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Form **990-PF****Return of Private Foundation**
or Section 4947(a)(1) Trust Treated as Private Foundation

OMB No 1545-0052

2014Department of the Treasury
Internal Revenue Service

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

Open to Public Inspection

For calendar year 2014 or tax year beginning , and ending

Name of foundation Wolf Foundation for Education Trust Ephrata National Bank		A Employer identification number 23-6750958
Number and street (or P O box number if mail is not delivered to street address) 47 E Main St POB 457	Room/suite	B Telephone number (see instructions) 717-733-6576
City or town, state or province, country, and ZIP or foreign postal code Ephrata PA 17522-0457		C If exemption application is pending, check here ▶ ☐
G Check all that apply ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		D 1 Foreign organizations, check here ▶ ☐ 2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 421,728	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	4	4		
	4 Dividends and interest from securities	15,675	15,675		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	3,808			
	b Gross sales price for all assets on line 6a	66,092			
	7 Capital gain net income (from Part IV, line 2)		3,808		
	8 Net short-term capital gain			0	
	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) Stmt 1	316				
12 Total. Add lines 1 through 11	19,803	19,487	0		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	3,416	1,139		2,277
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) Stmt 2	1,095			1,095
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) Stmt 3	443	3		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) Stmt 4	200			200
	24 Total operating and administrative expenses. Add lines 13 through 23	5,154	1,142	0	3,572
	25 Contributions, gifts, grants paid	17,333			17,333
26 Total expenses and disbursements. Add lines 24 and 25	22,487	1,142	0	20,905	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	-2,684				
b Net investment income (if negative, enter -0-)		18,345			
c Adjusted net income (if negative, enter -0-)			0		

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2014)

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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	5,761	7,114	7,114
	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 ▶	0		
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments – U.S. and state government obligations (attach schedule)			
	b Investments – corporate stock (attach schedule) See Stmt 5	109,067	85,820	122,710
	c Investments – corporate bonds (attach schedule) See Stmt 6	257,038	277,051	284,680
	11 Investments – land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	12 Investments – mortgage loans			
	13 Investments – other (attach schedule) See Statement 7	4,168	3,365	7,224
	14 Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers – see the instructions Also, see page 1, item I)	376,034	373,350	421,728
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	0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here 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 and complete lines 27 through 31. ▶ ☒			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds	376,034	373,350	
	30 Total net assets or fund balances (see instructions)	376,034	373,350	
	31 Total liabilities and net assets/fund balances (see instructions)	376,034	373,350	

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	376,034
2 Enter amount from Part I, line 27a	2	-2,684
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	373,350
5 Decreases not included in line 2 (itemize) ▶	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	373,350

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)		(b) How acquired P – Purchase D – Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a Publicly Traded Securities		P	Various	Various
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 66,092		62,284	3,808
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			3,808
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	3,808
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8 	3	

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

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

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

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

☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2013	19,018	406,748	0.046756
2012	20,623	393,877	0.052359
2011	20,536	392,324	0.052344
2010	18,475	387,517	0.047675
2009	19,499	361,646	0.053917

2 Total of line 1, column (d)	2	0.253051
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	0.050610
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	419,346
5 Multiply line 4 by line 3	5	21,223
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	183
7 Add lines 5 and 6	7	21,406
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions	8	20,905

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ 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 ☐ and enter 1% of Part I, line 27b	1	367
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	0
3	Add lines 1 and 2	3	367
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	367
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 ☐ 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	367
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 ☐ Refunded ☐	11	

Part VII-A Statements Regarding Activities

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

N/A

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 ► <u>The Ephrata National Bank</u> Telephone no ► <u>717-733-6576</u> <u>47 E. Main St.</u> Located at ► <u>Ephrata</u> PA ZIP+4 ► <u>17522</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 – Check here and enter the amount of tax-exempt interest received or accrued during the year	15		
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1) If "Yes," enter the name of the foreign country ►	16	Yes	No
				X

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

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

		Yes	No
1a	During the year did the foundation (either directly or indirectly)		
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes	☒ No
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes	☒ No
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes	☒ No
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes	☐ 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)?	☐ Yes	☒ 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)	☐ Yes	☒ 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		☒ X
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
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? If "Yes," list the years ► 20 , 20 , 20 , 20	☐ Yes	☒ No
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
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?	☐ Yes	☒ No
b	If "Yes," did it have excess business holdings in 2014 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014)		N/A
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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?		X

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

- | | | | | |
|----|---|---|--|-----------------------------|
| 5a | During the year did the foundation pay or incur any amount to | | | |
| | (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? | ☐ Yes | ☒ No | |
| | (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? | ☐ Yes | ☒ No | |
| | (3) Provide a grant to an individual for travel, study, or other similar purposes? | ☒ Yes | ☐ No | |
| | (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) | ☐ Yes | ☒ No | |
| | (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? | ☐ Yes | ☒ No | |
| b | If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? | | | 5b |
| | Organizations relying on a current notice regarding disaster assistance check here | | | X |
| 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? | ☐ Yes | ☒ No | 6b |
| | If "Yes" to 6b, file Form 8870 | | | X |
| 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 (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
THE EPHRATA NATIONAL BANK	Ephrata	Sole Trustee			
47 E. Main St	PA 17522	1 00	3,416	0	0

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

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

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

Form **990-PF** (2014)

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 N/A	
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	415,540
b	Average of monthly cash balances	1b	10,192
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	425,732
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	425,732
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	6,386
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	419,346
6	Minimum investment return. Enter 5% of line 5	6	20,967

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	20,967
2a	Tax on investment income for 2014 from Part VI, line 5	2a	367
b	Income tax for 2014 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	367
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	20,600
4	Recoveries of amounts treated as qualifying distributions	4	833
5	Add lines 3 and 4	5	21,433
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	21,433

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	20,905
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	20,905
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	20,905

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				21,433
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	1,753			
b From 2010				
c From 2011				
d From 2012	1,319			
e From 2013				
f Total of lines 3a through e	3,072			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ <u>20,905</u>				
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				20,905
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a))	528			528
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	2,544			
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)	1,225			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	1,319			
10 Analysis of line 9				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012	1,319			
d Excess from 2013				
e Excess from 2014				

Part XIV Private 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 foundation 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 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	Ephrata National Bank 717-733-6576 47 E. Main St. Ephrata PA 17522
b The form in which applications should be submitted and information and materials they should include	See attached
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	See attached

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 Paid during the year See Attached List	None	Individual	Scholarship	17,333
Total			▶ 3a	17,333
b Approved for future payment N/A				
Total			▶ 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated				
	Unrelated business income		Excluded by section 512, 513, or 514	
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount
				(e) Related or exempt function income (See instructions)
1 Program service revenue				
a _____				
b _____				
c _____				
d _____				
e _____				
f _____				
g Fees and contracts from government agencies				
2 Membership dues and assessments				
3 Interest on savings and temporary cash investments			14	4
4 Dividends and interest from securities			14	15,675
5 Net rental income or (loss) from real estate				
a Debt-financed property				
b Not debt-financed property				
6 Net rental income or (loss) from personal property				
7 Other investment income				
8 Gain or (loss) from sales of assets other than inventory			18	3,808
9 Net income or (loss) from special events				
10 Gross profit or (loss) from sales of inventory				
11 Other revenue a _____				
b Enterprise Products Partners	900099	-517		
c Refunds/Cancelled Checks			1	833
d _____				
e _____				
12 Subtotal. Add columns (b), (d), and (e)		-517		20,320
13 Total. Add line 12, columns (b), (d), and (e)				13 19,803

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

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

- 1** Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?
- a** Transfers from the reporting foundation to a noncharitable exempt organization of
- (1)** Cash
 - (2)** Other assets
- b** Other transactions
- (1)** Sales of assets to a noncharitable exempt organization
 - (2)** Purchases of assets from a noncharitable exempt organization
 - (3)** Rental of facilities, equipment, or other assets
 - (4)** Reimbursement arrangements
 - (5)** Loans or loan guarantees
 - (6)** Performance of services or membership or fundraising solicitations
- c** Sharing of facilities, equipment, mailing lists, other assets, or paid employees
- 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.

	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

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

☐ Yes ☒ No

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

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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

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

**Sign
Here**

Signature of officer or trustee

15.11.15
Date

VP, SENIOR TRUST OFFICER
Title

Paid
Preparer
Use Only

Print/Type preparer's name

Dennis J. Weidman

Preparer's signature

Preparer's signature 

Date _____

4/30/15

Check ☐ if self-employed

Firm's name ▶ Simon Lever LLP

PTIN	P00010145
------	-----------

Firm's address ▶ 444 Murry Hill Circle
Lancaster, PA 17601

Firm's EIN ▶ 23-1692578

Phone no 717-569-7081

Form **990-PF** (2014)

Federal Statements**Statement 1 - Form 990-PF, Part I, Line 11 - Other Income**

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
Enterprise Products Partners	-517	\$	\$
Refunds/Cancelled Checks	833		
Total	316	\$ 0	\$ 0

Statement 2 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
Accounting Fees	\$ 1,095	\$	\$	\$ 1,095
Total	\$ 1,095	\$ 0	\$ 0	\$ 1,095

Statement 3 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
2013 Federal Excise Tax	\$ 440	\$	\$	
Foreign Tax	3	3		
Total	\$ 443	\$ 3	\$ 0	\$ 0

Statement 4 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
Expenses		\$	\$	
Printing Costs	200			200
Total	\$ 200	\$ 0	\$ 0	\$ 200

Federal Statements

Statement 5 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
AT & T	\$ 3,414	3,414	Cost	\$ 3,359
BP PLC	6,525	6,525	Cost	5,718
Chevron Corp.	950	950	Cost	2,805
Citigroup	3,420	3,420	Cost	5,411
Cliff's Natural Resources	3,691		Cost	
Comcast	1,487	1,487	Cost	2,901
Conoco Phillips	5,731	5,731	Cost	6,906
Du Pont	3,982	3,982	Cost	7,394
Emerson Electric	2,452		Cost	
Exxon-Mobil Corp.	1,888	1,888	Cost	4,622
Facebook	7,450	7,450	Cost	15,604
General Dynamics	2,168	2,168	Cost	6,881
General Electric Co	783	783	Cost	2,527
Glaxo Smith Kline	4,492	4,492	Cost	4,274
Johnson & Johnson	5,282	5,282	Cost	7,843
Pfizer Co	3,338	3,338	Cost	3,115
Piedmont Natural Gas	3,512		Cost	
Southern Company	3,302	3,302	Cost	4,911
Walmart	5,512	5,512	Cost	6,441
ACNB	5,867		Cost	
Caterpillar	6,595	6,595	Cost	6,865
Halliburton	2,290	2,290	Cost	1,966
JP Morgan Chase	3,988	3,988	Cost	6,258
Pepsico, Inc	3,082	3,082	Cost	4,728
Procter & Gamble	2,997	2,997	Cost	4,554
Target Corporation	4,739		Cost	
Verizon Communications	2,051	2,051	Cost	4,678
Annaly Capital Management	2,986		Cost	
McDonalds Corporation	1,805	1,805	Cost	1,874
Barrick Gold Corp	3,288	3,288	Cost	1,075
Total	\$ 109,067	\$ 85,820		\$ 122,710

Federal Statements**Statement 6 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments**

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
Emerson Electric	\$ 19,920	\$ 19,920	Cost	\$ 22,485
General Electric Capital	10,000	10,000	Cost	10,269
Pitney Bowes	29,132		Cost	
JP Morgan Chase	10,000	10,000	Cost	9,913
Westpac Banking	9,903		Cost	
Goldman Sachs	10,000	10,000	Cost	10,703
Goldman Sachs	20,000	20,000	Cost	19,268
Goldman Sachs	10,245	10,245	Cost	12,257
JP Morgan Chase	5,000	5,000	Cost	4,860
JP Morgan Chase	15,000	15,000	Cost	15,844
JP Morgan Chase	10,075	10,075	Cost	10,613
Aflac		4,995	Cost	4,906
AT & T		9,614	Cost	9,465
Amazon	19,900	19,900	Cost	21,483
Bank of America		14,644	Cost	14,736
Eaton Corp	7,984	7,984	Cost	7,905
JP Morgan Chase	10,000	10,000	Cost	10,111
JP Morgan Chase	4,986	4,986	Cost	5,675
Morgan Stanley	9,894	9,894	Cost	10,652
Morgan Stanley	20,000	20,000	Cost	18,970
Wells Fargo	9,900	9,900	Cost	10,185
General Electric Capital	10,099	10,099	Cost	9,891
General Electric Capital	5,000	5,000	Cost	4,870
Goldman Sachs	10,000	10,000	Cost	9,810
JP Morgan Chase		19,600	Cost	19,406
Microsoft		10,195	Cost	10,403
Novartis Capital				
Total	\$ 257,038	\$ 277,051		\$ 284,680

12606 Wolf Foundation for Education Trust
23-6750958
FYE: 12/31/2014

Federal Statements

Statement 7 - Form 990-PF, Part II, Line 13 - Other Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
Enterprise Products Partners LP	\$ 4,168	\$ 3,365	Cost	\$ 7,224
Total	\$ 4,168	\$ 3,365		\$ 7,224

12606 Wolf Foundation for Education Trust

23-6750958

FYE: 12/31/2014

Federal Statements

Form 990-PF, Part XV, Line 1a - Managers Who Contributed Over 2% or \$5,000

Name of Manager	Amount
NONE	\$
Total	\$ 0

Form 990-PF, Part XV, Line 1b - Managers Who Own 10% or More Stock

Name of Manager	Amount
NONE	\$
Total	\$ 0

Form 990-PF, Part XV, Line 2b - Application Format and Required Contents

Description
See attached

Form 990-PF, Part XV, Line 2c - Submission Deadlines

Description
See attached

Form 990-PF, Part XV, Line 2d - Award Restrictions or Limitations

Description
See attached

WOLF FOUNDATION FOR EDUCATION APPLICATION



All eligible residents of Ephrata Borough, Pa. and Ephrata Township, Pa. are invited and encouraged to make application for scholarship award consideration in their pursuit of higher education at an accredited institution offering a course of education that concludes with the awarding of an academic or associate degree upon graduation.

Each application will be reviewed by the Wolf Foundation for Education Scholarship Committee in arriving at the final determination of the scholarships to be awarded annually. It is recommended that any student having received acceptance or pending acceptance at an accredited institution make application in order that the Scholarship Committee can give maximum student consideration. However, the Scholarship Committee does not recommend that any student make application unless the student has sincere intentions in furthering his or her education. This is important because a fellow student could possibly be eliminated if a student were to be awarded a scholarship and then elected not to utilize his scholarship upon receipt of same.

All students are advised to ascertain the definite number of years requiring scholarship consideration. No additional consideration will be afforded any student who applies for a two year scholarship and subsequently decides to pursue a four year course of study.

All applicants must be residents of either Ephrata Borough or Ephrata Township.

The decision of the Scholarship Committee is final and no additions will be made thereafter upon the announcement of the recipients and alternates.

All questions on the application form must be completed without exception. Statements may be attached for any special circumstances related to a question that the student may deem important to the Scholarship Committee. All information contained within the completed application shall remain confidential with the Scholarship Committee and the Scholarship Trustee.

Additional information relative to the Alfred Wolf Foundation for Education is set forth on the last page of this application for the consideration of the students and parents.

Please type or print when completing this application.

This Application must be filed in the Trust Department of the Ephrata National Bank on or before 12:00 noon on the last school day of March.

(To be Completed by Student Applicant)

Student Applicant					() M () F	Mo.	Day	Year
	Last Name		First Name		Mid. Init.	Sex		
Applicant's Home Address		Street		City	State	Zip Code		
Applicant's Telephone Number		() Check if unlisted						
Social Security Number		U.S. Citizen () Yes () No		Marital Status () Unmarried () Married		Health Status () Normal () Disability Explain Disab. _____		

Year student established local residency _____

Applicant normally lives with (Check all that apply)

- () Father () Stepfather () Legal Guardian
() Mother () Stepmother () Maintain Own Residence

Applicant's Family Status (Check all that apply)

- () Father is Deceased () Mother is unable to work () Other special circumstances
() Mother is Deceased () Parents are separated or divorced Explain _____
() Father is unable to work

Applicant's Expected Major
or Course of Study _____Estimated Cost Per
Academic Year _____**I will be enrolled in a:**

- () Four Year Degree Program () Two Year Trade or Business School Program
() Three Year Trade or Business School Program () Two Year Hospital Nursing Program
() Three Year Hospital Nursing Program () One Year Trade or Business School Program
() Two Year Degree Program () Other - Identify _____

I will be enrolled as a:

- () Resident student on campus () Commuting Student
() Resident student in approved off campus housing () Other - Identify _____

I will be enrolled at _____

Full Name of Institution of Higher Learning

Street Address City State Zip Code

Applicant's Summer Employment (Check Appropriate Block)

- () Applicant will work () Applicant will not work because of attending summer school
() Applicant will not work () Other - Explain _____

Applicant's other scholarships or awards granted or anticipated per academic year (Check one)

- () Did not apply () Awarded or anticipated { _____ Amount/Year
() None granted { _____ Amount/Year

**Applicant's Other Income
Or Resources (Check One)****Total Student Resources Per Academic Year**

- () None From Students Assets \$ _____
() Gifts From Students Summer Earnings _____
() Interest & Dividends from Investments From Parents Income and Assets _____
() Other - Explain From Veterans or Social Security Benefits _____
From other sources _____
Total \$ _____

I attest that the information set forth above is true and correct to the best of my knowledge and belief.

Date _____ Signature of Applicant _____

(To be completed by applicant's parents or guardians)

Applicant's father or male guardian

Applicant's mother or female guardian

Name _____

Name _____

Address _____

Address _____

Telephone number _____

Telephone number _____

Occupation/Title _____

Occupation/Title _____

Employed by _____

Employed by _____

INCOME-

Please enclose a copy of the Expected Family Contribution (EFC) letter received after filing the FAFSA and the Federal Income Tax Return for the year immediately past. Failure to include the Student Aid Report (SAR) including the EFC will eliminate the student from the financial need portion of the return score computation.

ADDITIONAL FAMILY MEMBERS other than applicant who reside with parents.

NAME	RELATIONSHIP	AGE	ATTENDING COLLEGE POST SECONDARY
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

OTHER SPECIAL PARENTAL INFORMATION IF APPLICABLESPECIAL CIRCUMSTANCES- EXPLAIN ☐**ESTIMATED COST OF FIRST YEAR EDUCATION AT THE POST SECONDARY SCHOOL THE****STUDENT WISHES TO ATTEND**

\$ _____

EFFECTIVE FAMILY CONTRIBUTION (EFC)

\$ _____

NET TAXABLE INCOME FROM FORM 1040

\$ _____

I ATTEST THAT THE INFORMATION SET FORTH ABOVE IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF AND IS SUBJECT TO VERIFICATION.

Date _____ Signature of Parent or Guardian _____

(To be completed by Applicant's High School)

Applicant's Class Standing _____ Number of Students Graduating _____

Applicant's Most Recent Test Score Results: SAT _____ ACT _____

Special achievements, Honors and/or extracurricular activities _____

I attest that the information set forth is true and correct to the best of my knowledge and belief.

Date _____ Signature and Title of School Representative _____

**ADDITIONAL INFORMATION REGARDING
THE ALFRED WOLF SCHOLARSHIP AWARD**

The Wolf Foundation for Education was created under the provisions contained in the last will and testament of the late Alfred Wolf, who died September 9, 1981. Mr. Wolf immigrated to the United States in 1913 at the age of 14. He worked in the hosiery and textile business and from 1948 to 1953, owned and operated "Milda Hosiery", a local business establishment. Mr. Wolf, who retired in 1953, loved to travel and was a member of various masonic and shrine organizations. He had a special interest in assisting deserving students to continue their education in an institution of higher learning and therefore he set aside a significant portion of his estate in a perpetual trust to accomplish this desire. This trust as maintained by the Trust Department of The Ephrata National Bank provides that the net income from principal investments shall be awarded annually in scholarships, not to exceed \$500.00 annually and not to exceed a term of four years.

The scholarships are to be awarded to the most deserving boys and girls of Ephrata Borough and Ephrata Township who graduate from high school. The determination of the annual scholarship awards is made by a committee comprised of the President of The Ephrata National Bank and the Senior Trust Officer of The Ephrata National Bank. The annual \$500.00 payment is made jointly to the student and the institution attended and each recipient must maintain good class standing in order to be granted the succeeding \$500.00 annual payment. Forfeited scholarship awards are reassigned in designated order to any alternates named within a graduating class.

---The Trust contains a provision wherein a recipient of a scholarship award who subsequently desires to repay all or any part of the funds received may do so at any time and accordingly make said funds available for redistribution.

The Scholarship Committee, and The Ephrata National Bank, as Trustee, pledge continued efforts to make this scholarship available to students in perpetuation of the memory of Mr. Alfred Wolf as a most generous and considerate person.

Wolf Recipients(940 Info)

Posting Date	Inc Cash Amount	Payee Name Line 1	Payee Name Line 2	Payee Second Address Line	Payee City	Postal Code	Zip Code
1/15/2014	-333 00	LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522	17522
1/15/2014		LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522	17522
1/15/2014		LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522	17522
1/15/2014		LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522	17522
7/21/2014	-500 00	ETHAN G HARTRANFT &	ELIZABETHTOWN COLLEGE	320 ARCH ST	EPHRATA PA	17522	17522
7/21/2014		ETHAN G HARTRANFT &	ELIZABETHTOWN COLLEGE	320 ARCH ST	EPHRATA PA	17522	17522
7/21/2014		ETHAN G HARTRANFT &	ELIZABETHTOWN COLLEGE	320 ARCH ST	EPHRATA PA	17522	17522
7/21/2014		ETHAN G HARTRANFT &	ELIZABETHTOWN COLLEGE	320 ARCH ST	EPHRATA PA	17522	17522
7/21/2014	-500 00	OLIVIA L PFAUTZ &	WIDENER UNIVERSITY	8 HESS CIR	EPHRATA PA	17522	17522
7/21/2014		OLIVIA L PFAUTZ &	WIDENER UNIVERSITY	8 HESS CIR	EPHRATA PA	17522	17522
7/21/2014		OLIVIA L PFAUTZ &	WIDENER UNIVERSITY	8 HESS CIR	EPHRATA PA	17522	17522
7/21/2014		OLIVIA L PFAUTZ &	WIDENER UNIVERSITY	8 HESS CIR	EPHRATA PA	17522	17522
7/21/2014	-500 00	KARLY M SOLDNER &	DREXEL UNIVERSITY	999 W MAIN ST	EPHRATA PA	17522	17522
7/21/2014		KARLY M SOLDNER &	DREXEL UNIVERSITY	999 W MAIN ST	EPHRATA PA	17522	17522
7/21/2014		KARLY M SOLDNER &	DREXEL UNIVERSITY	999 W MAIN ST	EPHRATA PA	17522	17522
7/21/2014		KARLY M SOLDNER &	DREXEL UNIVERSITY	999 W MAIN ST	EPHRATA PA	17522	17522
7/21/2014	-500 00	NATASHA M TROUT &	UNIVERSITY OF MARYLAND BALTIMORE COUNTY	1216 DAWN AVE	EPHRATA PA	17522	17522
7/21/2014		NATASHA M TROUT &	UNIVERSITY OF MARYLAND BALTIMORE COUNTY	1216 DAWN AVE	EPHRATA PA	17522	17522
7/21/2014		NATASHA M TROUT &	UNIVERSITY OF MARYLAND BALTIMORE COUNTY	1216 DAWN AVE	EPHRATA PA	17522	17522
7/21/2014		NATASHA M TROUT &	UNIVERSITY OF MARYLAND BALTIMORE COUNTY	1216 DAWN AVE	EPHRATA PA	17522	17522
7/21/2014	-500 00	OLIVIA G FAGAN &	LEBANON VALLEY COLLEGE	1136 MARILYN AVE	EPHRATA PA		
7/21/2014		OLIVIA G FAGAN &	LEBANON VALLEY COLLEGE	1136 MARILYN AVE	EPHRATA PA		
7/21/2014		OLIVIA G FAGAN &	LEBANON VALLEY COLLEGE	1136 MARILYN AVE	EPHRATA PA		
7/21/2014		OLIVIA G FAGAN &	LEBANON VALLEY COLLEGE	1136 MARILYN AVE	EPHRATA PA		
7/21/2014	-500 00	VANESSA K HURST &	JUNIATA COLLEGE	7 LANDIS RD	EPHRATA PA	17522	17522
7/21/2014		VANESSA K HURST &	JUNIATA COLLEGE	7 LANDIS RD	EPHRATA PA	17522	17522
7/21/2014		VANESSA K HURST &	JUNIATA COLLEGE	7 LANDIS RD	EPHRATA PA	17522	17522
7/21/2014		VANESSA K HURST &	JUNIATA COLLEGE	7 LANDIS RD	EPHRATA PA	17522	17522
7/21/2014	-500 00	KYLIE E JOHNSTON &	ALBRIGHT COLLEGE	123 RIDGE AVE	EPHRATA PA	17522	17522
7/21/2014		KYLIE E JOHNSTON &	ALBRIGHT COLLEGE	123 RIDGE AVE	EPHRATA PA	17522	17522
7/21/2014		KYLIE E JOHNSTON &	ALBRIGHT COLLEGE	123 RIDGE AVE	EPHRATA PA	17522	17522
7/21/2014		KYLIE E JOHNSTON &	ALBRIGHT COLLEGE	123 RIDGE AVE	EPHRATA PA	17522	17522
7/21/2014	-500 00	SARA H MARTIN &	WHEATON COLLEGE	107 MAPLE FARMS RD	EPHRATA PA	17522	17522
7/21/2014		SARA H MARTIN &	WHEATON COLLEGE	107 MAPLE FARMS RD	EPHRATA PA	17522	17522
7/21/2014		SARA H MARTIN &	WHEATON COLLEGE	107 MAPLE FARMS RD	EPHRATA PA	17522	17522
7/21/2014		SARA H MARTIN &	WHEATON COLLEGE	107 MAPLE FARMS RD	EPHRATA PA	17522	17522
7/21/2014	-500 00	KELSON R NORTHEIMER &	TEMPLE UNIVERSITY	15 E KING ST	EPHRATA PA	17522	17522
7/21/2014		KELSON R NORTHEIMER &	TEMPLE UNIVERSITY	15 E KING ST	EPHRATA PA	17522	17522
7/21/2014		KELSON R NORTHEIMER &	TEMPLE UNIVERSITY	15 E KING ST	EPHRATA PA	17522	17522
7/21/2014		KELSON R NORTHEIMER &	TEMPLE UNIVERSITY	15 E KING ST	EPHRATA PA	17522	17522
7/21/2014	-500 00	BROOKE A OVERLY &	URSINUS COLLEGE	181 BRICKYARD CIRCLE	EPHRATA PA	17522	17522

01/05/2015

Wolf Recipients(940 Info)

7/21/2014		BROOKE A OVERLY &	URSINUS COLLEGE	181 BRICKYARD CIRCLE	EPHRATA PA	17522
7/21/2014		BROOKE A OVERLY &	URSINUS COLLEGE	181 BRICKYARD CIRCLE	EPHRATA PA	17522
7/21/2014		BROOKE A OVERLY &	URSINUS COLLEGE	181 BRICKYARD CIRCLE	EPHRATA PA	17522
7/21/2014	-500.00	KYLE R SNYDER &	FRANKLIN & MARSHALL COLLEGE	1187 DAWN AVE	EPHRATA PA	17522
7/21/2014		KYLE R SNYDER &	FRANKLIN & MARSHALL COLLEGE	1187 DAWN AVE	EPHRATA PA	17522
7/21/2014		KYLE R SNYDER &	FRANKLIN & MARSHALL COLLEGE	1187 DAWN AVE	EPHRATA PA	17522
7/21/2014		KYLE R SNYDER &	FRANKLIN & MARSHALL COLLEGE	1187 DAWN AVE	EPHRATA PA	17522
7/21/2014	-500.00	CHERYL A VAZQUEZ &	KUTZTOWN UNIVERSITY	6 COOLIDGE DR	EPHRATA PA	17522
7/21/2014		CHERYL A VAZQUEZ &	KUTZTOWN UNIVERSITY	6 COOLIDGE DR	EPHRATA PA	17522
7/21/2014		CHERYL A VAZQUEZ &	KUTZTOWN UNIVERSITY	6 COOLIDGE DR	EPHRATA PA	17522
7/21/2014		CHERYL A VAZQUEZ &	KUTZTOWN UNIVERSITY	6 COOLIDGE DR	EPHRATA PA	17522
7/21/2014	-500.00	JULIA M WIKER &	LEBANON VALLEY COLLEGE	182 HURST DR	EPHRATA PA	17522
7/21/2014		JULIA M WIKER &	LEBANON VALLEY COLLEGE	182 HURST DR	EPHRATA PA	17522
7/21/2014		JULIA M WIKER &	LEBANON VALLEY COLLEGE	182 HURST DR	EPHRATA PA	17522
7/21/2014		JULIA M WIKER &	LEBANON VALLEY COLLEGE	182 HURST DR	EPHRATA PA	17522
7/21/2014	-500.00	KATHLEEN M ANDRIANI &	KUTZTOWN UNIVERSITY	5 BRIDLE PATH	EPHRATA PA	17522
7/21/2014		KATHLEEN M ANDRIANI &	KUTZTOWN UNIVERSITY	5 BRIDLE PATH	EPHRATA PA	17522
7/21/2014		KATHLEEN M ANDRIANI &	KUTZTOWN UNIVERSITY	5 BRIDLE PATH	EPHRATA PA	17522
7/21/2014		KATHLEEN M ANDRIANI &	KUTZTOWN UNIVERSITY	5 BRIDLE PATH	EPHRATA PA	17522
7/21/2014	-500.00	EVAN C CALLIHAN &	AMERICAN UNIVERSITY	1018 LINCOLN HEIGHTS AVE	EPHRATA PA	17522
7/21/2014		EVAN C CALLIHAN &	AMERICAN UNIVERSITY	1018 LINCOLN HEIGHTS AVE	EPHRATA PA	17522
7/21/2014		EVAN C CALLIHAN &	AMERICAN UNIVERSITY	1018 LINCOLN HEIGHTS AVE	EPHRATA PA	17522
7/21/2014		EVAN C CALLIHAN &	AMERICAN UNIVERSITY	1018 LINCOLN HEIGHTS AVE	EPHRATA PA	17522
7/21/2014	-500.00	EMILY N DEINES &	MESSIAH COLLEGE	212 BOOMERANG DR	EPHRATA PA	17522
7/21/2014		EMILY N DEINES &	MESSIAH COLLEGE	212 BOOMERANG DR	EPHRATA PA	17522
7/21/2014		EMILY N DEINES &	MESSIAH COLLEGE	212 BOOMERANG DR	EPHRATA PA	17522
7/21/2014		EMILY N DEINES &	MESSIAH COLLEGE	212 BOOMERANG DR	EPHRATA PA	17522
7/21/2014	-500.00	ROBERT J MCLAUGHLIN JR &	UNIVERSITY OF PENNSYLVANIA	706 LINCOLN GARDENS RD	EPHRATA PA	17522
7/21/2014		ROBERT J MCLAUGHLIN JR &	UNIVERSITY OF PENNSYLVANIA	706 LINCOLN GARDENS RD	EPHRATA PA	17522
7/21/2014		ROBERT J MCLAUGHLIN JR &	UNIVERSITY OF PENNSYLVANIA	706 LINCOLN GARDENS RD	EPHRATA PA	17522
7/21/2014		ROBERT J MCLAUGHLIN JR &	UNIVERSITY OF PENNSYLVANIA	706 LINCOLN GARDENS RD	EPHRATA PA	17522
7/21/2014	-500.00	KAITLIN L NORDHOFF &	BRYN MAWR COLLEGE	715 TIMOTHY LN	EPHRATA PA	17522
7/21/2014		KAITLIN L NORDHOFF &	BRYN MAWR COLLEGE	715 TIMOTHY LN	EPHRATA PA	17522
7/21/2014		KAITLIN L NORDHOFF &	BRYN MAWR COLLEGE	715 TIMOTHY LN	EPHRATA PA	17522
7/21/2014		KAITLIN L NORDHOFF &	BRYN MAWR COLLEGE	715 TIMOTHY LN	EPHRATA PA	17522
7/21/2014	-500.00	ELIZABETH A AGUILAR &	LEBANON VALLEY COLLEGE	147 E WALNUT ST	EPHRATA PA	17522
7/21/2014		ELIZABETH A AGUILAR &	LEBANON VALLEY COLLEGE	147 E WALNUT ST	EPHRATA PA	17522
7/21/2014		ELIZABETH A AGUILAR &	LEBANON VALLEY COLLEGE	147 E WALNUT ST	EPHRATA PA	17522
7/21/2014		ELIZABETH A AGUILAR &	LEBANON VALLEY COLLEGE	147 E WALNUT ST	EPHRATA PA	17522
7/21/2014	-500.00	BRITTANY L BAIR &	UNIVERSITY OF THE SCIENCES PHILA PA	431 LAKE ST	EPHRATA PA	17522
7/21/2014		BRITTANY L BAIR &	UNIVERSITY OF THE SCIENCES PHILA PA	431 LAKE ST	EPHRATA PA	17522
7/21/2014		BRITTANY L BAIR &	UNIVERSITY OF THE SCIENCES PHILA PA	431 LAKE ST	EPHRATA PA	17522

01/05/2015

2

Wolf Recipients(940 info)

7/21/2014		BRITTANY L BAIR &	UNIVERSITY OF THE SCIENCES PHILA PA	431 LAKE ST	EPHRATA PA	17522
7/21/2014	-500.00	KATHLEEN S BANI &	ELIZABETH TOWN COLLEGE	19 STONERIDGE CIR	EPHRATA PA	17522
7/21/2014		KATHLEEN S BANI &	ELIZABETH TOWN COLLEGE	19 STONERIDGE CIR	EPHRATA PA	17522
7/21/2014		KATHLEEN S BANI &	ELIZABETH TOWN COLLEGE	19 STONERIDGE CIR	EPHRATA PA	17522
7/21/2014		KATHLEEN S BANI &	ELIZABETH TOWN COLLEGE	19 STONERIDGE CIR	EPHRATA PA	17522
7/21/2014	-500.00	EMILY R BONOMO &	FLORIDA SOUTHERN COLLEGE	45 AGAPE DR	EPHRATA PA	17522
7/21/2014		EMILY R BONOMO &	FLORIDA SOUTHERN COLLEGE	45 AGAPE DR	EPHRATA PA	17522
7/21/2014		EMILY R BONOMO &	FLORIDA SOUTHERN COLLEGE	45 AGAPE DR	EPHRATA PA	17522
7/21/2014		EMILY R BONOMO &	FLORIDA SOUTHERN COLLEGE	45 AGAPE DR	EPHRATA PA	17522
7/21/2014	-500.00	MADISON T BRUBAKER &	THE GEORGE WASHINGTON UNIVERSITY	171 RIDGEWAY AVE	EPHRATA PA	17522
7/21/2014		MADISON T BRUBAKER &	THE GEORGE WASHINGTON UNIVERSITY	171 RIDGEWAY AVE	EPHRATA PA	17522
7/21/2014		MADISON T BRUBAKER &	THE GEORGE WASHINGTON UNIVERSITY	171 RIDGEWAY AVE	EPHRATA PA	17522
7/21/2014		MADISON T BRUBAKER &	THE GEORGE WASHINGTON UNIVERSITY	171 RIDGEWAY AVE	EPHRATA PA	17522
7/21/2014	-500.00	SARAH A HADDON &	FRANKLIN & MARSHALL COLLEGE	137 IRENE AVE	EPHRATA PA	17522
7/21/2014		SARAH A HADDON &	FRANKLIN & MARSHALL COLLEGE	137 IRENE AVE	EPHRATA PA	17522
7/21/2014		SARAH A HADDON &	FRANKLIN & MARSHALL COLLEGE	137 IRENE AVE	EPHRATA PA	17522
7/21/2014		SARAH A HADDON &	FRANKLIN & MARSHALL COLLEGE	137 IRENE AVE	EPHRATA PA	17522
7/21/2014	-500.00	SARAH E HOFFER &	MESSIAH COLLEGE	221 E MAIN ST	EPHRATA PA	17522
7/21/2014		SARAH E HOFFER &	MESSIAH COLLEGE	221 E MAIN ST	EPHRATA PA	17522
7/21/2014		SARAH E HOFFER &	MESSIAH COLLEGE	221 E MAIN ST	EPHRATA PA	17522
7/21/2014		SARAH E HOFFER &	MESSIAH COLLEGE	221 E MAIN ST	EPHRATA PA	17522
7/21/2014	-500.00	MELISSA L KREIDER &	PENN STATE UNIVERSITY	843 POINTVIEW AVE	EPHRATA PA	17522
7/21/2014		MELISSA L KREIDER &	PENN STATE UNIVERSITY	843 POINTVIEW AVE	EPHRATA PA	17522
7/21/2014		MELISSA L KREIDER &	PENN STATE UNIVERSITY	843 POINTVIEW AVE	EPHRATA PA	17522
7/21/2014		MELISSA L KREIDER &	PENN STATE UNIVERSITY	843 POINTVIEW AVE	EPHRATA PA	17522
7/21/2014	-500.00	MISHA RODRIGUEZ &	FRANKLIN & MARSHALL COLLEGE	108 WASHINGTON AVE	EPHRATA PA	17522
7/21/2014		MISHA RODRIGUEZ &	FRANKLIN & MARSHALL COLLEGE	108 WASHINGTON AVE	EPHRATA PA	17522
7/21/2014		MISHA RODRIGUEZ &	FRANKLIN & MARSHALL COLLEGE	108 WASHINGTON AVE	EPHRATA PA	17522
7/21/2014		MISHA RODRIGUEZ &	FRANKLIN & MARSHALL COLLEGE	108 WASHINGTON AVE	EPHRATA PA	17522
7/22/2014	-500.00	NICHOLAS R COOPER &	VILLANOVA UNIVERSITY	56 REAGAN DR	EPHRATA PA	17522
7/22/2014		NICHOLAS R COOPER &	VILLANOVA UNIVERSITY	56 REAGAN DR	EPHRATA PA	17522
7/22/2014		NICHOLAS R COOPER &	VILLANOVA UNIVERSITY	56 REAGAN DR	EPHRATA PA	17522
7/22/2014		NICHOLAS R COOPER &	VILLANOVA UNIVERSITY	56 REAGAN DR	EPHRATA PA	17522
7/22/2014	-500.00	LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522
7/22/2014		LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522
7/22/2014		LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522
7/22/2014		LINDSAY A RABIEGA &	QUEENS COLLEGE	526 E MAIN ST APT C	EPHRATA PA	17522
7/30/2014	-500.00	AMY L WEAVER &	UNIVERSITY OF PITTSBURGH	79 REAGAN DR	EPHRATA PA	17522
7/30/2014		AMY L WEAVER &	UNIVERSITY OF PITTSBURGH	79 REAGAN DR	EPHRATA PA	17522
7/30/2014		AMY L WEAVER &	UNIVERSITY OF PITTSBURGH	79 REAGAN DR	EPHRATA PA	17522
7/30/2014		AMY L WEAVER &	UNIVERSITY OF PITTSBURGH	79 REAGAN DR	EPHRATA PA	17522
8/6/2014	-500.00	PAUL M ASHTON &	UNIVERSITY OF NORTH CAROLINA	4101 LIVINGSTONE PL	DURHAM NC	27707

01/05/2015

Wolf Recipients(940 Info)

8/6/2014	PAUL M ASHTON &	UNIVERSITY OF NORTH CAROLINA	4101 LIVINGSTONE PL	DURHAM	NC	27707
8/6/2014	PAUL M ASHTON &	UNIVERSITY OF NORTH CAROLINA	4101 LIVINGSTONE PL	DURHAM	NC	27707
8/6/2014	PAUL M ASHTON &	UNIVERSITY OF NORTH CAROLINA	4101 LIVINGSTONE PL	DURHAM	NC	27707
8/20/2014	-500.00	CHELSEA L ZIMMERMAN &	125 ROYER RD	EPHRATA	PA	17522
8/20/2014		CHELSEA L ZIMMERMAN &	125 ROYER RD	EPHRATA	PA	17522
8/20/2014		CHELSEA L ZIMMERMAN &	125 ROYER RD	EPHRATA	PA	17522
8/20/2014		CHELSEA L ZIMMERMAN &	125 ROYER RD	EPHRATA	PA	17522
10/1/2014	-500.00	TAYLOR M REAM &	104 VALERIE AVE	EPHRATA	PA	17522
10/1/2014		TAYLOR M REAM &	104 VALERIE AVE	EPHRATA	PA	17522
10/1/2014		TAYLOR M REAM &	104 VALERIE AVE	EPHRATA	PA	17522
10/1/2014		TAYLOR M REAM &	104 VALERIE AVE	EPHRATA	PA	17522
12/10/2014	-500.00	NATASHA M TROUT &	1216 DAWN AVE	EPHRATA	PA	17522
12/10/2014		NATASHA M TROUT &	1216 DAWN AVE	EPHRATA	PA	17522
12/10/2014		NATASHA M TROUT &	1216 DAWN AVE	EPHRATA	PA	17522
12/10/2014		NATASHA M TROUT &	1216 DAWN AVE	EPHRATA	PA	17522
	-17,333.00					