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

Name of foundation GLOVER-CRASK CHARITABLE TR NY2010		A Employer identification number 16-6478709
Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions) 585-770-1621
City or town, state or province, country, and ZIP or foreign postal code HARTFORD, CT 06103		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 15,307,961.	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	414,699.	414,699.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	529,607.			
b	Gross sales price for all assets on line 6a	2,081,572.			
7	Capital gain net income (from Part IV, line 2)				
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	Total Add lines 1 through 11	944,306.	944,306.		
13	Compensation of officers, directors, trustees, etc.	117,202.	58,601.		58,601.
14	Other employee salaries and wages		NONE	NONE	
15	Pension plans, employee benefits		NONE	NONE	
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)				
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions)	20,147.	3,600.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings		NONE	NONE	
22	Printing and publications		NONE	NONE	
23	Other expenses (attach schedule) STMT 5	750.	375.		375.
24	Total operating and administrative expenses. Add lines 13 through 23.	138,099.	62,576.	NONE	58,976.
25	Contributions, gifts, grants paid	822,410.			822,410.
26	Total expenses and disbursements Add lines 24 and 25	960,509.	62,576.	NONE	881,386.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	-16,203.			
b	Net investment income (if negative, enter -0-)		881,730.		
c	Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶	NONE		
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule)			
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment basis ▶			
	Less: accumulated depreciation (attach schedule) ▶				
12	Investments - mortgage loans				
13	Investments - other (attach schedule)	STMT 6	12,272,134.	12,264,457.	15,307,961.
14	Land, buildings, and equipment basis ▶				
	Less: accumulated depreciation (attach schedule) ▶				
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)		12,272,134.	12,264,457.	15,307,961.
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)			NONE
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	12,616,315.	12,616,315.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	-344,181.	-351,858.	
	30	Total net assets or fund balances (see instructions)	12,272,134.	12,264,457.	
	31	Total liabilities and net assets/fund balances (see instructions)	12,272,134.	12,264,457.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	12,272,134.
2	Enter amount from Part I, line 27a	2	-16,203.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	19,266.
4	Add lines 1, 2, and 3	4	12,275,197.
5	Decreases not included in line 2 (itemize) ▶ CURRENT YR TRANS POSTED NEXT YR	5	10,740.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	12,264,457.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo, day, yr.)	(d) Date sold (mo, day, yr.)
1a PUBLICLY TRADED SECURITIES					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 2,081,572.		1,551,965.	529,607.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69					
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col. (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))		
a			529,607.		
b					
c					
d					
e					
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	529,607.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8			3		

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2013	842,840.	14,466,006.	0.058263
2012	814,267.	13,945,472.	0.058389
2011	811,798.	13,609,070.	0.059651
2010	713,745.	12,907,840.	0.055295
2009	746,284.	12,168,490.	0.061329
2 Total of line 1, column (d)			0.292927
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			0.058585
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5			15,644,444.
5 Multiply line 4 by line 3			916,530.
6 Enter 1% of net investment income (1% of Part I, line 27b)			8,817.
7 Add lines 5 and 6			925,347.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			881,386.

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

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)		1	17,635.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	
3 Add lines 1 and 2		3	17,635.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	17,635.
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a	10,332.	
b Exempt foreign organizations - tax withheld at source	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	10,332.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	7,303.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax <input type="checkbox"/> NONE Refunded <input type="checkbox"/>	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ► \$ _____ (2) On foundation managers ► \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► NY		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► FIRST NIAGARA BANK Telephone no ► (585) 770-1621 Located at ► 100 PEARL STREET, 13TH FLOOR, HARTFORD, CT ZIP+4 ► 06103			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15		
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1) If "Yes," enter the name of the foreign country ►	16	Yes	No X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b	
Organizations relying on a current notice regarding disaster assistance check here		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes," list the years ►		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	2b	X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If "Yes," did it have excess business holdings in 2014 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.)	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b	X

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

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

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

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

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ Yes ☒ No
Organizations relying on a current notice regarding disaster assistance check here ☐

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

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

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

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

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

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
FIRST NIAGARA BANK 100 PEARL STREET, 13TH FL, HARTFORD, CT 06103	CO-TRUSTEE 1	92,798.	-0-	-0-
JOHN T. HARRIS, ESQ 13 NORTH MAIN STREET, HONEOYE FALLS, NY 14472	CO-TRUSTEE 1	24,404.	-0-	-0-

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

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

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

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3 Five highest-paid independent contractors for professional services** (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE
Total number of others receiving over \$50,000 for professional services		NONE

Part IX-A Summary of Direct Charitable Activities

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

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

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	15,882,684.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	15,882,684.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	15,882,684.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	238,240.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	15,644,444.
6	Minimum investment return. Enter 5% of line 5	6	782,222.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	782,222.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	17,635.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	17,635.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	764,587.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	764,587.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	764,587.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	881,386.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	881,386.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	881,386.

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

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				764,587.
2 Undistributed income, if any, as of the end of 2014:				
a Enter amount for 2013 only			NONE	
b Total for prior years: 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2014:				
a From 2009	NONE			
b From 2010	NONE			
c From 2011	132,303.			
d From 2012	117,184.			
e From 2013	129,870.			
f Total of lines 3a through e	379,357.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$ 881,386.				
a Applied to 2013, but not more than line 2a . . .			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2014 distributable amount				764,587.
e Remaining amount distributed out of corpus . . .	116,799.			
5 Excess distributions carryover applied to 2014 . . . (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	496,156.			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2013. Subtract line 4a from line 2a Taxable amount - see instructions			NONE	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . .	NONE			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	496,156.			
10 Analysis of line 9:				
a Excess from 2010 . . .	NONE			
b Excess from 2011 . . .	132,303.			
c Excess from 2012 . . .	117,184.			
d Excess from 2013 . . .	129,870.			
e Excess from 2014 . . .	116,799.			

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

NOT APPLICABLE

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

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

4942(1)(3) or

4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

b 85% of line 2a

C Qualifying distributions from Part XII, line 4 for each year listed . . .

d Amounts included in line 2c not used directly for active conduct of exempt activities

e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c

3 Complete 3a, b, or c for the alternative test relied upon

a "Assets" alternative test - enter

(1) Value of all assets

(2) Value of assets qualifying under section 4942(a)(3)(B)(i). . . .

b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . . .

C "Support" alternative test - enter'

(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).

(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)

(3) Largest amount of support from an exempt organization. . . .

(4) Gross investment income .

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

1 Information Regarding Foundation Managers:

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

N/A

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

N/A

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

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

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

SEE STATEMENT 8

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

<div>Recipient</div> <div>Name and address (home or business)</div>	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year SEE ATTACHED LIST OF CHARIT DISTR . VAR NY 12345	NONE	501 (C) (3)	SUPPORT	822,410.
Total			▶ 3a	822,410.
b Approved for future payment				
Total			▶ 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

(c) Excluded by section 512, 513, or 514					(e)
(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	(e) Related or exempt function income (See instructions)	
1 Program service revenue.					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		14	414,699.		
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property .					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory		18	529,607.		
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory . . .					
11 Other revenue a _____					
b _____					
c _____					
d _____					
e _____					
12 Subtotal Add columns (b), (d), and (e)			944,306.		
13 Total. Add line 12, columns (b), (d), and (e)				944,306.	

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

[illegible]

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

- | | | |
|--|-------------------|------------------|
| <p>1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?</p> <p>a Transfers from the reporting foundation to a noncharitable exempt organization of:</p> <p>(1) Cash</p> <p>(2) Other assets</p> <p>b Other transactions:</p> <p>(1) Sales of assets to a noncharitable exempt organization</p> <p>(2) Purchases of assets from a noncharitable exempt organization</p> <p>(3) Rental of facilities, equipment, or other assets</p> <p>(4) Reimbursement arrangements</p> <p>(5) Loans or loan guarantees</p> <p>(6) Performance of services or membership or fundraising solicitations</p> <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> <p>d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.</p> | <p>Yes</p> | <p>No</p> |
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[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

**Sign
Here**

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

Signature of officer or trustee

04/23/2015
Date

TRUSTEE
Title

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

FIRST NIAGARA BANK, N.A.

**Paid
Preparer
Use Only**

Print/Type preparer's name

GORDON POWERS

Preparer's signature

Date

04/23/2015

Check ☐ if self-employed

PTIN	
------	--

P00260194

Firm's name ▶ ERNST & YOUNG U.S. LLP

Firm's address ► 200 CLARENDON STREET
BOSTON, MA

02116

Firm's EIN ▶ 34-6565596

Phone no 617-587-9019

Form **990-PF** (2014)

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
ALLSTATE CORP COM	1,799.	1,799.
ALTRIA GROUP INC	4,900.	4,900.
AMERICAN EXPRESS CO INC COM	2,940.	2,940.
BANK OF AMERICA CORP	480.	480.
BLACKROCK HIGH YIELD BD-INST	37,365.	37,365.
BLACKROCK STRATEGIC INCOME OPP FD-IN	9,336.	9,336.
CVS CORP COM	2,750.	2,750.
CHEVRONTXACO CORPORATION	8,420.	8,420.
CITIGROUP INC	22.	22.
COCA COLA CO COM	4,392.	4,392.
CONOCOPHILLIPS	7,100.	7,100.
DODGE & COX INTL STOCK FUND	17,009.	17,009.
DOUBLELINE TOTAL RET BD-I	17,315.	17,315.
EATON VANCE FLOATING RATE-I	39,854.	39,854.
EXXON MOBIL CORPORATION	5,940.	5,940.
FNMA	8,586.	8,586.
4.625% 10/15/14	2,891.	2,891.
FEDERATED STRATEGIC VAL DIV IS	11,750.	11,750.
FEDERATED ULTRA SHORT FD-INS	59.	59.
FIDELITY ADVISOR HIGH INC ADVA-I	5,280.	5,280.
GENERAL ELECTRIC CO COM	1,350.	1,350.
THE GOLDMAN SACHS GROUP INC	3,113.	3,113.
HEWLETT PACKARD CO COM	2,700.	2,700.
INTEL CORP CAP	4,250.	4,250.
INTL BUSINESS MACHINES CORP CAP	8,963.	8,963.
ISHARES RUSSELL MIDCAP ETF	5,838.	5,838.
ISHARES COHEN & STEERS RLTY ETF	4,290.	4,290.
ISHARES RUSSELL 1000 GROWTH ETF	2,397.	2,397.
ISHARES MSCI ASIA EX JAPAN ETF	8,832.	8,832.
JOHNSON & JOHNSON COM	528.	528.
JOHNSON CONTROLS INC	1,680.	1,680.
JPMORGAN EMERG MARK EQTY-SEL	3,484.	3,484.
JPMORGAN SMALL CAP EQUITY S		

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

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
JPMORGAN INTREPID AMERICA-S	7,849.	7,849.
JPMORGAN STR INCOME OPP-SEL	27.	27.
JPMORGAN CORE BOND-SEL	2,416.	2,416.
JP MORGAN HIGH YIELD SEL	40,332.	40,332.
JPMORGAN INTL RESEARCH ENHAN EQ SEL	11,769.	11,769.
KRAFT FOODS GROUP INC	1,224.	1,224.
MARATHON OIL CORP	590.	590.
MARATHON PETROLEUM CORPORATION	920.	920.
MCDONALDS CORP COM	6,560.	6,560.
MICROSOFT CORP COM	8,280.	8,280.
MONDELEZ INTERNATIONAL INC	986.	986.
FEDERATED GOV OBL TX MGD-I	67.	67.
NEXTERA ENERGY INC	1,885.	1,885.
NORFOLK SOUTHERN CORP COM	444.	444.
OCCIDENTAL PETE CORP	2,800.	2,800.
PEPSICO INC CAP	1,467.	1,467.
PFIZER INC COM	4,160.	4,160.
PHILIP MORRIS INTERNATIONAL	9,550.	9,550.
PHILLIPS 66	2,363.	2,363.
PRAXAIR INC COM	4,160.	4,160.
PROCTER & GAMBLE CO COM	6,331.	6,331.
QUALCOMM INC COM	4,025.	4,025.
RAYTHEON CO COM NEW	2,640.	2,640.
US BANCORP	1,283.	1,283.
U.S. TREASURY NOTES 4.500% 11/15/15	4,264.	4,264.
UNITED TECHNOLOGIES CORP COM	4,248.	4,248.
VANGUARD INTM TERM INV G-INV	15,938.	15,938.
VANGUARD FTSE EMERGING MARKETS ETF	6,374.	6,374.
VANGUARD MID CAP INDEX-SIGN	29.	29.
VANGUARD TOTL STK MKT IND SG	2,378.	2,378.
VANGUARD MID CAP INDEX-ADM	5,569.	5,569.
VANGUARD TOTL STK MKT IND-AD	1,840.	1,840.
VERIZON COMMUNICATIONS INC	6,848.	6,848.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
WAL MART STORES INC COM	1,910.	1,910.
WELLS FARGO & COMPANY	7,560.	7,560.
	-----	-----
TOTAL	414,699.	414,699.
	=====	=====

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FEDERAL TAX PAYMENT - PRIOR YE	6,215.	
FEDERAL ESTIMATES - PRINCIPAL	10,332.	
FOREIGN TAXES ON QUALIFIED FOR	2,904.	2,904.
FOREIGN TAXES ON NONQUALIFIED	696.	696.
	-----	-----
TOTALS	20,147.	3,600.
	=====	=====

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	CHARITABLE PURPOSES -----
OTHER ALLOCABLE EXPENSE-PRINCI	750.	375.	375.
TOTALS	750.	375.	375.
	=====	=====	=====

FORM 990PF, PART II - OTHER INVESTMENTS
=====

DESCRIPTION -----	COST/ FMV C OR F -----	ENDING BOOK VALUE -----	ENDING FMV ---
DETAILS AVAIL ON REQUEST	C	12,264,457.	15,307,961.
		-----	-----
TOTALS		12,264,457.	15,307,961.
		=====	=====

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES
=====DESCRIPTION
-----AMOUNT

PRIOR YR TRANS POSTED THIS YR	16,482.
MISC RECEIPTS FROM PRIOR TRUSTEE	1,857.
BOOK ADJ	927.

TOTAL	19,266.
	=====

RECIPIENT NAME:

GINA DIMONDA

ADDRESS:

FIRST NIAGARA BANK, 777 CANAL VIEW BLVD
ROCHESTER, NY 14623

RECIPIENT'S PHONE NUMBER: 585-770-1621

FORM, INFORMATION AND MATERIALS:

WRITTEN APPLICATION THAT DESCRIBES THE
PURPOSE OF THE REQUEST AND THE PROPOSED
USE OF THE FUNDS.

SUBMISSION DEADLINES:

NONE

RESTRICTIONS OR LIMITATIONS ON AWARDS:

IRC SECTION 501(C)(3) ORGANIZATIONS THAT
SERVE THE ROCHESTER, NY AREA

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

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

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

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

OMB No 1545-0092

2014

Name of estate or trust

Employer identification number

GLOVER-CRASK CHARITABLE TR NY2010

16-6478709

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

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

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b.				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked	2,702.	2,651.		51.
4 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2013 Capital Loss Carryover Worksheet				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back ▶				7 51.

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

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b.				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	1,952,750.	1,549,314.		403,436.
11 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts				12
13 Capital gain distributions.				13 126,120.
14 Gain from Form 4797, Part I.				14
15 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2013 Capital Loss Carryover Worksheet				15 ()
16 Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h). Enter here and on line 18a, column (3) on the back ▶				16 529,556.

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

Schedule D (Form 1041) 2014

Part III Summary of Parts I and II**Caution:** Read the instructions before completing this part.

	(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
17 Net short-term gain or (loss)	17		51.
18 Net long-term gain or (loss):			
a Total for year	18a		529,556.
b Unrecaptured section 1250 gain (see line 18 of the wrksht.)	18b		1.
c 28% rate gain	18c		
19 Total net gain or (loss). Combine lines 17 and 18a. ▶	19		529,607.

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

Part IV Capital Loss Limitation

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

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

Part V Tax Computation Using Maximum Capital Gains Rates

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

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

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

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

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

Schedule D (Form 1041) 2014

FIRST NIAGARA BANK					
GLOVER-CRASK CHARITABLE TRUST					
CHARITABLE DISTRIBUTIONS 2014					
Account	Posting Date	Taxable Amt	Explanation (line 2)	Explanation (line 3)	Tax Effect Date
NY2010	3/25/2014	-23,000.00	CHARITABLE DISTRIBUTION	PARTIAL PAYMENT FOR 2014 COMMITMENT	3/25/2014
NY2010	3/25/2014	-10,000.00	CHARITABLE DISTRIBUTION	FOR SUMMER CAMP PROGRAM 2013	3/25/2014
NY2010	5/8/2014	-25,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION	5/8/2014
NY2010	5/8/2014	-15,000.00	CHARITABLE DISTRIBUTION	FOR BACKYARD ADVENTURES SUMMER CAMP	5/8/2014
NY2010	12/2/2014	-50,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION	12/2/2014
NY2010	12/2/2014	-50,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - WEGMANS NURSING SCHOOL	12/2/2014
NY2010	12/2/2014	-25,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION	12/2/2014
NY2010	12/2/2014	-30,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - OUTDOOR MOBILITY TRAINING	12/2/2014
NY2010	12/2/2014	-50,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - 3 YEAR PLEDGE	12/2/2014
NY2010	12/2/2014	-5,000.00	CHARITABLE DISTRIBUTION	CENTER FOR YOUTH SERVICES - SCULPTURE	12/2/2014
NY2010	12/2/2014	-5,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - CHILDRENS CENTER	12/2/2014
NY2010	12/2/2014	-3,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - SUPPLIES	12/2/2014
NY2010	12/2/2014	-2,500.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - CHRISTMAS GIFTS FOR KIDS	12/2/2014
NY2010	12/2/2014	-15,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - PLAYGROUND REPAIRS	12/2/2014
NY2010	12/2/2014	-20,000.00	CHARITABLE DISTRIBUTION	SCHOLARSHIP PROGRAM	12/2/2014
NY2010	12/2/2014	-10,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - GLOVER EYE GLASS PROGRAM	12/2/2014
NY2010	12/2/2014	-5,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION	12/2/2014
NY2010	12/2/2014	-7,720.00	CHARITABLE DISTRIBUTION	CAMP CUTLER SUMMER CAMP 2014	12/2/2014
NY2010	12/2/2014	-7,200.00	CHARITABLE DISTRIBUTION	CAMERON COMMUNITY MINISTRIES	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	PENFIELD ECUMENICAL FOOD SHELF	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	ST MARTIN FOOD CUPBOARD	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	THIRD PREBYTERIAN CHURCH	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	CHRIST CHURCH	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	COMMUNITY FOOD CUPBOARD	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	DIMITRI HOUSE INC	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	BETHANY HOUSE, INC	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	GRACE UNITED METHODIST CHURCH	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	GREECE ECUMENICAL FOOD SHELF	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	JEWISH FAMILY OF ROCHESTER	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	PITTSFORD FOOD CUPBOARD PROJECT	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	ST. ANDREW CATHOLIC CHURCH	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	SWEM COMMUNITY SERVICES INC	12/2/2014

NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	ROCHESTER FAMILY MISSION	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	OPEN DOOR MISSION INC	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	LIMA FOOD PANTRY	12/2/2014
NY2010	12/2/2014	-1,250.00	CHARITABLE DISTRIBUTION	ASBURY UNITED METHODIST CHURCH	12/2/2014
NY2010	12/2/2014	-5,500.00	CHARITABLE DISTRIBUTION	CHRISTMAS GIFTS 2014	12/2/2014
NY2010	12/2/2014	-20,000.00	CHARITABLE DISTRIBUTION	FOR PRIMARY ENSEMBLES	12/2/2014
NY2010	12/2/2014	-50,000.00	CHARITABLE DISTRIBUTION	BUILDING RENOVATIONS	12/2/2014
NY2010	12/2/2014	-9,600.00	CHARITABLE DISTRIBUTION	UNACCOMPANIED MINORS PROGRAM	12/2/2014
NY2010	12/2/2014	-25,000.00	CHARITABLE DISTRIBUTION	FOR ON-GOING OPERATIONS	12/2/2014
NY2010	12/2/2014	-10,000.00	CHARITABLE DISTRIBUTION	POSITIVE BEHAVIOR INTERVENTION & SUPPORT	12/2/2014
NY2010	12/2/2014	-10,000.00	CHARITABLE DISTRIBUTION	AUTISM SPECTRUM DISORDER PROGRAM	12/2/2014
NY2010	12/2/2014	-3,000.00	CHARITABLE DISTRIBUTION	TRANSITIONS & BEREAVEMENT PROGRAM	12/2/2014
NY2010	12/2/2014	-10,340.00	CHARITABLE DISTRIBUTION	FOR DRIVEWAY, ROOF, & FLOOR	12/2/2014
NY2010	12/2/2014	-10,000.00	CHARITABLE DISTRIBUTION	FOR AT RISK SENIORS	12/2/2014
NY2010	12/2/2014	-20,000.00	CHARITABLE DISTRIBUTION	RENOVATIONS & RE-EQUIPMENT FOR THERAPY ROOM	12/2/2014
NY2010	12/2/2014	-5,000.00	CHARITABLE DISTRIBUTION	FOR NON-VIOLENCE LEARNING	12/2/2014
NY2010	12/3/2014	-10,000.00	CHARITABLE DISTRIBUTION	PROJECT ESTEEM	12/3/2014
NY2010	12/10/2014	-55,300.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION - GLOVER AND WHITTIER ROOM	12/10/2014
NY2010	12/10/2014	-90,000.00	CHARITABLE DISTRIBUTION	CHARITABLE DONATION	12/10/2014
NY2010	12/11/2014	-33,000.00	CHARITABLE DISTRIBUTION	CHILDREN'S HOSPITAL - FAMILY LOUNGE NICU	12/11/2014
NY2010	12/16/2014	-10,000.00	CHARITABLE DISTRIBUTION	CHILD CANCER TREATMENT	12/16/2014
NY2010	12/18/2014	-17,000.00	CHARITABLE DISTRIBUTION	CRISIS NURSERY	12/18/2014
NY2010	12/18/2014	-2,000.00	CHARITABLE DISTRIBUTION	ON-GOING OPERATIONS	12/18/2014
NY2010	12/19/2014	-15,000.00	CHARITABLE DISTRIBUTION	CAMPAIGN FOR KIDS	12/19/2014
NY2010	12/19/2014	-10,000.00	CHARITABLE DISTRIBUTION	SENIORS FOR SENIORS PROGRAM	12/19/2014
NY2010	12/19/2014	-5,000.00	CHARITABLE DISTRIBUTION	LEARNING CENTER	12/19/2014
NY2010	12/19/2014	-17,000.00	CHARITABLE DISTRIBUTION	ROCHESTER CITY SCHOOL PROGRAM	12/19/2014
		-822,410.00			