



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form 990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

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

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning

, and ending

Name of foundation THE LESTER G ABELOFF FOUNDATION		A Employer identification number 26-3528330
Number and street (or P.O. box number if mail is not delivered to street address) 7257 HICKORY LANE C/O SAMUEL NEWMAN	Room/suite	B Telephone number 570-421-8243
City or town, state or province, country, and ZIP or foreign postal code STROUDSBURG, PA 18360		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) \$ 9,164,913. (Part I, column (d) must be on cash basis)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐
J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify)		

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	123,095.		N/A	
	2 Check ☐ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	9.	9.		STATEMENT 1
	4 Dividends and interest from securities	468,450.	416,503.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-17,693.			
	b Gross sales price for all assets on line 6a	1,456,318.			
	7 Capital gain net income (from Part IV, line 2)		0.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income	2.	2.		STATEMENT 3	
12 Total. Add lines 1 through 11	573,863.	416,514.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	25,000.	25,000.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees	STMT 4	5,500.	5,500.	0.
	c Other professional fees				
	17 Interest				
	18 Taxes	STMT 5	2,747.	1,805.	0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses	STMT 6	46,649.	46,649.	0.
	24 Total operating and administrative expenses. Add lines 13 through 23		79,896.	78,954.	0.
	25 Contributions, gifts, grants paid		404,000.		404,000.
26 Total expenses and disbursements. Add lines 24 and 25		483,896.	78,954.	404,000.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		89,967.			
b Net investment income (if negative, enter -0-)			337,560.		
c Adjusted net income (if negative, enter -0-)			N/A		

423501
11-24-14

LHA For Paperwork Reduction Act Notice, see instructions.

Form 990-PF (2014)

P
15

Part II Balance Sheets

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

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	3,027,800.	108,154.	108,154.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges		62.	62.
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock STMT 7	3,476,233.	5,592,890.	6,245,660.
	c Investments - corporate bonds STMT 8	1,544,859.	2,421,191.	2,388,266.
	11 Investments - land, buildings, and equipment basis ▶			
Less accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other STMT 9	370,369.	386,931.	422,771.	
14 Land, buildings, and equipment: basis ▶				
Less accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	8,419,261.	8,509,228.	9,164,913.	
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			
	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	8,500,000.	8,500,000.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	-80,739.	9,228.	
	30 Total net assets or fund balances	8,419,261.	8,509,228.	
31 Total liabilities and net assets/fund balances	8,419,261.	8,509,228.		

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	8,419,261.
2 Enter amount from Part I, line 27a	2	89,967.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	8,509,228.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	8,509,228.

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 WILMINGTON TRUST ST SEE ATTACHED	P	VARIOUS	VARIOUS
b WILMINGTON TRUST LT SEE ATTACHED	P	VARIOUS	VARIOUS
c ESSA BANK ST SEE ATTACHED	P	VARIOUS	VARIOUS
d ESSA BANK ST SEE ATTACHED	P	VARIOUS	VARIOUS
e CAPITAL GAINS DIVIDENDS			

(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 348,956.		351,531.	-2,575.
b 196,780.		181,299.	15,481.
c 299,225.		323,222.	-23,997.
d 603,200.		617,959.	-14,759.
e 8,157.			8,157.

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			-2,575.
b			15,481.
c			-23,997.
d			-14,759.
e			8,157.

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	-17,693.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	}	3	N/A

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

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

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

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

☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2013	69,533.	1,886,002.	.036868
2012	20,907.	468,884.	.044589
2011	19,882.	474,820.	.041873
2010	22,997.	495,016.	.046457
2009	19,938.	500,365.	.039847

2 Total of line 1, column (d)	2	.209634
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	.041927
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	8,944,908.
5 Multiply line 4 by line 3	5	375,033.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	3,376.
7 Add lines 5 and 6	7	378,409.
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	404,000.

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)		1	3,376.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	3,376.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	3,376.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a	475.	
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	475.	
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	2,901.	
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
1b 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. ☐ \$ 0. (2) On foundation managers. ☐ \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ☐ \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? 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	

STMT 10

Form 990-PF (2014)

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?	13	X	

Website address ► N/A

14 The books are in care of ► KLATZKIN & COMPANY, LLP Telephone no. ► 609-890-9189
 Located at ► 1670 WHITEHORSE HAMILTON SQ RD, HAMILTON, NJ ZIP+4 ► 08690

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ☐
 and enter the amount of tax-exempt interest received or accrued during the year ► 15 N/A

16 At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? Yes No
 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 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 N/A ☐	1b	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c	X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ Yes ☒ No If "Yes," list the years ► _____		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► _____		
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	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b	X

Form 990-PF (2014)

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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

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

N/A

☐ Yes ☐ No

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

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

6b

X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SAMUEL NEWMAN 7257 HICKORY LANE STROUDSBURG, PA 18360	PRESIDENT 3.00	12,500.	0.	0.
CHARLES CAHN 40 HARMON DR STROUDSBURG, PA 18360	SECRETARY/TREASURY 3.00	12,500.	0.	0.

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

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

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

0

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. If none, enter "NONE."

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

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

0

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	

Total. Add lines 1 through 3

0.

Form 990-PF (2014)

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	8,836,125.
b Average of monthly cash balances	1b	245,000.
c Fair market value of all other assets	1c	
d Total (add lines 1a, b, and c)	1d	9,081,125.
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	9,081,125.
4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	136,217.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	8,944,908.
6 Minimum investment return. Enter 5% of line 5	6	447,245.

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	447,245.
2a Tax on investment income for 2014 from Part VI, line 5	2a	3,376.
b Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c Add lines 2a and 2b	2c	3,376.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	443,869.
4 Recoveries of amounts treated as qualifying distributions	4	0.
5 Add lines 3 and 4	5	443,869.
6 Deduction from distributable amount (see instructions)	6	0.
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	443,869.

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	404,000.
b Program-related investments - total from Part IX-B	1b	0.
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the:		
a Suitability test (prior IRS approval required)	3a	
b Cash distribution test (attach the required schedule)	3b	
4 Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	404,000.
5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	3,376.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	400,624.

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				443,869.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			41,487.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$ 404,000.				
a Applied to 2013, but not more than line 2a			41,487.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				362,513.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:	0.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				81,356.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013				
e Excess from 2014				

N/A

▶

☐ 4942(i)(3) or ☐ 4942(i)(5)

(4) Gross investment income

[illegible]

2014.03020	THE LESTER G ABELOFF FOUNDA	14843	1
------------	-----------------------------	-------	---

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				
DEVELOPMENTAL EDUCATION SERVICES OF MONROE COUNTY, INC. 400 POWERHOUSE LANE STROUDSBURG, PA 18360	NONE	PUBLIC	SUPPORT OF SERVICES FOR DISABLED INDIVIDUALS \$10,000	10,000.
THE SALVATION ARMY EAST STROUDSBURG CORPS 226 WASHINGTON STREET, PO BOX 178 EAST STROUDSBURG, PA 18301	NONE	PUBLIC	SUPPORT OF COMMUNITY SERVICES OF FEEDING & SHELTERING FAMILIES \$10,000	10,000.
POCONO BIBLE CHURCH P.O. BOX 243 MOUNTAINHOME, PA 18342	NONE	PUBLIC	ASSIST WITH RELIGIOUS SUPPLIES FOR BIBLE STUDY \$1,000	1,000.
TEMPLE ISRAEL OF THE POCONOS 711 WALLACE STREET STROUDSBURG, PA 18360	NONE	PUBLIC	REPAIRS TO THE SYNAGOGUE \$100,000	100,000.
JEWISH RESOURCE CENTER OF THE POCONOS 727 MAIN STREET STROUDSBURG, PA 18360	NONE	PUBLIC	SUPPORT OF JEWISH RESOURCES \$50,000	50,000.
Total			SEE CONTINUATION SHEET(S) ▶ 3a	404,000.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Schedule B(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

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

OMB No 1545-0047

2014

Name of the organization

THE LESTER G ABELOFF FOUNDATION

Employer identification number

26-3528330

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation☐ 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

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

Special Rules

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

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

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

Name of organization

Employer identification number

THE LESTER G ABELOFF FOUNDATION**26-3528330****Part I Contributors** (see instructions) Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
<u>1</u>	<u>ESTATE OF LESTER ABELOFF</u> <u>RR#1 BOX 4005</u> <u>STROUDSBURG, PA 18360</u>	\$ <u>123,095.</u>	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Name of organization

Employer identification number

THE LESTER G ABELOFF FOUNDATION**26-3528330****Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization

Employer identification number

THE LESTER G ABELOFF FOUNDATION**26-3528330****Part III**

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

Use duplicate copies of Part III if additional space is needed

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

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
ESSA BANK	9.	9.	
TOTAL TO PART I, LINE 3	9.	9.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
ESSA CAP GAIN DIV	4,969.	4,969.	0.	0.	
ESSA DIV	46,125.	0.	46,125.	46,125.	
ESSA INT	17,938.	0.	17,938.	17,938.	
ESSA NONDIV DISTRIB	451.	0.	451.	0.	
ESSA US OBLIG	80.	0.	80.	80.	
ESTATE OF L ABELOFF K-1 DIV	132,666.	0.	132,666.	132,666.	
ESTATE OF L ABELOFF K-1 INT	37,639.	0.	37,639.	37,639.	
ESTATE OF L ABELOFF K-1 TAX EX INT	51,496.	0.	51,496.	0.	
WILMINGTON TRUST INT & DIV	182,111.	0.	182,111.	182,111.	
WILMINGTON TRUST INT PD ON PURCH	-56.	0.	-56.	-56.	
WILMINGTON TRUST LT CAP GAIN DISTRIB	1,410.	1,410.	0.	0.	
WILMINGTON TRUST ST CAP GAIN DISTRIB	1,778.	1,778.	0.	0.	
TO PART I, LINE 4	476,607.	8,157.	468,450.	416,503.	

FORM 990-PF	OTHER INCOME	STATEMENT	3
DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
ESTATE OF L ABELOFF K-1 BUSINESS INC	2.	2.	
TOTAL TO FORM 990-PF, PART I, LINE 11	2.	2.	

FORM 990-PF	ACCOUNTING FEES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
ACCOUNTING	5,500.	5,500.		0.	
TO FORM 990-PF, PG 1, LN 16B	5,500.	5,500.		0.	

FORM 990-PF	TAXES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FEDERAL INC TAX	942.	0.		0.	
FOREIGN TAX	1,805.	1,805.		0.	
TO FORM 990-PF, PG 1, LN 18	2,747.	1,805.		0.	

FORM 990-PF	OTHER EXPENSES			STATEMENT	6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
INVESTMENT FEES	43,753.	43,753.			0.
INSURANCE	933.	933.			0.
MISC EXPENSES	1,782.	1,782.			0.
BANK FEES AND SVC CHARGES	181.	181.			0.
TO FORM 990-PF, PG 1, LN 23	46,649.	46,649.			0.

FORM 990-PF	CORPORATE STOCK	STATEMENT	7
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE	
EQUITY MUTUAL FUNDS-WILMINGTON	4,001,076.	4,543,833.	
MUTUAL FUNDS ESSA BANK	241,746.	240,811.	
EQUITIES ESSA BANK	1,350,068.	1,461,016.	
TOTAL TO FORM 990-PF, PART II, LINE 10B	5,592,890.	6,245,660.	

FORM 990-PF	CORPORATE BONDS	STATEMENT	8
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE	
FIXED INCOME MUTUAL FUNDS-WILMINGTON	1,820,845.	1,793,843.	
FIXED INCOME SECURITIES ESSA BANK	600,346.	594,423.	
TOTAL TO FORM 990-PF, PART II, LINE 10C	2,421,191.	2,388,266.	

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	9
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
INFLATION HEDGE FUNDS-WILMINGTON	COST	188,206.	223,560.
HEDGE STRATEGY FUNDS-WILMINGTON	COST	198,725.	199,211.
TOTAL TO FORM 990-PF, PART II, LINE 13		386,931.	422,771.

FORM 990-PF

LIST OF SUBSTANTIAL CONTRIBUTORS
PART VII-A, LINE 10

STATEMENT 10

NAME OF CONTRIBUTOR

ADDRESS

LESTER ABELOFF

RR 1 BOX 4005
STROUDSBURG, PA 18360

ESTATE OF LESTER ABELOFF

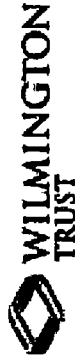
RR 1 BOX 4005
STROUDSBURG, PA 18360

Part XV Supplementary Information**3** Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
BETH SHALOM CONGREGATION 1025 VINE STREET SCRANTON, PA 18510	NONE	PUBLIC	SUPPORT OF JEWISH COMMUNITY RABBI FUND \$10,000	10,000.
JEWISH FEDERATION OF NORTHEASTERN PENNSYLVANIA 601 JEFFERSON AVENUE SCRANTON, PA 18510	NONE	PUBLIC	SUPPORT OF HUMANITARIAN SERVICES PROVIDED \$25,000	25,000.
TEMPLE ISRAEL OF THE POCONOS 711 WALLACE STREET STROUDSBURG, PA 18360	NONE	PUBLIC	FOR RENOVATION AND IMPROVEMENTS TO TEMPLE \$79,000	79,000.
HADASSAH THE WOMEN'S ZIONIST ORGANIZATION OF AMERICA, INC. 50 WEST 58 STREET NEW YORK, NY 10019-2500	NONE	PUBLIC	RELIGIOUS OPERATIONS \$2,000	2,000.
BIRTHRIGHT ISRAEL FOUNDATION 33 EAST 33RD ST 7TH FL NEW YORK, NY 10016	NONE	PUBLIC	SUPPORT OF EDUCATIONAL TRIPS FOR JEWISH YOUNG ADULTS TO ISRAEL \$2,000	2,000.
AMERICAN FRIENDS OF THE HEBREW UNIVERSITY 1 BATTERY PARK PLAZA, 25TH FLOOR NEW YORK, NY 10004	NONE	PUBLIC	HEBREW UNIVERSITY SUPPORT \$2,000	2,000.
THE JEWISH HOME OF EASTERN PENNSYLVANIA 1101 VINE STREET SCRANTON, PA 18510	NONE	PUBLIC	FINANCIAL ASSISTANCE TO HELP PAY FOR COST OF CARING FOR AGING \$5,000	5,000.
CONGREGATION B'NAI HARIM P.O. BOX 757 POCONO PINES, PA 18350-0757	NONE	PUBLIC	RELIGIOUS SUPPORT OF THE CONGREGATION \$1,000	1,000.
TEMPLE ISRAEL OF THE POCONOS 711 WALLACE STREET STROUDSBURG, PA 18360	NONE	PUBLIC	RABBI FUND IN SUPPORT OF COMMUNITY WITH FINANCIAL PROBLEMS \$2,000	2,000.
POCONO LAKE WESLEYAN CHURCH 203 SPUR ROAD POCONO LAKE, PA 18347	NONE	PUBLIC	SUPPORT OF THE FIVE LOAF HOUSE WHICH IS A FOOD PANTRY \$1,000	1,000.
Total from continuation sheets				233,000.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
POCONO AREA TRANSITIONAL HOUSING (PATH) 7 NORTH NINTH STREET STROUDSBURG, PA 18360	NONE	PUBLIC	SUPPORT OF COSTS FOR TEMPORARY HOUSING \$500	500.
BIG BROTHERS BIG SISTERS OF THE BRIDGE 724A PHILLIPS STREET, PO BOX 51 STROUDSBURG, PA 18360	NONE	PUBLIC	SUPPORT OF THE PROGRAM COSTS FOR CHILDREN \$1,000	1,000.
DEVELOPMENTAL EDUCATION SERVICES OF MONROE COUNTY, INC. 400 POWERHOUSE LANE STROUDSBURG, PA 18360	NONE	PUBLIC	SUPPORT OF SERVICES FOR DISABLED INDIVIDUALS \$50,000	50,000.
THE SALVATION ARMY EAST STROUDSBURG CORPS 226 WASHINGTON STREET, PO BOX 178 EAST STROUDSBURG, PA 18301	NONE	PUBLIC	SUPPORT OF THE HOMETOWN ENDOWMENT FUND FOR LOCAL OPERATIONS \$50,000	50,000.
VALOR PO BOX 315 BRODHEADSVILLE, PA 18322	NONE	PUBLIC	HELP ON THE HOME FRONT FOR VETS \$500	500.
JEWISH FAMILY SERVICE OF NORTHEASTERN PENNSYLVANIA 615 JEFFERSON AVENUE, SUITE 204 SCRANTON, PA 18510	NONE	PUBLIC	SUPPORT OPERATIONS TO PROVIDE COMMUNITY SERVICES \$2,000	2,000.
Total from continuation sheets				



Realized Gain/(Loss)

091696-000 WTNA AGT/LESTER G ABELOFF FND

From January 01, 2014 through December 31, 2014 capital gain distributions

Page 1

328.95	372.76
1,090.65	1,404.84
Total 1,409.60	Total 1,777.60

Quantity	CUSIP	Description	Trade Date	Fed Cost	Fed LT GL	Fed ST GL	Proceeds Amount
PRINCIPAL							
261980759		RECEIVED ST CAPITAL GAINS DISTRIBUTION DREYFUS HIGH YIELD FD - CL 1 \$0 01/UNIT ON 49701 642 UNITS DUE 2014-12-08		00	00	372 76	372 76
922031836		RECEIVED LT CAPITAL GAINS DISTRIBUTION VANGUARD SHORT-TERM INV GRD CL ADML \$0 00/UNIT ON 109650 213 UNITS DUE 2014-04-01		00	(A) 328 95	00	328 95
922031836		RECEIVED LT CAPITAL GAINS DISTRIBUTION VANGUARD SHORT-TERM INV GRD CL ADML \$0 01/UNIT ON 108064 669 UNITS DUE 2014-12-18		00	(A) 1,080 65	00	1,080 65
922031836		RECEIVED ST CAPITAL GAINS DISTRIBUTION VANGUARD SHORT-TERM INV GRD CL ADML \$0 01/UNIT ON 108064 669 UNITS DUE 2014-12-18		00	00	1,404 84	1,404 84
(35,686 3560)	693390841	SOLD 35686 356 UNITS OF PIMCO HIGH YIELD CL 1 AT 9 5 TRADE DATE 2014-10-09 SETTLEMENT DATE 2014-10-10 \$339,020 38 CASH RECEIVABLE	10/09/2014	(341,550 10)	46	(2,530 18)	339,020 38
(647 5590)	34984T600	SOLD 647 559 UNITS OF ABSOLUTE STRATEGIES FUND CLASS 1 AT 11 06 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-11-26 \$7,162 00 CASH RECEIVABLE	11/25/2014	(7,168 48)	(6 48)	00	7,162 00
(1,503 1770)	261980759	SOLD 1503 177 UNITS OF DREYFUS HIGH YIELD FD - CL 1 AT 6 61 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-11-26 \$9,936 00 CASH RECEIVABLE	11/25/2014	(9 981 10)	00	(45 10)	9,936 00
(87 0000)	464287655	SOLD 87 UNITS OF ISHARES RUSSELL 2000 ETF AT 117 81 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-12-01 \$10,246 41 CASH RECEIVABLE	11/25/2014	(9,648 52)	597 89	00	10,246 41
(743 0000)	464287168	SOLD 743 UNITS OF ISHARES SELECT DIVIDEND ETF AT 78 53 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-12-01 \$58,322 35 CASH RECEIVABLE	11/25/2014	(52,214 92)	6,107 43	00	58,322 35
(127 0000)	46625H365	SOLD 127 SHARES OF JPMORGAN ALERIAN MLP INDEX AT 51 7957 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-12-01 \$6,573 77 CASH RECEIVABLE	11/25/2014	(5,829 56)	744 21	00	6,573 77
(1,097 6460)	76628T678	SOLD 1097 646 UNITS OF RIDGEWORTH SEIX FLTNIG RT HI INC FD 1 AT 8 92 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-11-26 \$9,791 00 CASH RECEIVABLE	11/25/2014	(9 914 33)	(123 33)	00	9,791 00



Realized Gain/(Loss)

091696-000 WTNA AGT/LESTER G ABELOFF FND

From January 01, 2014 through December 31, 2014

Quantity	CUSIP	Description	Trade Date	Fed Cost	Fed LT GL	Fed ST GL	Proceeds Amount
(260 0000)	78462F103	SOLD 260 UNITS OF SPDR S&P 500 ETF AT 207 0801 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-12-01 \$53,831 19 CASH RECEIVABLE	11/25/2014	(45,883 14)	7,948 05	00	53,831 19
(234 0000)	921943858	SOLD 234 UNITS OF VANGUARD FTSE DEVELOPED MARKET ETF AT 39 6901 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-12-01 \$9,279 66 CASH RECEIVABLE	11/25/2014	(9,601 60)	(321 94)	.00	9,279 66
(83 0000)	922908553	SOLD 83 UNITS OF VANGUARD REIT ETF AT 79 44 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-12-01 \$6,590.67 CASH RECEIVABLE	11/25/2014	(5,798 59)	792 08	00	6,590.67
(3 260 2980)	922031836	SOLD 3260 298 UNITS OF VANGUARD SHORT-TERM INV GRD CL ADML AT 10 73 TRADE DATE 2014-11-25 SETTLEMENT DATE 2014-11-26 \$34,983 00 CASH RECEIVABLE	11/25/2014	(35 240 28)	(257 28)	00	34,983 00
TOTAL PRINCIPAL (43,729,0360)				(532,830.62)	16,890.69	(797.68)	548,923.63

Totaling various currencies across portfolios and/or accounts will not produce accurate results as security valuations are presented in their respective local currencies

*** Only gains and losses occurring within the specified date range appear on this report ***

16,890.69	+
1,409.60	=
Total	15,481.09

797.68	=
1,777.60	=
Total	-2,575.28

LT gain

ST loss

2014 Tax Information Statement

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
Short Term Sales Reported on 1099-B										
5.0	AFFILIATED MANAGERS GROUP COM									
008252108	08/04/2014	04/03/2014	A	987.12	1,013.90		0.00	-26.78	0.00	0.00
50.0	AFLAC INC COM									
001055102	04/03/2014	12/30/2013	A	3,183.57	3,342.00		0.00	-158.43	0.00	0.00
5.0	AGCO CORP COM									
001084102	09/04/2014	04/03/2014	A	241.64	275.55		0.00	-33.91	0.00	0.00
20.0	AGCO CORP COM									
001084102	10/03/2014	04/03/2014	A	920.37	1,102.19		0.00	-181.82	0.00	0.00
10.0	AGRIUM INC COM									
008916108	07/08/2014	02/10/2014	A	898.18	879.10		0.00	19.08	0.00	0.00
1230.0	ALCATEL-LUCENT SPONSORED ADR									
013904305	05/06/2014	12/30/2013	A	4,910.05	5,558.30		0.00	-648.25	0.00	0.00
175.0	AMERICAN EXPRESS CO COM									
025816109	10/03/2014	12/30/2013	A	15,157.46	15,679.65		0.00	-522.19	0.00	0.00
25.0	APPLE INC COM									
037833100	07/21/2014	12/30/2013	A	2,347.19	1,980.04		0.00	367.15	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 9 of 81

Payer's Name and Address:

ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Account Number:

000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA

Recipient's Name and Address:

LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

State:

Questions? (570)476-3900

☐ Corrected

☐ 2nd TIN notice

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.

Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
5.0	BANCORPSOUTH INC COM									
059692103	12/08/2014	11/06/2014	A	109.95	113.50		0.00	-3.55	0.00	0.00
75.0	BANK OF AMERICA CORPORATION COM									
060505104	07/02/2014	12/30/2013	A	1,185.80	1,168.50		0.00	17.30	0.00	0.00
45.0	BERKLEY W R CORP COM									
084423102	01/03/2014	12/30/2013	A	1,922.36	1,947.15		0.00	-24.79	0.00	0.00
10.0	BERKLEY W R CORP COM									
084423102	01/06/2014	12/30/2013	A	425.10	432.70		0.00	-7.60	0.00	0.00
15.0	BHP BILLITON PLC SPONSORED ADR									
05545E209	11/18/2014	04/07/2014	A	778.49	957.60		0.00	-179.11	0.00	0.00
65.0	BHP BILLITON PLC SPONSORED ADR									
05545E209	12/09/2014	04/07/2014	A	2,856.03	4,149.60		0.00	-1,293.57	0.00	0.00
70.0	BHP BILLITON PLC SPONSORED ADR									
05545E209	12/09/2014	05/06/2014	A	3,075.73	4,531.77		0.00	-1,456.04	0.00	0.00
30.0	BHP BILLITON PLC SPONSORED ADR									
05545E209	12/09/2014	08/04/2014	A	1,318.17	2,060.67		0.00	-742.50	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 10 of 81

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA

State: PA
Questions? ☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
10.0	BLACKROCK INC COM									
09247X101	05/27/2014	12/31/2013	A	3,046.63	3,175.50		0.00	-128.87	0.00	0.00
35.0	BOEING CO COM									
097023105	04/03/2014	12/30/2013	A	4,504.75	4,756.15		0.00	-251.40	0.00	0.00
45.0	CANADIAN NAT RES LTD COM									
136385101	08/04/2014	05/06/2014	A	1,909.75	1,849.48		0.00	60.27	0.00	0.00
15.0	CANADIAN NAT RES LTD COM									
136385101	10/06/2014	05/06/2014	A	554.84	616.49		0.00	-61.65	0.00	0.00
50.0	CANADIAN NAT RES LTD COM									
136385101	10/06/2014	07/08/2014	A	1,849.45	2,299.00		0.00	-449.55	0.00	0.00
95.0	CHEVRON CORP NEW COM									
166764100	04/03/2014	12/30/2013	A	11,316.19	11,827.50		0.00	-511.31	0.00	0.00
240.0	CISCO SYS INC COM									
17275R102	01/03/2014	12/30/2013	A	5,256.16	5,354.16		0.00	-98.00	0.00	0.00
100.0	CITIGROUP INC COM NEW									
172967424	07/02/2014	12/30/2013	A	4,796.09	5,193.00		0.00	-396.91	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 11 of 81

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
10.0	CNOOC LTD SPONSORED ADR									
126132109	12/09/2014	08/04/2014	A	1,299.57	1,825.40		0.00	-525.83	0.00	0.00
25.0	COMCAST CORP NEW CL A									
20030N101	01/03/2014	12/30/2013	A	1,273.47	1,297.75		0.00	-24.28	0.00	0.00
300.0	COMPANHIA ENERGETICA DE MINA SP ADR N-V PFD									
204409601	10/06/2014	07/08/2014	A	1,848.55	2,328.00		0.00	-479.45	0.00	0.00
75.0	CONVERSANT, INC COM									
92046N102	02/04/2014	02/07/2014	A	1,577.30	1,749.00		0.00	-171.70	0.00	0.00
100.0	CREDIT SUISSE GROUP SPONSORED ADR									
225401108	07/08/2014	12/30/2013	A	2,861.13	3,089.00		0.00	-227.87	0.00	0.00
325.0	CREDIT SUISSE GROUP SPONSORED ADR									
225401108	09/08/2014	12/30/2013	A	8,902.20	10,039.25		0.00	-1,137.05	0.00	0.00
15.0	CVS HEALTH CORP COM									
126650100	04/03/2014	12/30/2013	A	1,121.23	1,074.13		0.00	47.10	0.00	0.00
30.0	DIAGEO PLC SPON ADR NEW									
25243Q205	02/10/2014	12/30/2013	A	3,620.33	3,942.00		0.00	-321.67	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
10.0	DICKS SPORTING GOODS INC COM									
253393102	02/04/2014	12/30/2013	A	501.59	577.00		0.00	-75.41	0.00	0.00
15.0	DICKS SPORTING GOODS INC COM									
253393102	05/02/2014	12/30/2013	A	780.43	865.50		0.00	-85.07	0.00	0.00
15.0	ENDO INTL PLC SHS									
G30401106	09/04/2014	05/02/2014	A	944.83	987.60		0.00	-42.77	0.00	0.00
15.0	GENUINE PARTS CO COM									
372460105	05/27/2014	12/31/2013	A	1,287.42	1,252.95		0.00	34.47	0.00	0.00
55.0	GILEAD SCIENCES INC COM									
375558103	01/03/2014	12/30/2013	A	4,088.07	4,123.35		0.00	-35.28	0.00	0.00
100.0	GILEAD SCIENCES INC COM									
375558103	04/03/2014	12/30/2013	A	7,303.93	7,496.99		0.00	-193.06	0.00	0.00
60.0	GLAXOSMITHKLINE PLC SPONSORED ADR									
37733W105	08/04/2014	12/30/2013	A	2,909.93	3,187.20		0.00	-277.27	0.00	0.00
5.0	HALYARD HEALTH INC COM									
40650V100	11/10/2014	12/31/2013	A	183.60	178.16		0.00	5.44	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 13 of 81

Payer's Name and Address:

ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Account Number:

000031
26-3528330
24-0568185

Recipient's Name and Address:

LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

State:

PA

Questions?

(570)476-3900

☐ Corrected

☐ 2nd TIN notice

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
10.0	HENRY JACK & ASSOC INC COM									
426281101	08/04/2014	01/06/2014	A	589.48	591.80		0.00	-2.32	0.00	0.00
40.0	HOME DEPOT INC COM									
437076102	05/27/2014	12/30/2013	A	3,194.02	3,274.80		0.00	-80.78	0.00	0.00
65.0	HONEYWELL INTL INC COM									
438516106	05/27/2014	12/31/2013	A	6,006.00	5,916.95		0.00	89.05	0.00	0.00
15.0	INTERNATIONAL BUSINESS MACHS COM									
459200101	05/27/2014	12/30/2013	A	2,769.85	2,793.30		0.00	-23.45	0.00	0.00
10.0	INTERNATIONAL BUSINESS MACHS COM									
459200101	07/21/2014	12/30/2013	A	1,907.56	1,862.20		0.00	45.36	0.00	0.00
95.0	JPMORGAN CHASE & CO COM									
46625H100	05/27/2014	12/30/2013	A	5,235.57	5,504.06		0.00	-268.49	0.00	0.00
15.0	KEURIG GREEN MTN INC COM									
49271M100	05/02/2014	01/06/2014	A	1,367.22	1,158.60		0.00	208.62	0.00	0.00
40.0	LEIDOS HLDGS INC COM									
525327102	10/03/2014	06/04/2014	A	1,377.97	1,495.60		0.00	-117.63	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 14 of 81

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

State: PA
Questions? (570)476-3900

☐ Corrected ☐ 2nd TIN notice

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
235.0	LLOYDS BANKING GROUP PLC SPONSORED ADR									
539439109	05/06/2014	12/30/2013	A	1,257.62	1,240.80		0.00	16.82	0.00	0.00
425.0	LLOYDS BANKING GROUP PLC SPONSORED ADR									
539439109	06/09/2014	12/30/2013	A	2,249.04	2,244.00		0.00	5.04	0.00	0.00
210.0	LLOYDS BANKING GROUP PLC SPONSORED ADR									
539439109	07/08/2014	12/30/2013	A	1,060.89	1,108.80		0.00	-47.91	0.00	0.00
455.0	LLOYDS BANKING GROUP PLC SPONSORED ADR									
539439109	08/04/2014	12/30/2013	A	2,268.12	2,402.40		0.00	-134.28	0.00	0.00
25.0	MASTERCARD INC CL A									
57636Q104	07/21/2014	12/30/2013	A	1,932.70	2,084.88		0.00	-152.18	0.00	0.00
85.0	METLIFE INC COM									
59156R108	10/03/2014	12/30/2013	A	4,523.25	4,548.34		0.00	-25.09	0.00	0.00
50.0	NIPPON TELEG & TEL CORP SPONSORED ADR									
654624105	12/09/2014	08/04/2014	A	1,300.97	1,663.50		0.00	-362.53	0.00	0.00
15.0	NOKIA CORP SPONSORED ADR									
654902204	11/18/2014	09/08/2014	A	119.13	127.59		0.00	-8.46	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 15 of 81

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
503.226	NUVEEN INVT FDS INC R ESTSEC A									
670678705	07/22/2014	01/02/2014	A	11,700.00	9,772.65		0.00	1,927.35	0.00	0.00
30.0	OLD REP INTL CORP COM									
680223104	08/04/2014	01/06/2014	A	437.39	507.60		0.00	-70.21	0.00	0.00
50.0	OLIN CORP COM PAR \$1									
680665205	11/06/2014	01/06/2014	A	1,246.02	1,427.00		0.00	-180.98	0.00	0.00
40.0	OLIN CORP COM PAR \$1									
680665205	11/06/2014	04/03/2014	A	996.81	1,149.60		0.00	-152.79	0.00	0.00
15.0	ONEOK INC NEW COM									
682680103	11/06/2014	02/04/2014	A	837.88	912.00		0.00	-74.12	0.00	0.00
15.0	ONEOK INC NEW COM									
682680103	11/06/2014	05/02/2014	A	837.88	949.95		0.00	-112.07	0.00	0.00
45.0	ORACLE CORP COM									
68389X105	07/21/2014	12/30/2013	A	1,798.61	1,711.80		0.00	86.81	0.00	0.00
15.0	PATTERSON UTI ENERGY INC COM									
703481101	09/04/2014	04/03/2014	A	513.44	469.05		0.00	44.39	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 16 of 81

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
20.0	PATTERSON UTI ENERGY INC COM									
703481101	11/06/2014	04/03/2014	A	437.40	625.40		0.00	-188.00	0.00	0.00
25.0	PATTERSON UTI ENERGY INC COM									
703481101	11/06/2014	05/02/2014	A	546.75	830.00		0.00	-283.25	0.00	0.00
15.0	PATTERSON UTI ENERGY INC COM									
703481101	11/06/2014	07/07/2014	A	328.05	539.10		0.00	-211.05	0.00	0.00
30.0	PHILLIPS 66 COM									
718546104	05/27/2014	12/31/2013	A	2,460.27	2,265.60		0.00	194.67	0.00	0.00
8492.537	PIMCO FDS NY MUNI BD D									
72201P134	11/24/2014	01/02/2014	A	79,660.00	89,341.49		0.00	-9,681.49	0.00	0.00
15.0	PPG INDS INC COM									
693506107	10/03/2014	01/03/2014	A	2,876.18	2,840.85		0.00	35.33	0.00	0.00
20.0	ROYAL DUTCH SHELL PLC SPON ADR B									
780259107	02/10/2014	12/30/2013	A	1,466.17	1,492.20		0.00	-26.03	0.00	0.00
15.0	ROYAL DUTCH SHELL PLC SPON ADR B									
780259107	06/09/2014	12/30/2013	A	1,244.37	1,119.15		0.00	125.22	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 17 of 81

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: PA
Questions? (570)476-3900

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

☐ Corrected ☐ 2nd TIN notice

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
60.0	SEAGATE TECHNOLOGY PLC SHS									
G7945M107	05/27/2014	12/31/2013	A	3,202.25	3,388.14		0.00	-185.89	0.00	0.00
75.0	SK TELECOM LTD SPONSORED ADR									
78440P108	03/12/2014	02/10/2014	A	1,583.22	1,595.63		0.00	-12.41	0.00	0.00
285.0	SOUTHERN COPPER CORP COM									
84265V105	10/06/2014	07/08/2014	A	8,231.79	9,635.28		0.00	-1,403.49	0.00	0.00
65.0	SOUTHERN COPPER CORP COM									
84265V105	10/06/2014	08/04/2014	A	1,877.42	2,154.75		0.00	-277.33	0.00	0.00
150.0	STATOIL ASA SPONSORED ADR									
85771P102	12/09/2014	05/06/2014	A	2,569.44	4,644.00		0.00	-2,074.56	0.00	0.00
265.0	SUMITOMO MITSUI FINL GROUP I SPONSORED ADR									
86562M209	11/18/2014	04/07/2014	A	2,019.28	2,278.47		0.00	-259.19	0.00	0.00
30.0	TEREX CORP NEW COM									
880779103	08/04/2014	12/30/2013	A	1,029.57	1,249.80		0.00	-220.23	0.00	0.00
35.0	TEREX CORP NEW COM									
880779103	10/03/2014	12/30/2013	A	1,125.22	1,458.10		0.00	-332.88	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 18 of 81

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
Covered (Box 5 is not checked)

Description of property (Box 1a)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
20.0	TEREX CORP NEW COM									
880779103	11/06/2014	12/30/2013	A	570.78	833.20		0.00	-262.42	0.00	0.00
55.0	VERIZON COMMUNICATIONS COM									
92343V104	01/03/2014	12/30/2013	A	2,657.00	2,703.24		0.00	-46.24	0.00	0.00
42.0	VERIZON COMMUNICATIONS COM									
92343V104	04/07/2014	12/30/2013	A	2,012.61	2,064.30		0.00	-51.69	0.00	0.00
0.2728	VODAFONE GROUP PLC NEW SPNSR ADR NO PAR									
92857W308	03/07/2014	12/30/2013	A	11.22	19.53		0.00	-8.31	0.00	0.00
80.0	WAL MART STORES INC COM									
931142103	04/03/2014	12/30/2013	A	6,183.10	6,286.39		0.00	-103.29	0.00	0.00
20.0	WALGREEN CO COM									
931422109	01/03/2014	12/30/2013	A	1,134.18	1,156.00		0.00	-21.82	0.00	0.00
40.0	WALGREEN CO COM									
931422109	07/02/2014	12/30/2013	A	2,919.53	2,312.00		0.00	607.53	0.00	0.00
110.0	WESTPAC BKG CORP SPONSORED ADR									
961214301	04/07/2014	12/30/2013	A	3,497.48	3,195.49		0.00	301.99	0.00	0.00
Total Short Term Sales Reported on 1099-B				299,225.35	323,222.16		0.00	-23,996.81	0.00	0.00

Report on Form 8949, Part I, with Box A checked

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 19 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

2014 Form 1099-B: Proceeds from Broker and Barter Exchange Transactions

OMB No. 1545-0715

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
Short Term Sales Reported on 1099-B										
25.0	3-D SYS CORP DEL COM NEW									
88554D205	04/03/2014	12/30/2013	B	1,467.96	2,299.00		0.00	831.04	0.00	0.00
45.0	AARONS INC COM PAR \$0.50									
002535300	09/04/2014	06/04/2014	B	1,165.47	1,507.50		0.00	-342.03	0.00	0.00
50.0	ABB LTD SPONSORED ADR									
000375204	04/07/2014	12/30/2013	B	1,285.22	1,323.00		0.00	-37.78	0.00	0.00
120.0	ABB LTD SPONSORED ADR									
000375204	12/09/2014	12/30/2013	B	2,564.34	3,175.19		0.00	-610.85	0.00	0.00
70.0	ACXIOM CORP COM									
005125109	07/07/2014	12/30/2013	B	1,499.40	2,575.29		0.00	-1,075.89	0.00	0.00
10.0	ADVANCE AUTO PARTS INC COM									
00751Y106	01/06/2014	12/30/2013	B	1,116.68	1,096.40		0.00	20.28	0.00	0.00
25.0	ADVANCE AUTO PARTS INC COM									
00751Y106	03/06/2014	12/30/2013	B	3,171.44	2,741.00		0.00	430.44	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
5.0	ADVANCE AUTO PARTS INC COM									
00751Y106	04/03/2014	12/30/2013	B	634.88	548.20		0.00	86.68	0.00	0.00
5.0	ADVANCE AUTO PARTS INC COM									
00751Y106	06/04/2014	12/30/2013	B	622.43	548.20		0.00	74.23	0.00	0.00
445.0	AEGON N V NY REGISTRY SH									
007924103	07/08/2014	12/30/2013	B	3,876.22	4,214.10	W	337.88	0.00	0.00	0.00
65.0	AES CORP COM									
00130H105	07/02/2014	04/03/2014	B	999.35	935.22		0.00	64.13	0.00	0.00
75.0	AES CORP COM									
00130H105	07/21/2014	04/03/2014	B	1,133.26	1,079.10		0.00	54.16	0.00	0.00
5.0	AFFILIATED MANAGERS GROUP COM									
008252108	02/04/2014	12/30/2013	B	966.33	1,076.20		0.00	-109.87	0.00	0.00
15.0	AFFILIATED MANAGERS GROUP COM									
008252108	06/04/2014	12/30/2013	B	2,834.57	3,228.60		0.00	-394.03	0.00	0.00
10.0	AGCO CORP COM									
001084102	02/04/2014	12/30/2013	B	518.99	585.80		0.00	-66.81	0.00	0.00
15.0	AGCO CORP COM									
001084102	09/04/2014	12/30/2013	B	724.93	878.70		0.00	-153.77	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 21 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
75.0	AGRIUM INC COM									
008916108	07/08/2014	12/30/2013	B	6,736.35	6,855.74		0.00	-119.39	0.00	0.00
15.0	ALASKA AIR GROUP INC COM									
011659109	06/04/2014	12/30/2013	B	1,489.16	1,080.90		0.00	408.26	0.00	0.00
10.0	ALASKA AIR GROUP INC COM									
011659109	07/07/2014	12/30/2013	B	970.97	720.60		0.00	250.37	0.00	0.00
55.0	ALBEMARLE CORP COM									
012553101	04/03/2014	12/30/2013	B	3,701.96	3,483.14		0.00	218.82	0.00	0.00
10.0	ALLIANCE DATA SYSTEMS CORP COM									
018581108	01/06/2014	12/30/2013	B	2,597.25	2,599.50		0.00	-2.25	0.00	0.00
10.0	ALLIANCE DATA SYSTEMS CORP COM									
018581108	04/03/2014	12/30/2013	B	2,700.15	2,599.50		0.00	100.65	0.00	0.00
10.0	ALLIANT TECHSYSTEMS INC COM									
018804104	03/06/2014	12/30/2013	B	1,371.47	1,215.60		0.00	155.87	0.00	0.00
585.0	AMBEV SA SPONSORED ADR									
02319V103	05/06/2014	04/07/2014	B	4,242.14	4,443.95		0.00	-201.81	0.00	0.00
80.0	AMERICAN EAGLE OUTFITTERS NE COM									
02553E106	12/08/2014	09/04/2014	B	965.61	1,141.56		0.00	-175.95	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 22 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
65.0	ANHEUSER BUSCH INBEV SA/NV SPONSORED ADR									
03524A108	08/04/2014	12/30/2013	B	7,067.94	6,853.60		0.00	214.34	0.00	0.00
35.0	APOLLO ED GROUP INC CL A									
037604105	05/02/2014	01/06/2014	B	1,020.57	950.60		0.00	69.97	0.00	0.00
125.0	ASTRAZENECA PLC SPONSORED ADR									
046353108	02/10/2014	12/30/2013	B	8,036.24	7,442.50		0.00	593.74	0.00	0.00
30.0	ASTRAZENECA PLC SPONSORED ADR									
046353108	11/18/2014	12/30/2013	B	2,210.07	1,786.20		0.00	423.87	0.00	0.00
120.0	AVIVA PLC ADR									
05382A104	05/06/2014	12/30/2013	B	2,150.99	1,796.39		0.00	354.60	0.00	0.00
5.0	B/E AEROSPACE INC COM									
073302101	05/02/2014	12/30/2013	B	442.59	431.30		0.00	11.29	0.00	0.00
30.0	B/E AEROSPACE INC COM									
073302101	08/04/2014	12/30/2013	B	2,567.94	2,587.80		0.00	-19.86	0.00	0.00
40.0	B/E AEROSPACE INC COM									
073302101	09/04/2014	12/30/2013	B	3,333.52	3,450.40		0.00	-116.88	0.00	0.00
15.0	B/E AEROSPACE INC COM									
073302101	11/06/2014	12/30/2013	B	1,115.52	1,293.90		0.00	-178.38	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 23 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
5.0	BAIDU INC SPON ADR REP A									
056752108	08/04/2014	12/30/2013	B	1,100.37	870.55		0.00	229.82	0.00	0.00
5.0	BAIDU INC SPON ADR REP A									
056752108	11/18/2014	12/30/2013	B	1,213.37	870.55		0.00	342.82	0.00	0.00
15.0	BALLY TECHNOLOGIES INC COM									
05874B107	06/04/2014	05/02/2014	B	853.19	928.20		0.00	-75.01	0.00	0.00
0.14	BANCO BILBAO VIZCAYA ARGENTA SPONSORED ADR									
05946K101	05/15/2014	04/29/2014	B	1.65	1.73		0.00	-0.08	0.00	0.00
145.0	BANCO SANTANDER SA ADR									
05964H105	11/18/2014	10/06/2014	B	1,222.61	1,356.56		0.00	-133.95	0.00	0.00
65.0	BANCORPSOUTH INC COM									
059692103	02/04/2014	12/30/2013	B	1,493.67	1,649.05		0.00	-155.38	0.00	0.00
100.0	BANCORPSOUTH INC COM									
059692103	08/04/2014	12/30/2013	B	2,045.37	2,537.00		0.00	-491.63	0.00	0.00
50.0	BANCORPSOUTH INC COM									
059692103	12/08/2014	12/30/2013	B	1,099.50	1,268.50		0.00	-169.00	0.00	0.00
90.0	BHP BILLITON LTD SPONSORED ADR									
088606108	03/12/2014	12/30/2013	B	5,749.99	6,096.60		0.00	-346.61	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Account Number: 000031
 Recipient's Tax ID Number: 26-3528330
 Payer's Federal ID Number: 24-0568185
 Payer's State ID Number: PA
 State: (570)476-3900
 Questions? ☐ 2nd TIN notice

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
 For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
 Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
130.0	BHP BILLITON LTD SPONSORED ADR									
088606108	05/06/2014	12/30/2013	B	9,087.25	8,806.20		0.00	281.05	0.00	0.00
50.0	BHP BILLITON PLC SPONSORED ADR									
05545E209	02/10/2014	12/30/2013	B	2,975.44	3,076.50		0.00	-101.06	0.00	0.00
10.0	BIG LOTS INC COM									
089302103	10/03/2014	06/04/2014	B	428.89	434.30		0.00	-5.41	0.00	0.00
15.0	BITAUTO HLDGS LTD SPONSORED ADS									
091727107	08/04/2014	05/06/2014	B	898.93	583.19		0.00	315.74	0.00	0.00
25.0	BITAUTO HLDGS LTD SPONSORED ADS									
091727107	09/08/2014	05/06/2014	B	2,322.70	971.99		0.00	1,350.71	0.00	0.00
10.0	BITAUTO HLDGS LTD SPONSORED ADS									
091727107	11/18/2014	05/06/2014	B	930.58	388.80		0.00	541.78	0.00	0.00
5.0	BRINKER INTL INC COM									
109641100	04/03/2014	12/30/2013	B	264.97	233.05		0.00	31.92	0.00	0.00
65.0	BRINKER INTL INC COM									
109641100	05/02/2014	12/30/2013	B	3,218.72	3,029.65		0.00	189.07	0.00	0.00
40.0	BRINKER INTL INC COM									
109641100	07/07/2014	12/30/2013	B	1,915.15	1,864.40		0.00	50.75	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 25 of 81

Account Number: 000031
 Recipient's Tax ID Number: 26-3528330
 Payer's Federal ID Number: 24-0568185
 Payer's State ID Number: PA
 State: (570)476-3900
 Questions? ☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
 For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
 Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
10.0	CATAMARAN CORP COM									
148887102	12/09/2014	08/04/2014	B	508.68	434.98		0.00	73.70	0.00	0.00
30.0	CHEESECAKE FACTORY INC COM									
163072101	01/06/2014	12/30/2013	B	1,415.07	1,454.40		0.00	-39.33	0.00	0.00
10.0	CHEESECAKE FACTORY INC COM									
163072101	06/04/2014	12/30/2013	B	454.69	484.80		0.00	-30.11	0.00	0.00
30.0	CHEESECAKE FACTORY INC COM									
163072101	07/07/2014	12/30/2013	B	1,401.56	1,454.40		0.00	-52.84	0.00	0.00
5.0	CIMAREX ENERGY CO COM									
171798101	10/03/2014	04/03/2014	B	610.78	593.35		0.00	17.43	0.00	0.00
10.0	CIMAREX ENERGY CO COM									
171798101	12/08/2014	04/03/2014	B	1,001.97	1,186.70		0.00	-184.73	0.00	0.00
5.0	CITY NATL CORP COM									
178566105	01/06/2014	12/30/2013	B	383.44	392.50		0.00	-9.06	0.00	0.00
30.0	CITY NATL CORP COM									
178566105	12/08/2014	12/30/2013	B	2,384.36	2,355.00		0.00	29.36	0.00	0.00
5.0	CNOOC LTD SPONSORED ADR									
126132109	11/18/2014	07/08/2014	B	734.68	877.70		0.00	-143.02	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 26 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
10.0	CNOOC LTD SPONSORED ADR									
126132109	12/09/2014	07/08/2014	B	1,299.57	1,755.40		0.00	-455.83	0.00	0.00
290.0	COMPANHIA ENERGETICA DE MINA SP ADR N-V PFD									
204409601	09/08/2014	05/06/2014	B	2,372.72	2,119.40		0.00	253.32	0.00	0.00
20.0	COMPANHIA ENERGETICA DE MINA SP ADR N-V PFD									
204409601	10/06/2014	05/06/2014	B	123.24	146.17		0.00	-22.93	0.00	0.00
20.0	COOPER COS INC COM NEW									
216648402	01/06/2014	12/30/2013	B	2,438.35	2,500.60		0.00	-62.25	0.00	0.00
55.0	CORRECTIONS CORP AMER NEW COM NEW									
22025Y407	06/04/2014	02/04/2014	B	1,784.16	1,827.64		0.00	-43.48	0.00	0.00
30.0	COVANCE INC COM									
222816100	09/04/2014	12/30/2013	B	2,534.10	2,643.00		0.00	-108.90	0.00	0.00
40.0	DAIMLER AG REG SHS									
D1668R123	08/04/2014	12/30/2013	B	3,314.32	3,483.60		0.00	-169.28	0.00	0.00
15.0	DELUXE CORP COM									
248019101	10/03/2014	12/30/2013	B	829.79	780.90		0.00	48.89	0.00	0.00
170.0	DEUTSCHE BANK AG NAMEN AKT									
D18190898	03/12/2014	02/10/2014	B	7,685.56	8,132.46		0.00	-446.90	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

State: PA
Questions? (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
60.0	EMBRAER S A SP ADR REP 4 COM									
29082A107	11/18/2014	10/06/2014	B	2,267.37	2,346.80		0.00	-79.43	0.00	0.00
220.0	ENCANA CORP COM									
292505104	07/08/2014	03/12/2014	B	4,939.00	4,367.00		0.00	572.00	0.00	0.00
30.0	ENDO HEALTH SOLUTIONS INC COM									
29264F205	01/06/2014	12/30/2013	B	1,946.14	2,008.80		0.00	-62.66	0.00	0.00
45.0	ENDO INTL PLC SHS									
G30401106	09/04/2014	12/30/2013	B	2,834.48	3,013.20		0.00	-178.72	0.00	0.00
55.0	ENERPLUS CORP COM									
292766102	07/08/2014	05/06/2014	B	1,336.47	1,218.97		0.00	117.50	0.00	0.00
95.0	ENERPLUS CORP COM									
292766102	08/04/2014	05/06/2014	B	2,148.95	2,105.48		0.00	43.47	0.00	0.00
145.0	ENI S P A SPONSORED ADR									
26874R108	02/10/2014	12/30/2013	B	6,555.62	7,016.23		0.00	-460.61	0.00	0.00
65.0	ENI S P A SPONSORED ADR									
26874R108	04/07/2014	12/30/2013	B	3,240.82	3,145.21		0.00	95.61	0.00	0.00
45.0	ENSCO PLC SHS CLASS A									
G3157S106	10/03/2014	12/30/2013	B	1,746.86	2,549.25		0.00	-802.39	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Account Number: 000031
 Recipient's Tax ID Number: 26-3528330
 Payer's Federal ID Number: 24-0568185
 Payer's State ID Number: PA
 State: (570)476-3900
 Questions? ☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
 For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
 Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
65.0	FIDELITY NATIONAL FINANCIAL FNF GROUP COM									
31620R303	07/09/2014	05/02/2014	B	1,788.11	1,819.79		0.00	-31.68	0.00	0.00
21.0	FIDELITY NATIONAL FINANCIAL FNFV GROUP COM									
31620R402	07/09/2014	05/02/2014	B	327.80	360.60		0.00	-32.80	0.00	0.00
0.6645	FIDELITY NATIONAL FINANCIAL FNFV GROUP COM									
31620R402	07/15/2014	05/02/2014	B	10.63	11.41		0.00	-0.78	0.00	0.00
85.0	FIRST NIAGARA FINL GP INC COM									
33582V108	01/06/2014	12/30/2013	B	875.48	901.00		0.00	-25.52	0.00	0.00
180.0	FIRST NIAGARA FINL GP INC COM									
33582V108	05/02/2014	12/30/2013	B	1,584.32	1,908.00		0.00	-323.68	0.00	0.00
25.0	FIRSTMERIT CORP COM									
337915102	01/06/2014	12/30/2013	B	539.24	555.50		0.00	-16.26	0.00	0.00
40.0	FIRSTMERIT CORP COM									
337915102	04/03/2014	12/30/2013	B	848.38	888.80		0.00	-40.42	0.00	0.00
70.0	FIRSTMERIT CORP COM									
337915102	05/02/2014	12/30/2013	B	1,347.47	1,555.40		0.00	-207.93	0.00	0.00
95.0	FREEMPORT-MCMORAN COPPER & GO COM									
35671D857	04/03/2014	12/30/2013	B	3,172.97	3,582.45		0.00	-409.48	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 29 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)			Form 8949		Code if any		Adjustments		Net Gain or Loss		Federal Income Tax Withheld		State Tax Withheld	
CUSIP Number	Date Sold or Disposed	Date Acquired	Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	(Box 1f)	(Box 1g)				(Box 4)		(Box 16)	
50.0	GENTEX CORP COM													
371901109	04/03/2014	12/30/2013	B	1,547.46	1,643.50		0.00		-96.04		0.00		0.00	
65.0	GRIFOLS S A SP ADR REP B NVT													
398438408	12/09/2014	02/10/2014	B	2,159.25	2,538.38		0.00		-379.13		0.00		0.00	
10.0	HANESBRANDS INC COM													
410345102	05/02/2014	12/30/2013	B	811.93	696.40		0.00		115.53		0.00		0.00	
20.0	HCC INS HLDGS INC COM													
404132102	02/04/2014	12/30/2013	B	834.98	916.80		0.00		-81.82		0.00		0.00	
20.0	HENRY JACK & ASSOC INC COM													
426281101	04/03/2014	12/30/2013	B	1,121.17	1,178.40		0.00		-57.23		0.00		0.00	
15.0	HENRY JACK & ASSOC INC COM													
426281101	08/04/2014	12/30/2013	B	884.23	883.80		0.00		0.43		0.00		0.00	
30.0	HITACHI LTD ADR 10 COM													
433578507	09/08/2014	12/30/2013	B	2,300.34	2,287.20		0.00		13.14		0.00		0.00	
35.0	HOLLYFRONTIER CORP COM													
436106108	07/07/2014	12/30/2013	B	1,551.86	1,705.55		0.00		-153.69		0.00		0.00	
190.0	ING GROEP N V SPONSORED ADR													
456837103	05/06/2014	12/30/2013	B	2,673.56	2,644.80		0.00		28.76		0.00		0.00	

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 30 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)				Form 8949		Code		Adjustments		Net Gain		Federal		State	
CUSIP	Date Sold or Disposed	Date Acquired	(Box 1c)	(Box 1b)	Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	(Box 1f)	(Box 1g)	or Loss	Tax Withheld (Box 4)	Income Tax Withheld (Box 16)			
10.0	KEURIG GREEN MTN INC COM														
49271M100	05/02/2014	12/30/2013			B	911.48	755.00		0.00	156.48	0.00	0.00	0.00	0.00	0.00
10.0	KIRBY CORP COM														
497266106	12/08/2014	07/07/2014			B	858.68	1,177.12		0.00	-318.44	0.00	0.00	0.00	0.00	0.00
25.0	KUBOTA CORP ADR														
501173207	08/04/2014	12/30/2013			B	1,609.96	2,088.25		0.00	-478.29	0.00	0.00	0.00	0.00	0.00
25.0	LEIDOS HLDGS INC COM														
525327102	03/06/2014	12/30/2013			B	1,114.23	1,162.25		0.00	-48.02	0.00	0.00	0.00	0.00	0.00
25.0	LEIDOS HLDGS INC COM														
525327102	10/03/2014	12/30/2013			B	861.23	1,162.25		0.00	-301.02	0.00	0.00	0.00	0.00	0.00
105.0	LOUISIANA PAC CORP COM														
546347105	03/06/2014	12/30/2013			B	1,922.52	1,962.44		0.00	-39.92	0.00	0.00	0.00	0.00	0.00
15.0	MAGNA INTL INC COM														
559222401	09/08/2014	12/30/2013			B	1,682.52	1,220.63		0.00	461.89	0.00	0.00	0.00	0.00	0.00
10.0	MEREDITH CORP COM														
589433101	01/06/2014	12/30/2013			B	513.39	519.90		0.00	-6.51	0.00	0.00	0.00	0.00	0.00
15.0	MEREDITH CORP COM														
589433101	05/02/2014	12/30/2013			B	672.73	779.85		0.00	-107.12	0.00	0.00	0.00	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 31 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
565.0	MITSUBISHI UFJ FINL GROUP IN SPONSORED ADR									
606822104	03/12/2014	12/30/2013	B	3,192.19	3,791.15		0.00	-598.96	0.00	0.00
525.0	MITSUBISHI UFJ FINL GROUP IN SPONSORED ADR									
606822104	10/06/2014	12/30/2013	B	2,887.96	3,522.75		0.00	-634.79	0.00	0.00
560.0	MIZUHO FINL GROUP INC SPONSORED ADR									
60687Y109	11/18/2014	04/07/2014	B	1,916.16	2,250.08		0.00	-333.92	0.00	0.00
15.0	MSCI INC COM									
55354G100	02/04/2014	12/30/2013	B	625.03	655.35		0.00	-30.32	0.00	0.00
15.0	MSCI INC COM									
55354G100	12/08/2014	12/30/2013	B	716.39	655.35		0.00	61.04	0.00	0.00
30.0	MURPHY USA INC COM									
626755102	01/06/2014	12/30/2013	B	1,255.47	1,265.10		0.00	-9.63	0.00	0.00
100.0	NATIONAL GRID PLC SPON ADR NEW									
636274300	02/10/2014	12/30/2013	B	6,546.28	6,485.00		0.00	61.28	0.00	0.00
40.0	NIPPON TELEG & TEL CORP SPONSORED ADR									
654624105	04/07/2014	12/30/2013	B	1,046.77	1,074.56		0.00	-27.79	0.00	0.00
415.0	NIPPON TELEG & TEL CORP SPONSORED ADR									
654624105	12/09/2014	12/30/2013	B	10,798.06	11,148.56		0.00	-350.50	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
315.0	NOKIA CORP SPONSORED ADR									
654902204	11/18/2014	12/30/2013	B	2,501.67	2,529.45		0.00	-27.78	0.00	0.00
165.0	NOMURA HLDGS INC SPONSORED ADR									
65535H208	02/10/2014	12/30/2013	B	1,115.71	1,265.55		0.00	-149.84	0.00	0.00
470.0	NOMURA HLDGS INC SPONSORED ADR									
65535H208	04/07/2014	12/30/2013	B	2,947.77	3,604.90		0.00	-657.13	0.00	0.00
35.0	NOVARTIS A G SPONSORED ADR									
66987V109	04/07/2014	12/30/2013	B	2,889.88	2,813.30		0.00	76.58	0.00	0.00
20.0	O REILLY AUTOMOTIVE INC NEW COM									
67103H107	01/03/2014	12/30/2013	B	2,591.77	2,572.40		0.00	19.37	0.00	0.00
30.0	OLD REP INTL CORP COM									
680223104	07/07/2014	12/30/2013	B	501.11	514.50		0.00	-13.39	0.00	0.00
30.0	OLD REP INTL CORP COM									
680223104	08/04/2014	12/30/2013	B	437.39	514.50		0.00	-77.11	0.00	0.00
35.0	OLIN CORP COM PAR \$1									
680665205	02/04/2014	12/30/2013	B	878.13	1,017.42		0.00	-139.29	0.00	0.00
40.0	OLIN CORP COM PAR \$1									
680665205	11/06/2014	12/30/2013	B	996.82	1,162.76		0.00	-165.94	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Account Number: 000031
 Recipient's Tax ID Number: 26-3528330
 Payer's Federal ID Number: 24-0568185
 Payer's State ID Number: PA
 State: (570)476-3900
 Questions? ☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
 For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
 Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
20.0	OMNICARE INC COM									
681904108	03/06/2014	01/06/2014	B	1,157.97	1,209.80		0.00	-51.83	0.00	0.00
10.0	OMNICARE INC COM									
681904108	12/08/2014	01/06/2014	B	706.38	604.90		0.00	101.48	0.00	0.00
0.5	ONE GAS INC COM									
68235P108	02/26/2014	12/30/2013	B	16.53	13.40		0.00	3.13	0.00	0.00
15.0	ONE GAS INC COM									
68235P108	09/04/2014	02/04/2014	B	554.39	499.35		0.00	55.04	0.00	0.00
35.0	ONEOK INC NEW COM									
682680103	10/03/2014	12/30/2013	B	2,239.95	1,912.46		0.00	327.49	0.00	0.00
15.0	ONEOK INC NEW COM									
682680103	11/06/2014	12/30/2013	B	837.88	819.62		0.00	18.26	0.00	0.00
56.262	OPPENHEIMER DEVELOPING MKTS CL A									
683974109	07/22/2014	01/02/2014	B	2,300.00	2,109.83		0.00	190.17	0.00	0.00
40.0	PATTERSON UTI ENERGY INC COM									
703481101	09/04/2014	12/30/2013	B	1,369.16	1,020.40		0.00	348.76	0.00	0.00
65.0	PROGRESSIVE CORP OHIO COM									
743315103	01/03/2014	12/30/2013	B	1,706.22	1,766.69		0.00	-60.47	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 34 of 81

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
☐ Corrected ☐ 2nd TIN notice

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
 Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
65.0	PROGRESSIVE CORP OHIO COM									
743315103	07/21/2014	12/30/2013	B	1,573.61	1,766.69	W	193.08	0.00	0.00	0.00
100.0	QIAGEN NV REG SHS									
N72482107	04/07/2014	02/10/2014	B	2,065.15	2,249.91		0.00	-184.76	0.00	0.00
40.0	QIWI PLC SPON ADR REP B									
74735M108	03/14/2014	02/10/2014	B	1,327.37	1,592.40		0.00	-265.03	0.00	0.00
25.0	RAYMOND JAMES FINANCIAL INC COM									
754730109	05/02/2014	12/30/2013	B	1,242.22	1,292.00		0.00	-49.78	0.00	0.00
20.0	REINSURANCE GROUP AMER INC COM NEW									
759351604	02/04/2014	12/30/2013	B	1,432.57	1,537.20		0.00	-104.63	0.00	0.00
10.0	RESMED INC COM									
761152107	01/06/2014	12/30/2013	B	464.79	472.30		0.00	-7.51	0.00	0.00
10.0	RESMED INC COM									
761152107	07/07/2014	12/30/2013	B	498.38	472.30		0.00	26.08	0.00	0.00
50.0	RESMED INC COM									
761152107	08/04/2014	12/30/2013	B	2,462.44	2,361.50		0.00	100.94	0.00	0.00
10.0	ROCK-TENN CO CL A									
772739207	05/02/2014	12/30/2013	B	963.87	1,047.80		0.00	-83.93	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 35 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)				Form 8949		Code		Adjustments		Net Gain		Federal		State	
CUSIP	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	if any (Box 1f)	if any (Box 1g)	or Loss	Tax Withheld (Box 4)	Income Tax Withheld (Box 16)	Tax Withheld (Box 16)	Income Tax Withheld (Box 4)	Income Tax Withheld (Box 16)	Income Tax Withheld (Box 16)	Income Tax Withheld (Box 16)
5.0	ROSS STORES INC COM														
778296103	01/06/2014	12/30/2013	B	371.64	371.70		0.00	-0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.0	ROSS STORES INC COM														
778296103	02/04/2014	12/30/2013	B	328.84	371.70		0.00	-42.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30.0	ROSS STORES INC COM														
778296103	05/02/2014	12/30/2013	B	2,054.97	2,230.20		0.00	-175.23	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25.0	ROSS STORES INC COM														
778296103	06/04/2014	12/30/2013	B	1,701.46	1,858.50		0.00	-157.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30.0	RYANAIR HLDGS PLC SPONSORED ADR														
783513104	04/07/2014	12/30/2013	B	1,747.76	1,402.17		0.00	345.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
45.0	RYANAIR HLDGS PLC SPONSORED ADR														
783513104	05/06/2014	12/30/2013	B	2,352.56	2,103.25		0.00	249.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35.0	RYANAIR HLDGS PLC SPONSORED ADR														
783513104	08/04/2014	12/30/2013	B	1,900.80	1,635.86		0.00	264.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00
110.0	SANOFI SPONSORED ADR														
80105N105	04/07/2014	12/30/2013	B	5,641.33	5,830.63		0.00	-189.30	0.00	0.00	0.00	0.00	0.00	0.00	0.00
110.0	SHAW COMMUNICATIONS INC CL B CONV														
82028K200	02/10/2014	12/30/2013	B	2,485.07	2,656.39		0.00	-171.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 36 of 81

Account Number: 000031
 Recipient's Tax ID Number: 26-3528330
 Payer's Federal ID Number: 24-0568185
 Payer's State ID Number: PA
 State: (570)476-3900
 Questions? ☐ 2nd TIN notice

Payer's Name and Address:
 ESSA BANK & TRUST
 744 MAIN STREET
 STROUDSBURG, PA 18360

Recipient's Name and Address:
 LESTER G ABELOFF FOUNDATION
 7257 HICKORY LN
 STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
 For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
 Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
25.0	SIEMENS A G SPONSORED ADR									
826197501	07/08/2014	12/30/2013	B	3,202.67	3,454.97		0.00	-252.30	0.00	0.00
55.0	SIEMENS A G SPONSORED ADR									
826197501	08/04/2014	12/30/2013	B	6,655.40	7,600.93		0.00	-945.53	0.00	0.00
20.0	SILGAN HOLDINGS INC COM									
827048109	06/04/2014	02/04/2014	B	971.37	899.60		0.00	71.77	0.00	0.00
120.0	SK TELECOM LTD SPONSORED ADR									
78440P108	03/12/2014	12/30/2013	B	2,533.15	2,954.40		0.00	-421.25	0.00	0.00
65.0	SOUTHWEST AIRLS CO COM									
844741108	07/21/2014	12/30/2013	B	1,797.21	1,225.89		0.00	571.32	0.00	0.00
45.0	STATOIL ASA SPONSORED ADR									
85771P102	07/08/2014	04/07/2014	B	1,361.66	1,244.61		0.00	117.05	0.00	0.00
160.0	STATOIL ASA SPONSORED ADR									
85771P102	12/09/2014	04/07/2014	B	2,740.74	4,425.28		0.00	-1,684.54	0.00	0.00
30.0	STEEL DYNAMICS INC COM									
858119100	12/08/2014	08/04/2014	B	665.08	651.00		0.00	14.08	0.00	0.00
1695.0	SUMITOMO MITSUI FINL GROUP I SPONSORED ADR									
86562M209	11/18/2014	12/30/2013	B	12,915.78	17,760.72		0.00	-4,844.94	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Page 37 of 81

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185

Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

☐ Corrected

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
60.0	SUNCOR ENERGY INC NEW COM									
867224107	12/09/2014	12/30/2013	B	1,749.56	2,082.60		0.00	-333.04	0.00	0.00
300.0	TECO ENERGY INC COM									
872375100	04/03/2014	12/30/2013	B	5,100.18	5,150.97		0.00	-50.79	0.00	0.00
60.0	TEVA PHARMACEUTICAL INDS LTD ADR									
881624209	09/08/2014	05/06/2014	B	3,134.96	3,086.37		0.00	48.59	0.00	0.00
25.0	TOTAL S A SPONSORED ADR									
89151E109	06/09/2014	12/30/2013	B	1,769.46	1,532.05		0.00	237.41	0.00	0.00
15.0	TOWERS WATSON & CO CL A									
891894107	07/07/2014	12/30/2013	B	1,578.11	1,899.45		0.00	-321.34	0.00	0.00
25.0	TRIUMPH GROUP INC NEW COM									
896818101	02/04/2014	12/30/2013	B	1,652.02	1,895.00		0.00	-242.98	0.00	0.00
70.0	TWENTY FIRST CENTY FOX INC CL A									
90130A101	07/02/2014	12/30/2013	B	2,497.68	2,452.80		0.00	44.88	0.00	0.00
75000.0	UNITED STATES TREAS NTS NOTE 1.875% 6/30/15									
912828NLO	01/07/2014	12/30/2013	B	76,769.53	76,833.98		0.00	-64.45	0.00	0.00
75000.0	UNITED STATES TREAS NTS NOTE 1.875% 8/31/17									
912828NW6	01/07/2014	12/30/2013	B	77,041.99	77,062.50		0.00	-20.51	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185
Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ 2nd TIN notice
☐ Corrected

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
50000.0	UNITED STATES TREAS NTS NOTE	2.625%11/15/20								
912828PC8	01/07/2014	12/30/2013	B	51,011.72	50,921.88		0.00	89.84	0.00	0.00
10.0	UNITED THERAPEUTICS CORP DEL COM									
91307C102	07/07/2014	12/30/2013	B	904.57	1,123.40		0.00	-218.83	0.00	0.00
20.0	UNIVERSAL HLTH SVCS INC CL B									
913903100	10/03/2014	12/30/2013	B	2,127.15	1,604.00		0.00	523.15	0.00	0.00
30.0	URS CORP NEW COM									
903236107	10/03/2014	12/30/2013	B	1,706.66	1,573.50		0.00	133.16	0.00	0.00
45.0	VALLEY NATL BANCORP COM									
919794107	01/06/2014	12/30/2013	B	443.69	459.90		0.00	-16.21	0.00	0.00
60.0	VALLEY NATL BANCORP COM									
919794107	02/04/2014	12/30/2013	B	571.20	613.19		0.00	-41.99	0.00	0.00
7.0	VECTRUS INC COM									
92242T101	10/03/2014	12/30/2013	B	151.82	154.09		0.00	-2.27	0.00	0.00
0.7778	VECTRUS INC COM									
92242T101	10/17/2014	12/30/2013	B	15.95	17.12		0.00	-1.17	0.00	0.00
245.0	VEOLIA ENVIRONNEMENT SPONSORED ADR									
92334N103	07/08/2014	12/30/2013	B	4,324.64	3,974.46		0.00	350.18	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service (except as indicated). If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported. For noncovered securities shown on this statement, cost basis information is not being reported to the Internal Revenue Service. The taxpayer is ultimately responsible for the accuracy of their own tax return.

2014 Tax Information Statement

Recipient's Name and Address:
LESTER G ABELOFF FOUNDATION
7257 HICKORY LN
STROUDSBURG, PA 18360

Account Number: 000031
Recipient's Tax ID Number: 26-3528330
Payer's Federal ID Number: 24-0568185

Payer's Name and Address:
ESSA BANK & TRUST
744 MAIN STREET
STROUDSBURG, PA 18360

Payer's State ID Number: PA
State: (570)476-3900
Questions? ☐ Corrected ☐ 2nd TIN notice

Reported to the IRS is proceeds less commissions and option premiums.
For noncovered securities (Box 5 is checked) shown on this statement, cost basis information is not being reported to the IRS.
Cost or Other Basis amounts shown with a "U" are unknown or unsubstantiated.

Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
8000.0	VERIZON COMMUNICATIONS INC NOTE	2.500% 9/15/16								
92343VBN3	11/24/2014	01/07/2014	B	8,237.76	8,296.48		0.00	-58.72	0.00	0.00
20.0	WADDELL & REED FINL INC CL A									
930059100	01/06/2014	12/30/2013	B	1,316.97	1,294.80		0.00	22.17	0.00	0.00
45.0	WADDELL & REED FINL INC CL A									
930059100	11/06/2014	12/30/2013	B	2,158.60	2,913.30		0.00	-754.70	0.00	0.00
25000.0	WELLS FARGO & CO NEW NOTE	5.000% 11/15/14								
949746CRO	11/15/2014	01/07/2014	B	25,000.00	25,917.25		0.00	-917.25	0.00	0.00
35.0	WILEY JOHN & SONS INC CL A									
968223206	10/03/2014	12/30/2013	B	1,942.80	1,929.90		0.00	12.90	0.00	0.00
20.0	WILEY JOHN & SONS INC CL A									
968223206	12/08/2014	12/30/2013	B	1,171.58	1,102.80		0.00	68.78	0.00	0.00
20.0	WORTHINGTON INDS INC COM									
981811102	12/08/2014	05/02/2014	B	744.19	745.80		0.00	-1.61	0.00	0.00
45.0	WYNDHAM WORLDWIDE CORP COM									
98310W108	07/02/2014	12/30/2013	B	3,414.97	3,303.90		0.00	111.07	0.00	0.00
20.0	WYNDHAM WORLDWIDE CORP COM									
98310W108	07/21/2014	12/30/2013	B	1,528.56	1,468.40		0.00	60.16	0.00	0.00
Total Short Term Sales Reported on 1099-B				603,200.18	618,489.83		530.96	-14,758.69	0.00	0.00

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the information is not reported. For noncovered securities shown on this statement, cost basis information is not being reported to the IRS. The taxpayer is ultimately responsible for the accuracy of the information reported.

adj basis for wash sale