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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052



2014


Open to Public Inspection

For calendar year 2014, or tax year beginning 01-01-2014 , and ending 12-31-2014

Name of foundation FERN & GLADYS MOYER MEMORIAL TRUST		A Employer identification number 23-2689605	
Number and street (or P O box number if mail is not delivered to street address) C/O 1ST NATL TRUST CO PO BOX 57		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code SELINSGROVE, PA 17870		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"/> 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)▶\$ 942,682		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
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.)			

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	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.	22,855	22,855	22,855	
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10 <input checked="" type="checkbox"/>	62,351			
	b Gross sales price for all assets on line 6a <u>152,202</u>				
	7 Capital gain net income (from Part IV, line 2) . . .		13,542		
	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	85,206	36,397	22,855	
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	11,729	11,729	11,729	
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule) <input checked="" type="checkbox"/>	16,610			16,610
	b Accounting fees (attach schedule) <input checked="" type="checkbox"/>	730	730		
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) . . . <input checked="" type="checkbox"/>	320	320		
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings	174	174		
	22 Printing and publications				
	23 Other expenses (attach schedule) <input checked="" type="checkbox"/>	1,415	1,415		
	24 Total operating and administrative expenses. Add lines 13 through 23	30,978	14,368	11,729	16,610
	25 Contributions, gifts, grants paid	45,940			45,940
	26 Total expenses and disbursements. Add lines 24 and 25	76,918	14,368	11,729	62,550
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	8,288			
	b Net investment income (if negative, enter -0-)		22,029		
	c Adjusted net income (if negative, enter -0-)			11,126	

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 ▶ _____			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)	50,299	48,709	58,898
	b	Investments—corporate stock (attach schedule)	434,878 	434,450	563,915
	c	Investments—corporate bonds (attach schedule).	316,916 	325,490	319,869
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	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)	802,093	808,649	942,682	
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)		0	
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, check here ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	802,093	808,649	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
30	Total net assets or fund balances (see instructions)	802,093	808,649		
31	Total liabilities and net assets/fund balances (see instructions) . . .	802,093	808,649		

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)	1 802,093
2	Enter amount from Part I, line 27a	2 8,288
3	Other increases not included in line 2 (itemize) ▶ _____	3
4	Add lines 1, 2, and 3	4 810,381
5	Decreases not included in line 2 (itemize) ▶ 	5 1,732
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6 808,649

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				
(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				
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				
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	13,542
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 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	59,695	929,950	0 064192	
2012	59,887	882,253	0 067880	
2011	59,485	902,661	0 065900	
2010	41,722	873,340	0 047773	
2009	41,896	827,351	0 050639	
2	Total of line 1, column (d).		2	0 296384
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		3	0 059277
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.		4	955,636
5	Multiply line 4 by line 3.		5	56,647
6	Enter 1% of net investment income (1% of Part I, line 27b).		6	220
7	Add lines 5 and 6.		7	56,867
8	Enter qualifying distributions from Part XII, line 4.		8	62,550
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				

Part VI

Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the 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)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	220
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	220
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	220
6	Credits/Payments		
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d.	7	
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	220
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"/> Refunded <input type="checkbox"/>	11	

Part VII-A

Statements Regarding Activities

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	Yes	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for 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		No
c	Did the foundation file Form 1120-POL for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____			
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		No
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		No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a		No
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		No
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	Yes	
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	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> PA			
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? <i>If "No," attach explanation.</i>	8b	Yes	
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		No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

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		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW.MONYER-FEN.ORG/INDEXX.HTML	13	Yes	
14	The books are in care of FIRST NATIONAL TRUST COMPANY Telephone no (570) 374-4252 Located at 2 S MARKET STREET SELINGSGROVE PA ZIP+4 17870			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here <input type="checkbox"/> 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country	16	Yes	No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			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)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	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?	1c		
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 20 , 20 , 20 , 20			
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		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20 , 20 , 20 , 20			
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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.</i>)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions).	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)?	5b		
	Organizations relying on a current notice regarding disaster assistance check here.	<input checked="" type="checkbox"/>		
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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	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 (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
See Additional Data TableSee Additional Data Table				
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				
Total number of other employees paid over \$50,000.				

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

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

Part X

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	970,189
b	Average of monthly cash balances.	1b	0
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	970,189
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	
3	Subtract line 2 from line 1d.	3	970,189
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	14,553
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	955,636
6	Minimum investment return. Enter 5% of line 5.	6	47,782

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	47,782
2a	Tax on investment income for 2014 from Part VI, line 5.	2a	220
b	Income tax for 2014 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	220
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	47,562
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	47,562
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	47,562

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	62,550
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	
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	62,550
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	220
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	62,330

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				47,562
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2014				
a From 2009.				
b From 2010.				
c From 2011.				4,262
d From 2012.				16,070
e From 2013.				13,669
f Total of lines 3a through e.	34,001			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 62,550				
a Applied to 2013, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2014 distributable amount.				47,562
e Remaining amount distributed out of corpus	14,988			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	48,989			
b Prior years' undistributed income Subtract line 4b from line 2b.				
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.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount—see instructions				
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)				
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . .				
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	48,989			
10 Analysis of line 9				
a Excess from 2010. . . .				
b Excess from 2011. . . .				4,262
c Excess from 2012. . . .				16,070
d Excess from 2013. . . .				13,669
e Excess from 2014. . . .				14,988

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

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 organization is a private operating foundation described in section 4942(j)(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	Tax year	Prior 3 years			(e) Total
		(a) 2014	(b) 2013	(c) 2012	(d) 2011	
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(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 XVSupplementary Information (Complete this part only if the organization 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

FERN GLADYS MOYER MEMORIAL TRUST
43 S FIFTH STREET
SUNBURY, PA 17801
(570) 286-1582

b

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

SEE ATTACHED APPLICATION

c

Any submission deadlines

SEE ATTACHED

d

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

CHARITABLE AID TO CHILDREN WHO RESIDE WITHIN SNYDER/NORTHUMBERLAND COUNTIES OF PA

Part XV

Supplementary Information (continued)

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

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			3a	45,940
b <i>Approved for future payment</i>				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2014)

<p>d 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>		Yes	No
a Transfers from the reporting foundation to a noncharitable exempt organization of			
(1) Cash.		1a(1)	No
(2) Other assets.		1a(2)	No
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization.		1b(1)	No
(2) Purchases of assets from a noncharitable exempt organization.		1b(2)	No
(3) Rental of facilities, equipment, or other assets.		1b(3)	No
(4) Reimbursement arrangements.		1b(4)	No
(5) Loans or loan guarantees.		1b(5)	No
(6) Performance of services or membership or fundraising solicitations.		1b(6)	No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.		1c	No
<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>			

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

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


Signature of officer or trustee _____ Date 2015-05-05 Title _____

Print/Type preparer's name	Preparer's Signature	Date 2015-05-04	Check if self-employed <input checked="" type="checkbox"/>	PTIN
Firm's name <input checked="" type="checkbox"/> HERRING ROLL & SOLOMON PC			Firm's EIN <input checked="" type="checkbox"/> 23-2297880	
Firm's address <input checked="" type="checkbox"/> 41 SOUTH 5TH STREET SUNBURY, PA 17801			Phone no	

Form 990PF Part VIII Line 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
JILL FECKER	MEMBER 1 00	0	0	0
VICTOR ROAD SUNBURY,PA 17801				
MARGARET KELLER	MEMBER 1 00	0	0	0
PO BOX 0190 PORT TREVORTON,PA 17864				
SIDNEY APFELBAUM	CO-TRUSTEE 1 00	0	0	0
43 S 5TH STREET SUNBURY,PA 17801				
JEFFREY APFELBAUM	ATTORNEY 1 00	0	0	0
43 S 5TH STREET SUNBURY,PA 17801				
FIRST NATIONAL TRUST COMPANY FIRST NATIONAL TRUST COMPANY	CO-TRUSTEE 1 00	11,729	0	0
2 S MARKET ST SELINSGROVE,PA 17870				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
A COMMUNITY CLINIC 335 MARKET STREET SUNBURY,PA 17801			CHILDREN'S NEEDS	3,500
CENTRAL SUSQUEHANNA COMMUNITY FOUND 2859 N SUSQUEHANNA TRAIL SHAMOKIN DAM,PA 17876	NONE	EXEMPT	CHILDREN NEEDS	4,500
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	NEW GAMES FOR SUMMER	1,500
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	SKATEPARK EQUIPMENT & IMPROVEMENTS	3,926
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	FREE CHILDRENS' ACTIVITIES	1,000
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	GIRLS SOFTBALL	2,500
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	SKATING FOR YOUTH	500
CONCERNED CITIZENS FOR CHILD CARE 619 RACE ST SUNBURY,PA 17801	NONE	EXEMPT	PRESCHOOL EDUCATIONAL LEARNING TABLE	1,500
DEGENSTEIN LIBRARY 40 S 5TH ST SUNBURY,PA 17801	NONE	EXEMPT	CHILDREN'S BOOKS	3,000
BESSIE K GUYER TRUST FOR CATHERINE C/O 1ST NATL TRUST BANK 2 S MARKET STREET SELINGSGROVE,PA 17870	YES	EXEMPT	SCHOLARSHIP PAYMENTS	200
NORTHUMBERLAND CO CY 153 PENNSYLVANIA AVE SUNBURY,PA 17801	NONE	EXEMPT	CHRISTMAS GIFT PROGRAM	1,000
PARENT TO PARENT CONNECTION 400 LINE STREET PO BOX 244 SUNBURY,PA 17801	NONE	EXEMPT	OUTDOOR PROGRAM FOR DISABLED YOUTH	500
PORT TREVORTON RECREATION INC 2621 DUNDORE ROAD PORT TREVORTON,PA 17864	NONE	EXEMPT	SUMMER ACTIVITIES FOR CHILDREN	1,000
PORT TREVORTON RECREATION INC 2621 DUNDORE ROAD PORT TREVORTON,PA 17864	NONE	EXEMPT	CHRISTMAS GIFT PROGRAM	2,500
PRIESTLEY-FORSYTH MEMORIAL LIBRARY 100 KING STREET NORTHUMBERLAND,PA 17857	NONE	EXEMPT	YOUTH READING PROGRAM	1,000
Total  3a				45,940

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
SNYDER COUNTY LIBRARIES INC 1 N HIGH STREET SELINGSGROVE,PA 17870	NONE	EXEMPT	COUNTY LIBRARIES READING PROGRAM	1,000
ZION LUTHERAN CHURCH 5TH AND MARKET STREET SUNBURY,PA 17801	NONE	EXEMPT	GENERAL	7,657
PORT TREVORTON RECREATION 2621 DUNDORE ROAD PORT TREVERTON,PA 17864	NONE	EXEMPT	UPWARDS BASKETBALL PROGRAM	1,500
SHRINERS HOSPITAL FOR CHI PO BOX 863770 ORLANDO,FL 32886	NONE	EXEMPT	GENERAL	7,657
Total			3a	45,940

TY 2014 Accounting Fees Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
	730	730		

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2014 Gain/Loss from Sale of Other Assets Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
SEE ATTACHMENT	2013-01	PURCHASE	2014-12		133,029	84,375			48,654	
FIDELITY INTER MUNI INC 36	2013-01	PURCHASE	2014-11		5,631	5,476			155	

**TY 2014 Investments Corporate
Bonds Schedule****Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FEDERATED INTMD CORPORATE BD FD	50,641	47,923
FEDERATED ULTRA SHORT BD	52,728	52,644
MERGER FUND	40,022	38,510
NEUBERGER BERMAN INCOME FDS	7,638	7,688
OPPENHEIMBER SR FLOAT RATE	15,946	15,433
VANGUARD INTER TERM INV GRADE	53,213	52,029
VANGUARD INTM TERM TREAS ADM	41,761	41,950
VANGUARD SHORT TERM INV GRADE	63,541	63,692
FIDELITY INTER MUNI		

TY 2014 Investments Corporate
Stock Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST
EIN: 23-2689605

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T INC	4,869	6,718
ABBVIE	2,877	7,853
AFLAC	9,370	9,164
AGRIUM INC	5,016	4,736
AMERICAN BEACON S/C VALUE FUND	17,852	16,952
AMGEN INC	2,797	7,965
APPLE INC	8,554	8,278
BB&T CORP		
BARON SMALL CAP FUND	9,536	17,148
BRISTOL MYERS SQUIBB	2,713	7,969
CHEVRON CORP	6,901	11,218
CISCO SYS INC	7,465	8,623
COHEN & STEERS REALTY	6,810	9,167
COLGATE PALMOLIVE		
CONOCOPHILLIPS	9,829	9,668
CORNING INC	6,229	9,172
CSX CORP	9,148	9,057
DEERE & CO		
DISCOVER FINL SVCS	9,129	9,169
DOMINION RES INC	4,365	7,690
EMERSON ELECTRIC		
EXPRESS SCRIPTS		
FEDERATED INTL LEADERS	30,400	30,687
FIFTH THIRD BANCORP		
FORD MTR CO DEL	7,555	7,440
FREEPORT-MCMORAN COPPER & GOLD	7,450	4,672
GENERAL MILLS		
GENERAL DYNAMICS	5,938	9,633
GE	8,302	8,845
GENUINE PARTS CO		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS M/C VALUE	27,042	34,246
HARBOR INTL FD 111	22,858	28,596
HELMERICH & PAYNE INC	10,008	9,439
HOME DEPOT INC	2,152	7,873
HONEYWELL INTL	4,378	9,992
INTERNATIONAL BUSINESS MACHINES		
JP MORGAN CHASE	6,624	9,387
JOHNSON & JOHNSON	3,881	7,320
KOHL'S CORP	7,436	7,935
LILLY ELI & CO	3,861	7,934
LYONDELLBASELL INDUSTRIES	7,317	7,939
MCDONALD'S CORP	2,464	7,028
METLIFE INC	4,839	8,925
MICROSOFT CORP	3,757	7,432
NATIONAL OILWELL VARCO	4,502	7,864
OPPENHEIMER DEVELOPING MKTS	15,523	14,822
ORACLE CORP	3,989	8,994
PFIZER	7,400	8,099
PHILIP MORRIS	12,603	11,403
PIMCO COMMODITY REAL RETURN	10,462	6,016
PROCTER & GAMBLE	5,999	9,109
PUBLIC SVC ENTERPRISE GROUP	6,902	7,040
QUALCOMM INC	4,433	7,433
ROYAL DUTCH SHELL	8,967	10,043
SEAGATE TECHNOLOGY	8,024	8,312
SOUTHERN CO	3,588	4,911
T ROWE PRICE MID CAP GROWTH		
TARGET CORP	5,752	8,350
TRAVELERS COMPANIES INC	8,724	8,997
UNITED TECHNOLOGIES CORP	4,671	9,775

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VERIZON COMMUNICATIONS	3,639	7,017
VISA INC	2,526	9,177
WAL MART STORES	8,298	14,600
WALGREEN CO	9,673	16,764
WELLS FARGO & CO	9,053	9,319

TY 2014 Legal Fees Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
RETAINER	16,600			16,600
LEGAL COSTS ADVANCED	10			10

TY 2014 Other Decreases Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Description	Amount
ACTIVITY DESIGNATED PRIOR YEAR	1,732

TY 2014 Other Expenses Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
WEBSITE	330	330		
FLOWERS	53	53		
INSURANCE	1,032	1,032		

TY 2014 Taxes Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX WITHHELD	84	84		
2012 FEDERAL EXCISE TAX	236	236		

Fern & Gladys Meyer Memorial Trust 23-2689605

ACCT F24T 470045014
PREP:1 ADMN:JLK INV:RDL

FIRST NATIONAL TRUST COMPANY
TAX TRANSACTION DETAIL

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TAX CODE/DATE TRANSACTIONS	TAXABLE	INCOME	PRINCIPAL	EDIT NUMBER
507 LONG-TERM CAPITAL GAIN DIVIDENDS/DISTRIBUTIONS (CONTINUED) VANGUARD SHORT TERM TREAS-AD #532 - 922031851 - MINOR = 3502 (CONTINUED)				
	16.43	0.00	16.43	
TOTAL CODE 507 - LONG-TERM CAPITAL GAIN DIVIDENDS/DISTRIBUTIO	10704.32	0.00	10667.73	
509 LONG-TERM GAIN/LOSS - CURRENT SALES ABBVIE INC - 00287Y109 - MINOR = 50				
11/21/14 SOLD 30 SHS 11/18/14 @ 64.85 TR TRAN#-01411210000720 TR CD=151 REG=5053 PORT=PRIN	1224.34		1943.65	1411000002
	1224.34	0.00	1943.65	
AMGEN INC - 031162100 - MINOR = 50				
11/21/14 SOLD 20 SHS 11/18/14 @ 158.83 TR TRAN#-01411210000731 TR CD=151 REG=5053 PORT=PRIN	2056.37		3175.32	1411000003
	2056.37	0.00	3175.32	
BB&T CORP COM - 054937107 - MINOR = 50				
11/21/14 SOLD 300 SHS 11/18/14 @ 37.33 TR TRAN#-01411210000738 TR CD=151 REG=5053 PORT=PRIN	4595.78		11180.75	1411000004
	4595.78	0.00	11180.75	
BRISTOL MYERS SQUIBB CO - 110122108 - MINOR = 50				
11/21/14 SOLD 15 SHS 11/18/14 @ 58.3 TR TRAN#-01411210000744 TR CD=151 REG=5053 PORT=PRIN	572.11		873.58	1411000005
	572.11	0.00	873.58	
CISCO SYSTEMS INC - 17275R102 - MINOR = 50				
11/21/14 SOLD 40 SHS 11/18/14 @ 26.41 TR TRAN#-01411210000758 TR CD=151 REG=5053 PORT=PRIN	90.77		1053.97	1411000006
	90.77	0.00	1053.97	
COLGATE-PALMOLIVE - 194162103 - MINOR = 50				
11/21/14 SOLD 120 SHS 11/18/14 @ 68 TR TRAN#-01411210000764 TR CD=151 REG=5053 PORT=PRIN	3561.57		8152.61	1411000007
	3561.57	0.00	8152.61	
CORNING INC COM - 219350105 - MINOR = 50				
11/21/14 SOLD 120 SHS 11/18/14 @ 20.38 TR TRAN#-01411210000768 TR CD=151 REG=5053 PORT=PRIN	569.65		2438.34	1411000008
	569.65	0.00	2438.34	
DEERE & CO COM - 244199105 - MINOR = 50				
11/21/14 SOLD 100 SHS 11/18/14 @ 86.81 TR TRAN#-01411210000772 TR CD=151 REG=5053 PORT=PRIN	382.86		8674.80	1411000009
	382.86	0.00	8674.80	
EMERSON ELECTRIC - 291011104 - MINOR = 50				
11/21/14 SOLD 100 SHS 11/18/14 @ 63.63 TR TRAN#-01411210000782 TR CD=151 REG=5053 PORT=PRIN	3047.12		6356.85	1411000010
	3047.12	0.00	6356.85	
EXPRESS SCRIPTS HLDG CO COM - 30219G108 - MINOR = 50				
11/21/14 SOLD 100 SHS 11/18/14 @ 78.88 TR TRAN#-01411210000790 TR CD=151 REG=5053 PORT=PRIN	5556.22		7881.82	1411000011
	5556.22	0.00	7881.82	

ACCT F24T 470045014
PREP:1 ADMN:JLK INV:RDL

FIRST NATIONAL TRUST COMPANY
TAX TRANSACTION DETAIL

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TAX CODE/DATE TRANSACTIONS	TAXABLE	INCOME	PRINCIPAL	EDIT NUMBER
509 LONG-TERM GAIN/LOSS - CURRENT SALES (CONTINUED)				
FIDELITY INTER MUNI INC #36 - 31638R204 - MINOR = 3501				
11/19/14 SOLD 2194.618 SHS 11/18/14	481.20		17456.21	1411000001
@ 10.52				
TR TRAN#=01411190000117 TR CD=151 REG=8354 PORT=PRIN				
	481.20	0.00	17456.21	
FIFTH THIRD BANCORP - 316773100 - MINOR = 50				
11/21/14 SOLD 375 SHS 11/18/14	1822.37		7533.58	1411000012
@ 20.15				
TR TRAN#=01411210000793 TR CD=151 REG=5053 PORT=PRIN				
	1822.37	0.00	7533.58	
GENERAL DYNAMICS CORP - 369550108 - MINOR = 50				
11/21/14 SOLD 30 SHS 11/18/14	1720.40		4265.30	1411000013
@ 142.24				
TR TRAN#=01411210000799 TR CD=151 REG=5053 PORT=PRIN				
	1720.40	0.00	4265.30	
GENERAL MLS INC COM - 370334104 - MINOR = 50				
11/21/14 SOLD 150 SHS 11/18/14	194.83		7703.82	1411000014
@ 51.42				
TR TRAN#=01411210000801 TR CD=151 REG=5053 PORT=PRIN				
	194.83	0.00	7703.82	
GENUINE PARTS CO - 372460105 - MINOR = 50				
11/21/14 SOLD 90 SHS 11/18/14	5957.14		8961.10	1411000015
@ 99.63				
TR TRAN#=01411210000802 TR CD=151 REG=5053 PORT=PRIN				
	5957.14	0.00	8961.10	
HOME DEPOT INC - 437076102 - MINOR = 50				
11/21/14 SOLD 25 SHS 11/18/14	1708.76		2425.94	1411000016
@ 97.1				
TR TRAN#=01411210000816 TR CD=151 REG=5053 PORT=PRIN				
	1708.76	0.00	2425.94	
IBM CORPORATION - 459200101 - MINOR = 50				
11/21/14 SOLD 35 SHS 11/18/14	2000.69		5763.32	1411000017
@ 164.73				
TR TRAN#=01411210000824 TR CD=151 REG=5053 PORT=PRIN				
	2000.69	0.00	5763.32	
JP MORGAN CHASE & CO - 46625H100 - MINOR = 50				
11/21/14 SOLD 25 SHS 11/18/14	404.46		1508.46	1411000018
@ 60.4				
TR TRAN#=01411210000827 TR CD=151 REG=5053 PORT=PRIN				
	404.46	0.00	1508.46	
JOHNSON & JOHNSON - 478160104 - MINOR = 50				
11/21/14 SOLD 30 SHS 11/18/14	1575.90		3239.02	1411000019
@ 108.03				
TR TRAN#=01411210000829 TR CD=151 REG=5053 PORT=PRIN				
	1575.90	0.00	3239.02	
ELI LILLY & CO - 532457108 - MINOR = 50				
11/21/14 SOLD 35 SHS 11/18/14	1174.38		2349.49	1411000020
@ 67.15				
TR TRAN#=01411210000835 TR CD=151 REG=5053 PORT=PRIN				
	1174.38	0.00	2349.49	
METLIFE INC COM - 59156R108 - MINOR = 50				
11/21/14 SOLD 35 SHS 11/18/14	883.35		1909.90	1411000021
@ 54.63				
TR TRAN#=01411210000844 TR CD=151 REG=5053 PORT=PRIN				
	883.35	0.00	1909.90	
MICROSOFT CORP - 594918104 - MINOR = 50				

TAX CODE/DATE TRANSACTIONS	TAXABLE	INCOME	PRINCIPAL	EDIT NUMBER
509 LONG-TERM GAIN/LOSS - CURRENT SALES (CONTINUED)				
MICROSOFT CORP - 594918104 - MINOR = 50 (CONTINUED)				
11/21/14 SOLD 130 SHS 11/18/14 @ 49.05 TR TRAN#-01411210000845 TR CD=151 REG=5053 PORT=PRIN	3316.15		6368.55	1411000022
	3316.15	0.00	6368.55	
NOW INC COM - 67011P100 - MINOR = 50				
07/31/14 SOLD 30 SHS 07/28/14 @ 33.3111 TR TRAN#-01407310000804 TR CD=151 REG=5053 PORT=PRIN	507.95		997.51	1407000001
	507.95	0.00	997.51	
PFIZER INC - 717081103 - MINOR = 50				
11/21/14 SOLD 40 SHS 11/18/14 @ 30.55 TR TRAN#-01411210000864 TR CD=151 REG=5053 PORT=PRIN	81.17		1219.57	1411000023
	81.17	0.00	1219.57	
TARGET CORP - 87612E106 - MINOR = 50				
11/21/14 SOLD 25 SHS 11/18/14 @ 66.96 TR TRAN#-01411210000908 TR CD=151 REG=5053 PORT=PRIN	365.28		1672.46	1411000024
	365.28	0.00	1672.46	
UNITED TECHNOLOGIES CORP COM - 913017109 - MINOR = 50				
11/21/14 SOLD 15 SHS 11/18/14 @ 107.46 TR TRAN#-01411210000924 TR CD=151 REG=5053 PORT=PRIN	786.75		1610.96	1411000025
	786.75	0.00	1610.96	
VERIZON COMMUNICATIONS - 92343V104 - MINOR = 50				
11/21/14 SOLD 50 SHS 11/18/14 @ 51.39 TR TRAN#-01411210000930 TR CD=151 REG=5053 PORT=PRIN	1353.41		2566.44	1411000026
	1353.41	0.00	2566.44	
VISA INC COM CL A - 92826C839 - MINOR = 50				
11/21/14 SOLD 15 SHS 11/18/14 @ 249.79 TR TRAN#-01411210000935 TR CD=151 REG=5053 PORT=PRIN	2663.43		3745.86	1411000027
	2663.43	0.00	3745.86	
	48654.41	0.00	133029.18	
TOTAL CODE 509 - LONG-TERM GAIN/LOSS - CURRENT SALES				
517 NONQUALIFIED SHORT-TERM CAPITAL GAIN DIVIDENDS				
AMERICAN BEACON S/C VALUE FUND IS - 02368A638 - MINOR = 3505				
12/29/14 SHORT TERM CAPITAL GAIN TR TRAN#-01412290000945 TR CD=209 REG=8354 PORT=PRIN	315.75		315.75	1412000103
	315.75	0.00	315.75	
COHEN & STEERS REALTY SHARES #1262 - 192476109 - MINOR = 3505				
12/15/14 SHORT TERM CAPITAL GAINS DIST AT \$.772 PER SHARE **RECORD DATE 12/15/2014 TR TRAN#-014121500009087 TR CD=209 REG=8354 PORT=PRIN	89.33		89.33	1412000060
	4.98			
12/31/14 MUTUAL FUND EARNINGS	94.31	0.00	89.33	
FEDERATED INTMD CORPORATE BD FD #303 - 31420C407 - MINOR = 3506				
12/05/14 SHORT TERM CAPITAL GAINS DIST AT \$.000 PER SHARE **RECORD DATE 12/02/2014 TR TRAN#-014120500005265 TR CD=209 REG=8354 PORT=PRIN	2.12		2.12	1412000025
	2.12	0.00	2.12	