

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

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