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Return of Private Foundation

OMB No 1545-0052

Department of the Treasury
Internal Revenue Service

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

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

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

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning

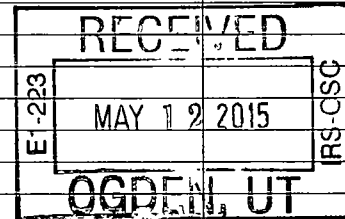
, and ending

Name of foundation FRANCIS J. AND EDITH JACKSON FOUNDATION SECURITY NATIONAL TRUST COMPANY		A Employer identification number 20-6063002
Number and street (or P.O. box number if mail is not delivered to street address) 1300 CHAPLINE STREET 3RD FLOOR	Room/suite	B Telephone number (304) 231-1905
City or town, state or province, country, and ZIP or foreign postal code WHEELING, WV 26003		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1 Foreign organizations, check here <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		2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 1,854,306. (Part I, column (d) must be on cash basis)		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____		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))		(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	103,495.		N/A	
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	2,600.	2,600.		Statement 1
4	Dividends and interest from securities	35,480.	35,480.		Statement 2
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	172,463.			
b	Gross sales price for all assets on line 6a	1,187,737.			
7	Capital gain net income (from Part IV, line 2)		172,463.		
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)				
11	Other income				
12	Total. Add lines 1 through 11	314,038.	210,543.		
13	Compensation of officers, directors, trustees, etc.	8,650.	8,217.		433.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees				
b	Accounting fees Stmt 3	750.	0.		750.
c	Other professional fees				
17	Interest				
18	Taxes Stmt 4	2,485.	289.		0.
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses				
24	Total operating and administrative expenses. Add lines 13 through 23	11,885.	8,506.		1,183.
25	Contributions, gifts, grants paid	85,800.			85,800.
26	Total expenses and disbursements. Add lines 24 and 25	97,685.	8,506.		86,983.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	216,353.			
b	Net investment income (if negative, enter -0-)		202,037.		
c	Adjusted net income (if negative, enter -0-)			N/A	

423501
11-24-14

LHA For Paperwork Reduction Act Notice, see instructions



FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing		25,417.	25,417.
	2 Savings and temporary cash investments	96,578.	151,526.	151,526.
	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			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations			
	b Investments - corporate stock Stmt 5	1,336,299.	1,441,388.	1,560,966.
	c Investments - corporate bonds Stmt 6	69,498.	112,233.	116,397.
Liabilities	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other			
	14 Land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)	11,836.	0.	0.
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,514,211.	1,730,564.	1,854,306.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
Net Assets or Fund Balances	25 Temporarily restricted			
	26 Permanently restricted			
	27 Capital stock, trust principal, or current funds	1,514,211.	1,730,564.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
Net Assets or Fund Balances	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.	
	30 Total net assets or fund balances	1,514,211.	1,730,564.	
	31 Total liabilities and net assets/fund balances	1,514,211.	1,730,564.	

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)	1,514,211.
2 Enter amount from Part I, line 27a	216,353.
3 Other increases not included in line 2 (itemize) ▶	0.
4 Add lines 1, 2, and 3	1,730,564.
5 Decreases not included in line 2 (itemize) ▶	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	1,730,564.

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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			
b See Attached Statements			
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			
b			
c			
d			
e 1,187,737.		1,015,274.	172,463.

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			
b			
c			
d			
e			172,463.

2 Capital gain net income or (net capital loss)	<div> <div>If gain, also enter in Part I, line 7</div> <div>If (loss), enter -0- in Part I, line 7</div> </div>	2	172,463.
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). If (loss), enter -0- in Part I, line 8		3	N/A

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	75,455.	1,609,141.	.046891
2012	70,909.	1,433,993.	.049449
2011	63,870.	1,339,393.	.047686
2010	57,826.	1,180,988.	.048964
2009	48,916.	969,560.	.050452

2 Total of line 1, column (d)	.243442
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	.048688
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	1,779,612.
5 Multiply line 4 by line 3	86,646.
6 Enter 1% of net investment income (1% of Part I, line 27b)	2,020.
7 Add lines 5 and 6	88,666.
8 Enter qualifying distributions from Part XII, line 4	86,983.

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.

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

<p>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)</p> <p>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</p> <p>c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)</p> <p>2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)</p> <p>3 Add lines 1 and 2</p> <p>4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)</p> <p>5 Tax based on investment income Subtract line 4 from line 3. If zero or less, enter -0-</p> <p>6 Credits/Payments.</p> <p>a 2014 estimated tax payments and 2013 overpayment credited to 2014</p> <p>b Exempt foreign organizations - tax withheld at source</p> <p>c Tax paid with application for extension of time to file (Form 8868)</p> <p>d Backup withholding erroneously withheld</p> <p>7 Total credits and payments. Add lines 6a through 6d</p> <p>8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached</p> <p>9 Tax due If the total of lines 5 and 8 is more than line 7, enter amount owed</p> <p>10 Overpayment If line 7 is more than the total of lines 5 and 8, enter the amount overpaid</p> <p>11 Enter the amount of line 10 to be Credited to 2015 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/></p>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="width:5%; text-align: center;">1</td><td style="width:95%; text-align: right;">4,041.</td></tr> <tr><td style="text-align: center;">2</td><td style="text-align: right;">0.</td></tr> <tr><td style="text-align: center;">3</td><td style="text-align: right;">4,041.</td></tr> <tr><td style="text-align: center;">4</td><td style="text-align: right;">0.</td></tr> <tr><td style="text-align: center;">5</td><td style="text-align: right;">4,041.</td></tr> <tr><td style="text-align: center;">6a</td><td style="text-align: right;">1,320.</td></tr> <tr><td style="text-align: center;">6b</td><td></td></tr> <tr><td style="text-align: center;">6c</td><td></td></tr> <tr><td style="text-align: center;">6d</td><td></td></tr> <tr><td style="text-align: center;">7</td><td style="text-align: right;">1,320.</td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: right;">13.</td></tr> <tr><td style="text-align: center;">9</td><td style="text-align: right;">2,734.</td></tr> <tr><td style="text-align: center;">10</td><td></td></tr> <tr><td style="text-align: center;">11</td><td></td></tr> </table>	1	4,041.	2	0.	3	4,041.	4	0.	5	4,041.	6a	1,320.	6b		6c		6d		7	1,320.	8	13.	9	2,734.	10		11	
1	4,041.																												
2	0.																												
3	4,041.																												
4	0.																												
5	4,041.																												
6a	1,320.																												
6b																													
6c																													
6d																													
7	1,320.																												
8	13.																												
9	2,734.																												
10																													
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?	1a		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? <i>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</i>	1b		X
1c Did the foundation file Form 1120-POL for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ 0. (2) On foundation managers \$ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>	2		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? <i>If "Yes," attach a conformed copy of the changes</i>	3		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5		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?	6	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) WV			
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 <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	8b	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)? <i>If "Yes," complete Part XIV</i>	9		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10		X

N/A

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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 SECURITY NATIONAL TRUST CO Telephone no (304) 233-5215 Located at 1300 CHAPLINE STREET, WHEELING, WV ZIP+4 26003			
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 N/A			
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 N/A	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)? Organizations relying on a current notice regarding disaster assistance check here N/A	1b	
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? N/A	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 N/A	2a	
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.) N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here N/A		
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	3a	
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) N/A	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

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SECURITY NATIONAL TRUST COMPANY

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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

☐ Yes ☒ No

(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?

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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

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

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?

6b

X

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?

N/A

7b

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.

(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
FRANK A. JACKSON	TRUSTEE			
ECHO MANOR PROFESSIONAL BUILDING 1031				
WHEELING, WV 26003	1.00	0.	0.	0.
PHILIP J. JACKSON	TRUSTEE			
30 EDGEWOOD STREET				
WHEELING, WV 26003	1.00	0.	0.	0.
SECURITY NATIONAL TRUST CO	TRUSTEE			
1300 CHAPLINE STREET, 3RD FLOOR				
WHEELING, WV 26003	3.00	8,650.	0.	0.

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

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

Total number of other employees paid over \$50,000

0

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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. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services

0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

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

Form 990-PF (2014)

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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	1,618,259.
b	Average of monthly cash balances	1b	188,454.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	1,806,713.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	1,806,713.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	27,101.
5	Net value of noncharitable-use assets Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,779,612.
6	Minimum investment return Enter 5% of line 5	6	88,981.

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	88,981.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	4,041.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	4,041.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	84,940.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	84,940.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	84,940.

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	86,983.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	86,983.
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	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	86,983.

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

Form 990-PF (2014)

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

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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				84,940.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			576.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$ 86,983.				
a Applied to 2013, but not more than line 2a			576.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				84,940.
e Remaining amount distributed out of corpus	1,467.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:	1,467.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				0.
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)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	1,467.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013				
e Excess from 2014	1,467.			

**FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY**

Form 990-PF (2014)

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

1 a 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(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2014	(b) 2013	(c) 2012	(d) 2011	
2 a 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					
3 Subtract line 2d from line 2c					
Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(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).)

None

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

None

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

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

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

See Statement 7

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

- c Any submission deadlines:

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

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

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Part XV **Supplementary Information** (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i>				
APPALACHIAN OUTREACH INC. WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
BELMONT COLLEGE FOUNDATION WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	10,000.
CATHOLIC NEIGHBORHOOD CENTER - COMMUNITY OUTREACH WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
HOPE UNITED METHODIST CHURCH - FOOD PANTRY WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
HOUSE OF THE CARPENTER WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	3,000.
Total	See continuation sheet(s)			85,800.
b <i>Approved for future payment</i>				
None				
Total			3b	0.

	Yes	No
--	-----	----

1a(1)	X
-------	---

1a(2)		X
-------	--	---

--	--	--

1b(1)	X
-------	---

1b(2)	X
-------	---

1b(3)		X
-------	--	---

1b(4)		X
-------	--	---

1b(5)		X
-------	--	---

1b(6)		X
-------	--	---

1c		X
----	--	---

other assets.

how in

☐ Yes ☒ No

**Sign
Here**

May the IRS discuss this return with the preparer shown below (see instr)?

☒ Yes ☐ No

Print/Type preparer's name Edward R. Cokeley	Preparer's signature <i>Edward R. Cokeley</i>	Date 5/5/15	Check <input checked="checked" type="checkbox"/> if self-employed	PTIN P00080056
Firm's name ► COKELEY & ASSOCIATES PLLC			Firm's EIN ► 55-0755471	
Firm's address ► P.O. BOX 240 HARRISVILLE, WV 26362			Phone no. 304-643-2300	

Form **990-PF** (2014)

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and
its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2014

Name of the organization

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

Employer identification number

20-6063002

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization

☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation

☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation

☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2014)

Name of organization

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

Employer identification number

20-6063002

Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	FRANCIS J. JACKSON CHARITABLE LEAD UNITRUST SECURITY NATIONAL TRUST CO 1300 CHAPLINE ST WHEELING, WV 26003	\$ 3,495.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
2	FRANK A JACKSON & PHILIP J JACKSON PARTNERSHIP 1031 NATIONAL ROAD WHEELING, WV 26003	\$ 100,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization

Employer identification number

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

20-6063002

Part III

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this info once) ▶ \$

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

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	(c) Date acquired	(d) Date sold
		P - Purchase D - Donation	(mo, day, yr)	(mo, day, yr)
1a	FEDERATED TOTAL RET BOND I	P		12/31/14
b	HARDING LOEVNER EMERGING MARKETS	P		12/31/14
c	METROPOLITAN WEST TOTAL RETURN	P		12/31/14
d	METROPOLITAN WEST TOTAL RETURN	P		12/31/14
e	NATIXIS VAUGHN NELSON SMALL CAP	P		04/11/14
f	NATIXIS VAUGHN NELSON SMALL CAP	P		04/11/14
g	T ROWE PRICE NEW HORIZONS	P		12/31/14
h	T ROWE PRICE NEW HORIZONS	P		12/31/14
i	TEMPLETON GLOBAL BOND ADV	P		12/26/14
j	VANGUARD INTERM-TERM INVEST	P		12/31/14
k	VANGUARD INTERM-TERM INVEST	P		12/31/14
l	VANGUARD SHORT-TERM INVEST	P		12/31/14
m	VANGUARD SHORT-TERM INVEST	P		12/31/14
n	AQR MANAGED FUTURES	P		01/29/14
o	CDK GLOBAL INC	P	05/12/14	10/22/14

(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 45.			45.
b 2,539.			2,539.
c 21.			21.
d 45.			45.
e 97.			97.
f 1,301.			1,301.
g 49.			49.
h 4,295.			4,295.
i 59.			59.
j 562.			562.
k 101.			101.
l 82.			82.
m 106.			106.
n 48,457.		47,857.	600.
o 9.		10.	<1.>

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

(i) F M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			45.
b			2,539.
c			21.
d			45.
e			97.
f			1,301.
g			49.
h			4,295.
i			59.
j			562.
k			101.
l			82.
m			106.
n			600.
o			<1.>

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

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)
If (loss), enter "-0-" in Part I, line 8 }

3

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	DIAMOND HILL LONG-SHORT	P	08/21/13	04/11/14
b	DOUBLELINE TOTAL RETURN BOND	P	08/21/13	06/27/14
c	DRIEHAUS ACTIVE INCOME	P	08/21/13	05/30/14
d	FEDERATED STRATEGIC INCOME	P	08/21/13	06/27/14
e	ING GLOBAL REAL ESTATE	P	08/21/13	04/11/14
f	NATIXIS VAUGHN NELSON SMALL CAP	P	01/02/14	05/14/14
g	EAGLE MLP STRATEGY	P	08/21/13	04/11/14
h	PIMCO ALL ASSET	P	08/21/13	03/25/14
i	OSTERWEIS STRATEGIC INCOME	P		05/30/14
j	PRUDENTIAL JENNISON MID CAP GROWTH	P	12/30/13	03/25/14
k	RS GLOBAL NATURAL RES	P		01/29/14
l	RIVERPARK/WEDGEWOOD INSTITUTIONAL	P	12/30/13	04/11/14
m	TOUCHSTONE SMALL CAP CORE	P	12/30/13	08/08/14
n	WASATCH INTERNATIONAL GROWTH	P	01/08/14	03/25/14
o	DIAMOND HILL LONG-SHORT	P		04/11/14

(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 8,916.		8,321.	595.
b 28.		27.	1.
c 662.		660.	2.
d 184.		176.	8.
e 1,184.		1,102.	82.
f 8,543.		8,599.	<56.>
g 31,825.		28,362.	3,463.
h 4,631.		4,543.	88.
i 27,708.		27,157.	551.
j 1,022.		975.	47.
k 14,797.		15,143.	<346.>
l 2,039.		1,990.	49.
m 367.		364.	3.
n 627.		641.	<14.>
o 65,758.		53,110.	12,648.

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			595.
b			1.
c			2.
d			8.
e			82.
f			<56.>
g			3,463.
h			88.
i			551.
j			47.
k			<346.>
l			49.
m			3.
n			<14.>
o			12,648.

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

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).

If (loss), enter "-0-" in Part I, line 8

3

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	DOUBLELINE TOTAL RETURN BOND	P	03/06/13	06/27/14
b	DRIEHAUS ACTIVE INCOME	P		05/30/14
c	FEDERATED STRATEGIC INCOME	P	09/01/11	06/27/14
d	HARBOR INTERNATIONAL	P		08/08/14
e	HARDING LOEVNER EMERGING MARKETS	P		08/08/14
f	HATTERAS ALPHA HEDGED STRATEGIES	P	09/01/11	01/29/14
g	ING GLOBAL REAL ESTATE	P	08/28/12	04/11/14
h	NATIXIS VAUGHN NELSON SMALL CAP	P		05/14/14
i	NORTEL NETWORKS	P	06/25/09	09/23/14
j	PIMCO TOTAL RETURN	P		10/10/14
k	PIMCO ALL ASSET	P		03/25/14
l	PRUDENTIAL JENNISON MID CAP GROWTH	P		03/25/14
m	RIVERPARK/WEDGEWOOD INSTITUTIONAL	P		04/11/14
n	TOUCHSTONE SMALL CAP CORE	P	08/28/12	08/08/14
o	VANGUARD HIGH DIV YEILD INDEX	P	03/06/13	03/25/14

	(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	27,434.		28,230.	<796.>
b	72,468.		72,839.	<371.>
c	28,140.		27,505.	635.
d	57,500.		41,019.	16,481.
e	65,000.		38,471.	26,529.
f	29,062.		25,759.	3,303.
g	29,070.		26,841.	2,229.
h	46,910.		44,472.	2,438.
i			1.	<1.>
j	83,581.		86,796.	<3,215.>
k	69,237.		66,711.	2,526.
l	53,817.		43,439.	10,378.
m	134,373.		99,464.	34,909.
n	70,556.		52,733.	17,823.
o	133,397.		115,464.	17,933.

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			<796.>
b			<371.>
c			635.
d			16,481.
e			26,529.
f			3,303.
g			2,229.
h			2,438.
i			<1.>
j			<3,215.>
k			2,526.
l			10,378.
m			34,909.
n			17,823.
o			17,933.

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

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).

If (loss), enter "-0-" in Part I, line 8

3

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	(c) Date acquired	(d) Date sold
		P - Purchase D - Donation	(mo., day, yr.)	(mo., day, yr.)
1a	WASATCH INTERNATIONAL GROWTH	P	03/06/13	03/25/14
b	WESTCORE INTERNATIONAL SMALL CAP	P	03/06/13	03/25/14
c	Capital Gains Dividends			
d				
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

(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	25,176.		22,803.	2,373.
b	26,295.		23,690.	2,605.
c	9,662.			9,662.
d				
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			2,373.
b			2,605.
c			9,662.
d			
e			
f			
g			
h			
i			
j			
k			
l			
m			
n			
o			

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	172,463.
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). If (loss), enter "-0-" in Part I, line 8	3	N/A

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

20-6063002

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
KING'S DAUGHTERS CHILD CARE CENTER WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	2,000.
LAUGHLIN MEMORIAL CHAPEL WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
MARSHALL COUNTY ANIMAL RESCUE WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	1,000.
MOUNTAINEER FOOD BANK WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
RUSSELL NESBITT SERVICES WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	3,500.
ST LUKES EPISCOPAL CHURCH WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	2,000.
ST. JAMES EVANGELICAL LUTHERN CHURCH WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	2,000.
THE COMMUNITY FOUNDATION FOR THE OHIO VALLEY AMAZING RAISE LOCAL INCENTIV WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	5,000.
THE SOUP KITCHEN OF GREATER WHEELING WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
THE WHEELING SYMPHONY WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	1,000.
Total from continuation sheets				59,300.

FRANCIS J. AND EDITH JACKSON FOUNDATION
SECURITY NATIONAL TRUST COMPANY

20-6063002

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
VARIETY CHILDRENS CHARITY WEST VIRGINIA OFFICE WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	1,800.
WEBARK ESTATES WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	1,000.
WEST LIBERTY STATE UNIVERSITY WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	10,000.
WV NORTHERN COMMUNITY COLLEGE FOUNDATION - SCHOLARSHIPS WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	10,000.
YOUTH SERVICES SYSTEMS WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	2,000.
YWCA WHEELING, WV 26001	NONE	PUBLIC CHARITY	CHARITABLE	4,500.
Total from continuation sheets				

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
FHLC 1.75% 9/10/15	280.	280.	
GE CAP 5.25% 5/15/18	840.	840.	
MERCK 3.875% 1/15/21	581.	581.	
PEPSICO 3.125% 11/1/20	469.	469.	
WALMART 5.375% 4/5/17	430.	430.	
Total to Part I, line 3	2,600.	2,600.	

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	(a) Revenue Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income
3M CO	342.	0.	342.	342.	
ABBOTT					
LABORATORIES	275.	0.	275.	275.	
AIR PRODS & CHEMS INC	127.	0.	127.	127.	
ALTRIA GROUP INC	325.	0.	325.	325.	
APPLE INC	310.	0.	310.	310.	
ARTISAN MID CAP					
VALUE INV	4,128.	3,520.	608.	608.	
AT&T INC.	552.	0.	552.	552.	
AUTOMATIC DATA PROCESSING	96.	0.	96.	96.	
BAKER HUGHES INC	118.	0.	118.	118.	
BARD C R INC	39.	0.	39.	39.	
BAXTER INTL INC	135.	0.	135.	135.	
BERWYN FUND	6,426.	6,142.	284.	284.	
BLACKROCK INC	434.	0.	434.	434.	
CDK GLOBAL INC	4.	0.	4.	4.	
CHEVRON CORP NEW	379.	0.	379.	379.	
CHUBB CORP	260.	0.	260.	260.	
CISCO SYS INC	304.	0.	304.	304.	
COCA COLA CO	315.	0.	315.	315.	
CONOCOPHILLIPS	473.	0.	473.	473.	
COSTCO WHSL CORP NEW	160.	0.	160.	160.	
CVS HEALTH GROUP	186.	0.	186.	186.	
DODGE & COX INTERNATIONAL STOCK	1,331.	0.	1,331.	1,331.	

DOUBLELINE TOTAL				
RETURN BOND	567.	0.	567.	567.
DOW CHEM CO	144.	0.	144.	144.
DRIEHAUS ACTIVE				
INCOME	456.	0.	456.	456.
E M C CORP MASS	104.	0.	104.	104.
EAGLE MLP STRATEGY	298.	0.	298.	298.
EATON VANCE				
FLOATING RATE I	497.	0.	497.	497.
EOG RES INC	67.	0.	67.	67.
EXELON CORP	124.	0.	124.	124.
EXXON MOBIL CORP	311.	0.	311.	311.
FEDERATED				
HIGH-YIELD SVC	692.	0.	692.	692.
FEDERATED PRIME				
OBLIG FUND #396				
PRINC	18.	0.	18.	18.
FEDERATED				
STRATEGIC INCOME	563.	0.	563.	563.
FEDERATED TOTAL				
RET BOND	3,105.	0.	3,105.	3,105.
GENERAL ELECTRIC				
CO	242.	0.	242.	242.
GOLDMAN SACHS				
GROUP INC	238.	0.	238.	238.
HARBOR				
INTERNATIONAL	887.	0.	887.	887.
HARBOR				
INTERNATIONAL	331.	0.	331.	331.
HARDING LOEVNER				
EMERGING MARKETS	598.	0.	598.	598.
HOME DEPOT INC	317.	0.	317.	317.
HONEYWELL INTL				
INC.	243.	0.	243.	243.
ING GLOBAL REAL				
ESTATE	84.	0.	84.	84.
ING GLOBAL REAL				
ESTATE	123.	0.	123.	123.
ING GLOBAL REAL				
ESTATE	130.	0.	130.	130.
INTEL CORP	203.	0.	203.	203.
INTERNATIONAL				
BUSINESS MACHINES	110.	0.	110.	110.
ISHARES TR CORE				
S&P MCP ETF	451.	0.	451.	451.
ISHARES TR CORE				
S&P SCP ETF	289.	0.	289.	289.
ITC HOLDINGS CORP	216.	0.	216.	216.
JOHNSON & JOHNSON	210.	0.	210.	210.
JPMORGAN CHASE &				
CO	448.	0.	448.	448.
KINDER MORGAN INC				
DEL	613.	0.	613.	613.
KLA TENCOR CORP	2,727.	0.	2,727.	2,727.

KOHL'S	507.	0.	507.	507.
LILLY ELI & CO	228.	0.	228.	228.
LOWE'S COS INC	173.	0.	173.	173.
MCDONALDS CORP	377.	0.	377.	377.
MERK & CO INC NEW	176.	0.	176.	176.
METROPOLITAN WEST				
TOTAL RETURN	250.	0.	250.	250.
METROPOLITAN WEST				
TOTAL RETURN	91.	0.	91.	91.
MICROSOFT CORP.	390.	0.	390.	390.
NATIONAL FUEL	251.	0.	251.	251.
NATIXIS VAUGHAN				
NELSON SMALL CAP	278.	0.	278.	278.
ORACLE CORP	48.	0.	48.	48.
OSTERWEIS				
STRATEGIC INCOME	227.	0.	227.	227.
PEPSICO INC	197.	0.	197.	197.
PFIZER INC	182.	0.	182.	182.
PHILLIP MORRIS				
INTL	474.	0.	474.	474.
PIMCO ALL ASSET	410.	0.	410.	410.
PIMCO TOTAL RETURN				
I	1,277.	0.	1,277.	1,277.
PPG INDS INC	70.	0.	70.	70.
PRAXAIR INC	98.	0.	98.	98.
PROCTOR & GAMBLE				
CO	193.	0.	193.	193.
QUALCOMM INC	168.	0.	168.	168.
T ROWE PRICE GROUP	262.	0.	262.	262.
T ROWE PRICE NEW				
HORIZONS	81.	0.	81.	81.
TEMPLETON GLOBAL				
BOND ADV	1,904.	0.	1,904.	1,904.
THERMO FISHER				
SCIENTIFIC INC	38.	0.	38.	38.
UNION PAC CORP	143.	0.	143.	143.
UNITED PARCEL				
SERVICE	332.	0.	332.	332.
UNITED				
TECHNOLOGIES CORP	221.	0.	221.	221.
VANGUARD HIGH DIV				
YEILD INDEX	829.	0.	829.	829.
VANGUARD				
INTERM-TERM INVEST				
GRADE	397.	0.	397.	397.
VANGUARD				
INTERM-TERM INVEST				
GRADE	221.	0.	221.	221.
VANGUARD SHORT				
TERM INVEST	931.	0.	931.	931.
VARIOUS NOT OFFSET				
AGAINST BASIS	936.	0.	936.	936.
VERIZON				
COMMUNICATIONS INC	163.	0.	163.	163.

WELLS FARGO & CO NEW	494.	0.	494.	494.
To Part I, line 4	45,142.	9,662.	35,480.	35,480.

Form 990-PF	Accounting Fees	Statement	3
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
TAX PREPARATION	750.	0.		750.
To Form 990-PF, Pg 1, ln 16b	750.	0.		750.

Form 990-PF	Taxes	Statement	4
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
EXCISE TAX ON INVESTMENT INCOME	2,196.	0.		0.
FOREIGN TAX WITHHELD ON DIVIDENDS	289.	289.		0.
To Form 990-PF, Pg 1, ln 18	2,485.	289.		0.

Form 990-PF	Corporate Stock	Statement	5
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Description	Book Value	Fair Market Value
EXXON MOBIL CORP	4,912.	10,632.
CHEVRON CORP	4,055.	10,096.
HARBOR INTERNATIONAL FUND	52,244.	52,914.
AT&T INC.	8,706.	10,077.
ABBOTT LABORATORIES	9,015.	14,091.
COCA COLA CO	6,159.	10,893.
HARDING LOEVNER EMERGING MARKET	34,021.	32,522.
HONEYWELL INTL INC.	5,900.	12,990.
ITC HOLDINGS CORP	8,200.	14,312.
KLA TENCOR CORP	9,061.	13,431.
MCDONALDS CORP	10,780.	10,776.
MICROSOFT CORP	9,235.	15,747.

UNITED PARCEL SERVICE INC.	9,132.	13,785.
APPLE INC	12,663.	18,544.
CISCO SYSTEMS	7,985.	11,404.
FEDERATED TOTAL RETURN	86,325.	82,936.
NATIONAL FUEL GAS	7,705.	11,472.
PHILLIP MORRIS	11,397.	10,100.
T ROWE PRICE	8,961.	12,793.
TEMPLETON GLOBAL BOND	27,070.	26,537.
AIR PRODS & CHEMS INC	6,657.	7,933.
ALTRIA GROUP INC	13,140.	16,013.
AMAZON COM	18,161.	17,069.
ARTISAN MID CAP VALUE INV	44,365.	40,416.
AUTOMATIC DATA PROCESSING INCOM	6,914.	8,337.
BAKER HUGHES INC	15,084.	13,457.
BARD C R INC	8,792.	9,997.
BAXTER INTL INC	9,032.	9,528.
BERWYN FUND	46,426.	39,753.
BLACKROCK INC	23,351.	26,817.
CDK GLOBAL INC	971.	1,345.
CVS HEALTH CORP	15,423.	21,670.
CHUBB CORP	22,748.	26,902.
CONOCOPHILLIPS	15,030.	15,193.
COSTCO WHSL CORP NEW	17,076.	21,263.
DODGE & COX INTENATIONAL STOCK	57,500.	53,416.
DOW CHEMICAL CO	6,590.	5,929.
E M C CORP MASS	16,676.	17,844.
EOG RES INC	15,364.	14,731.
EATON VANCE FLOATING RATE I	26,500.	25,833.
EXELON CORP	7,032.	7,416.
EXPRESS SCRIPTS HLDG CO	9,101.	10,160.
FEDERATED HIGH YEILD SVC	28,000.	26,840.
GILEAD SCIENCES INC	10,059.	11,783.
GOLDMAN SACHS GROUP INC	22,908.	27,136.
GOOGLE INC	7,948.	7,896.
HOME DEPOT INC	17,957.	23,618.
INTEL CORP	8,064.	10,887.
INTERNATIONAL BUSINES SYSTEMS	9,510.	8,022.
ISHARES TR CORE S&P MCF ETF	41,053.	43,440.
ISHARES TR CORE S&P SCP ETF	40,061.	42,773.
JPMORGAN CHASE & CO	23,038.	23,780.
JOHNSON & JOHNSON	10,038.	10,457.
KINDER MORGAN INC DEL	15,043.	20,097.
KOHL'S	16,648.	19,838.
LILLY ELI & CO	8,968.	10,693.
LOWES COS INC	17,399.	25,800.
MERCK & CO INC NEW	11,604.	11,358.
ORACLE CORP	8,426.	8,994.
PPG INDS INC	6,784.	8,090.
PEPSICO INC	12,792.	14,184.
PFIZER INC	10,223.	10,903.
PRAXAIR INC	6,561.	6,478.
PRIMECAP ODYSSEY AGGRESSIVE GROWTH	42,404.	44,477.
PROCTOR & GAMBLE CO	8,143.	9,109.
QUALCOMM INC	15,596.	14,866.

T ROWE PRICE NEW HORIZONS	44,425.	42,595.
THERMO FISHER SCIENTIFIC INC	14,816.	15,661.
3M CO	12,983.	16,432.
UNION PAC CORP	14,372.	17,870.
UNITED TECHNOLOGIES CORP	14,944.	14,375.
VANGUARD INTERM-TERM INVEST GRADE ADM	84,162.	83,072.
VANGUARD SHORT-TERM INVEST GRADE ADM	88,188.	87,247.
VERIZON COMMUNICATIONS INC	9,829.	9,356.
WELLS FARGO & CO NEW	22,983.	25,765.
Total to Form 990-PF, Part II, line 10b	1,441,388.	1,560,966.

Form 990-PF	Corporate Bonds	Statement	6
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Description	Book Value	Fair Market Value
WALMART STORES INC. 5.375%	7,827.	8,746.
GENERAL ELECTRIC CAP CORP	14,669.	13,899.
MERCK & CO INC. 3.875%	14,943.	16,231.
PEPSICO INC BOND	15,005.	15,524.
FHLMC SOVEREIGN AGENCY	15,722.	16,164.
GE CAP 5.25% 5/15/18	16,001.	17,586.
METROPOLITAN WEST TOTAL RETURN BONC	28,066.	28,247.
Total to Form 990-PF, Part II, line 10c	112,233.	116,397.

Form 990-PF	Grant Application Submission Information Part XV, Lines 2a through 2d	Statement	7
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Name and Address of Person to Whom Applications Should be Submitted

SECURITY NATIONAL TRUST COMPANY
1300 CHAPLINE ST
WHEELING, WV 26003

Telephone Number

(304) 233-5215

Form and Content of Applications

WRITTEN FORM WITH DESCRIPTION OF CHARITABLE PURPOSES AND EVIDENCE OF
EXEMPTION UNDER INTERNAL REVENUE CODE SECTION 501 (C) (3).

Any Submission Deadlines

NONE

Restrictions and Limitations on Awards

TRUSTESS WILL GIVE SPECIAL CONSIDERATION TO CHARITABLE ORGANIZATIONS AND
CHARITABLE PURPOSES SERVING THE NEEDS OF THE WHEELING WV METROPOLITAN AREA.