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Form

990-PF

Department of the Treasury  
Internal Revenue Service

Return of Private Foundation

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

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Information about Form 990-PF and its instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

OMB No 1545-0052





2014

Open to Public Inspection

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

Name of foundation BERT SANTORA CHARITABLE TRUST		A Employer identification number 26-6094914	
Number and street (or P O box number if mail is not delivered to street address) 5 FORD AVE PO BOX 430		B Telephone number (see instructions) (607) 433-4129	
City or town, state or province, country, and ZIP or foreign postal code ONEONTA, NY 13820		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 2,356,784		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
J Accounting method <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions) )		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule) . . . . .				
	2 Check <input checked="" type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B . . . . .				
	3 Interest on savings and temporary cash investments	2,468	2,468		
	4 Dividends and interest from securities. . . . .	57,725	57,725		
	5a Gross rents . . . . .				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	14,393			
	b Gross sales price for all assets on line 6a 143,081				
	7 Capital gain net income (from Part IV, line 2) . . .		14,393		
	8 Net short-term capital gain . . . . .			0	
	9 Income modifications . . . . .				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold . . . . .				
	c Gross profit or (loss) (attach schedule) . . . . .				
	11 Other income (attach schedule) . . . . .				
	12 <b>Total.</b> Add lines 1 through 11 . . . . .	74,586	74,586		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	10,010	10,010		
	14 Other employee salaries and wages . . . . .		0	0	0
	15 Pension plans, employee benefits . . . . .		0	0	
	16a Legal fees (attach schedule) . . . . .	2,373	0	0	2,373
	b Accounting fees (attach schedule) . . . . .	250	0	0	250
	c Other professional fees (attach schedule) . . . . .				0
	17 Interest . . . . .				0
	18 Taxes (attach schedule) (see instructions) . . . . .	594			594
	19 Depreciation (attach schedule) and depletion . . .	0	0		
	20 Occupancy . . . . .				
	21 Travel, conferences, and meetings . . . . .		0	0	
	22 Printing and publications . . . . .		0	0	
	23 Other expenses (attach schedule) . . . . .	250			250
	24 <b>Total operating and administrative expenses.</b> Add lines 13 through 23 . . . . .	13,477	10,010	0	3,467
	25 Contributions, gifts, grants paid . . . . .	104,000			104,000
	26 <b>Total expenses and disbursements.</b> Add lines 24 and 25	117,477	10,010	0	107,467
	27 Subtract line 26 from line 12				
	a <b>Excess of revenue over expenses and disbursements</b>	-42,891			
	b <b>Net investment income</b> (if negative, enter -0-)		64,576		
c <b>Adjusted net income</b> (if negative, enter -0-)				0	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions )	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing . . . . .	286	471	471
	2	Savings and temporary cash investments . . . . .	183,714	145,491	145,491
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____		0	0
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable . . . . .			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____ 0			
	8	Inventories for sale or use . . . . .			
	9	Prepaid expenses and deferred charges . . . . .			
	10a	Investments—U S and state government obligations (attach schedule)	249,086	 322,924	340,683
	b	Investments—corporate stock (attach schedule) . . . . .	791,155	 779,597	1,341,482
	c	Investments—corporate bonds (attach schedule). . . . .	296,043	 246,289	257,498
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans . . . . .			
	13	Investments—other (attach schedule) . . . . .	286,678	 269,299	271,159
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)				
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	1,806,962	1,764,071	2,356,784	
Liabilities	17	Accounts payable and accrued expenses . . . . .			
	18	Grants payable . . . . .			
	19	Deferred revenue . . . . .			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule) . . . . .			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22) . . . . .		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted . . . . .	0	1,764,071	
	25	Temporarily restricted . . . . .			
	26	Permanently restricted . . . . .	1,806,962		
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds . . . . .			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions) . . . . .	1,806,962	1,764,071	
	31	Total liabilities and net assets/fund balances (see instructions) . . .	1,806,962	1,764,071	

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) . . . . .	11,806,962
2	Enter amount from Part I, line 27a . . . . .	2,-42,891
3	Other increases not included in line 2 (itemize) ▶ _____	3,0
4	Add lines 1, 2, and 3 . . . . .	4,1,764,071
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 .	6,1,764,071

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	See Additional Data Table			
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a See Additional Data Table			
b			
c			
d			
e			

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

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	14,393
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)  If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8 . . . . .	}	3	

Part V

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2013	117,466	2,128,683	0 055182
2012	111,964	2,014,913	0 055568
2011	100,585	1,996,145	0 05039
2010	112,783	1,968,452	0 057295
2009	59,986	1,865,357	0 032158

2	Total of line 1, column (d). . . . .	2	0 250593
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years . . . .	3	0 050119
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5. . . . .	4	2,249,411
5	Multiply line 4 by line 3. . . . .	5	112,738
6	Enter 1% of net investment income (1% of Part I, line 27b). . . . .	6	646
7	Add lines 5 and 6. . . . .	7	113,384
8	Enter qualifying distributions from Part XII, line 4. . . . .	8	107,467

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See  
the Part VI instructions

Part VI

Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a		Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1		1	1,292
Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)					
b		Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b . . . . .		2	0
c		All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)			
2		Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
3		Add lines 1 and 2. . . . .		3	1,292
4		Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0
5		Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0- . . . . .		5	1,292
6		Credits/Payments		7	0
a		2014 estimated tax payments and 2013 overpayment credited to 2014			
b		Exempt foreign organizations—tax withheld at source . . . . .			
c		Tax paid with application for extension of time to file (Form 8868) . . . . .			
d		Backup withholding erroneously withheld . . . . .		6d	
7		Total credits and payments. Add lines 6a through 6d. . . . .		7	0
8		Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached.		8	0
9		Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed . . . . .		9	1,292
10		Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid. . . . .		10	
11		Enter the amount of line 10 to be Credited to 2015 estimated tax <input type="checkbox"/> 0 Refunded <input type="checkbox"/>		11	0

Part VII-A

Statements Regarding Activities

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

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address N/A				
14	Community Bank NA The books are in care of Attn Trust Dept Telephone no (607) 433-4129 Located at 5 FORD AVE PO BOX 430 ONEONTA NY ZIP+4 13820			
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.			
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?	16	Yes	No
See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country				

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? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (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)? (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 ).			
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.	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		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? If "Yes," list the years 20 , 20 , 20 , 20			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions )	2b		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20 , 20 , 20 , 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?			
b	If "Yes," did it have excess business holdings in 2014 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

Part VII-B

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	If any answer is "Yes" to 5a(1)–(5), did <b>any</b> of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	5b		
	Organizations relying on a current notice regarding disaster assistance check here.	<input type="checkbox"/>		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
	If "Yes," attach the statement required by Regulations section 53.4945–5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		No
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		

Part VIII

Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Community Bank NA	Trustee	10,010		
5 Ford Ave PO Box 430	1			
Oneonta, NY 13820				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII

Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services. . . . .		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 TO ASSIST ORGANIZATIONS LISTED IN THE GRANTOR'S WILL BY PROVIDING FUNDS TO ACCOMPLISH THEIR GOALS THROUGH INCOME GENERATED BY THE TRUST ASSETS	104,000
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)	
Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2 N/A	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3. . . . .	



Part X

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities. . . . .	1a	2,162,643
b	Average of monthly cash balances. . . . .	1b	121,023
c	Fair market value of all other assets (see instructions). . . . .	1c	0
d	Total (add lines 1a, b, and c). . . . .	1d	2,283,666
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	2,283,666
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	4	34,255
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,249,411
6	Minimum investment return. Enter 5% of line 5. . . . .	6	112,471

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	112,471
2a	Tax on investment income for 2014 from Part VI, line 5. . . . .	2a	1,292
b	Income tax for 2014 (This does not include the tax from Part VI ). . . . .	2b	
c	Add lines 2a and 2b. . . . .	2c	1,292
3	Distributable amount before adjustments Subtract line 2c from line 1. . . . .	3	111,179
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	0
5	Add lines 3 and 4. . . . .	5	111,179
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	111,179

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	107,467
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	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required). . . . .	3a	0
b	Cash distribution test (attach the required schedule). . . . .	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	107,467
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions). . . . .	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4. . . . .	6	107,467

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				111,179
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only. . . . .			7,305	
b Total for prior years 2012 , 20____, 20____		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009. . . . .	0			
b From 2010. . . . .	0			
c From 2011. . . . .	0			
d From 2012. . . . .	0			
e From 2013. . . . .	0			
f Total of lines 3a through e. . . . .	0			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 107,467				
a Applied to 2013, but not more than line 2a			7,305	
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. . . . .				100,162
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:				
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 instructions . . . . .			0	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015 . . . . .				11,017
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 (see instructions). . . .	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. . . .	0			
b Excess from 2011. . . .	0			
c Excess from 2012. . . .	0			
d Excess from 2013. . . .	0			
e Excess from 2014. . . .	0			

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

1a

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

b

Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

☐ 4942(j)(3) or ☐ 4942(j)(5)

2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed.	Tax year	Prior 3 years			(e) Total
		(a) 2014	(b) 2013	(c) 2012	(d) 2011	
b	85% of line 2a					
c	Qualifying distributions from Part XII, line 4 for each year listed.					
d	Amounts included in line 2c not used directly for active conduct of exempt activities.					
e	Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c.					
3	Complete 3a, b, or c for the alternative test relied upon					
a	"Assets" alternative test—enter					
	(1) Value of all assets					
	(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b	"Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c	"Support" alternative test—enter					
	(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
	(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
	(3) Largest amount of support from an exempt organization					
	(4) Gross investment income					

Part XVSupplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see instructions.)

1

Information Regarding Foundation Managers:

a

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

NONE

b

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

NONE

2

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

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

a

The name, address, and telephone number or email address of the person to whom applications should be addressed

b

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

c

Any submission deadlines

d

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

Part XV

Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total . . . . .			3a	104,000
b Approved for future payment				
Total . . . . .			3b	

Enter gross amounts unless otherwise indicated

(See worksheet in line 13 instructions to verify calculations )

Form **990-PF** (2014)

## Part XVII

<b>1</b>	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		<b>Yes</b>	<b>No</b>
<b>a</b>	Transfers from the reporting foundation to a noncharitable exempt organization of			
	(1) Cash. . . . .	<b>1a(1)</b>		<b>No</b>
	(2) Other assets. . . . .	<b>1a(2)</b>		<b>No</b>
<b>b</b>	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization. . . . .	<b>1b(1)</b>		<b>No</b>
	(2) Purchases of assets from a noncharitable exempt organization. . . . .	<b>1b(2)</b>		<b>No</b>
	(3) Rental of facilities, equipment, or other assets. . . . .	<b>1b(3)</b>		<b>No</b>
	(4) Reimbursement arrangements. . . . .	<b>1b(4)</b>		<b>No</b>
	(5) Loans or loan guarantees. . . . .	<b>1b(5)</b>		<b>No</b>
	(6) Performance of services or membership or fundraising solicitations. . . . .	<b>1b(6)</b>		<b>No</b>
<b>c</b>	Sharing of facilities, equipment, mailing lists, other assets, or paid employees. . . . .	<b>1c</b>		<b>No</b>

[illegible]

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

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

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

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

<b>Sign Here</b>	*****	2015-04-30	*****	May the IRS discuss this return with the preparer shown below (see instr )? <input type="checkbox"/> <b>Yes</b> <input type="checkbox"/> <b>No</b>
	Signature of officer or trustee	Date	Title	

<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed <input type="checkbox"/>	PTIN
	Firm's name <input type="checkbox"/>			Firm's EIN <input type="checkbox"/>	
	Firm's address <input type="checkbox"/>			Phone no	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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 )
366 89 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-01-15
353 03 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-01-15
101 05 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-01-21
254 46 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-01-21
100 PHILLIPS 66		2007-02-05	2014-01-29
100 PHILLIPS 66		2007-08-31	2014-01-29
50 PHILLIPS 66		2008-02-22	2014-01-29
431 7 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-02-18
199 5 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-02-18
107 75 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-02-20

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
367		367	
353		352	1
101		101	
254		254	
7,411		3,077	4,334
7,411		3,794	3,617
3,705		1,821	1,884
432		432	
200		199	1
108		108	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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	
			1
			4,334
			3,617
			1,884
			1

**Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d**

<b>(a)</b> 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>(b)</b> How acquired P—Purchase D—Donation	<b>(c)</b> Date acquired (mo , day, yr )	<b>(d)</b> Date sold (mo , day, yr )
160 77 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-02-20
425 74 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-03-17
194 89 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-03-17
108 3 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-03-20
104 56 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-03-20
901 98 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-04-15
197 27 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-04-15
108 59 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-04-21
39 12 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-04-21
1731 98 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-05-15

## Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
161		161	
426		426	
195		194	1
108		108	
105		105	
902		902	
197		197	
109		109	
39		39	
1,732		1,732	

## Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

[illegible]



Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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 )
353 25 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-05-15
50000 WAL-MART STORES INC NOTE 3 200% 5/15/14		2009-06-23	2014-05-15
249 04 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-05-20
297 38 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-05-20
400 18 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-06-16
269 94 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-06-16
102 91 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-06-20
289 86 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-06-20
393 77 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-07-15
191 73 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-07-15

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
353		352	1
50,000		49,754	246
249		249	
297		297	
400		400	
270		269	1
103		103	
290		290	
394		394	
192		191	1

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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	
			1
			246
			1
			1

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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 )
2009 3 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-07-21
142 76 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-07-21
986 03 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-08-15
321 72 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-08-15
86 26 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-08-20
153 47 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-08-20
769 79 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-09-15
220 04 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-09-15
86 68 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-09-22
210 65 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-09-22

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
2,009		2,009	
143		143	
986		986	
322		321	1
86		86	
153		153	
770		770	
220		219	1
87		87	
211		211	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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	
			1
			1

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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 )
312 62 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-10-15
238 73 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-10-15
665 CDK GLOBAL INC		2007-09-25	2014-10-16
2114 4 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-10-20
55 49 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-10-20
4629 629 PIMCO FUNDS PACIFIC INVESTMENT		2009-09-03	2014-10-21
132 667 CDK GLOBAL INC		2007-09-25	2014-10-27
33 333 CDK GLOBAL INC		2008-02-22	2014-10-27
275 13 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-11-17
293 48 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-11-17

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
313		313	
239		238	1
17		12	5
2,114		2,114	
55		55	
50,648		50,000	648
3,945		2,346	1,599
991		508	483
275		275	
293		293	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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	
			1
			5
			648
			1,599
			483

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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 )
70 59 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-11-20
32 98 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-11-20
277 39 GNMA #603320 5 500% 12/15/17		2006-05-04	2014-12-15
287 02 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2014-12-15
70 97 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2014-12-22
34 31 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2014-12-22
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
71		71	
33		33	
277		277	
287		286	1
71		71	
34		34	
			1,567

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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	
			1

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
WSKG Public Radio PO BOX 3000 Binghamton, NY 13902		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	12,500
Meridale Fire Dept & Emergency Squa 50 COUNTY HWY 10 Meridale, NY 13806		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	18,500
Delaware County Historical Assn 46549 STATE HWY 10 Delhi, NY 13753		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	12,000
Pine Grove Cemetery Assn 1301 HOUGHTALING HOLLOW RD East Meredith, NY 13757		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	3,000
Hanford Mills Museum PO BOX 99 East Meredith, NY 13757		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	30,500
The West Kortright Center 49 WEST KORTRIGHT CHURCH RD East Meredith, NY 13757		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	22,700
Meredith Historical Society Attn Bernice Telian PO BOX 116 Meridale, NY 13806		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	4,800
<b>Total . . . . .</b>			<b>3a</b>	104,000

TY 2014 Accounting Fees Schedule

**Name:** BERT SANTORA CHARITABLE TRUST

**EIN:** 26-6094914

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	250			250

**TY 2014 Investments Corporate  
Bonds Schedule****Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914

<b>Name of Bond</b>	<b>End of Year Book Value</b>	<b>End of Year Fair Market Value</b>
WALMART STORES 3.200% 05/15/14		
ANHEUSER BUSCH 5.000% 01/15/15	48,988	50,089
GENERAL ELECTRIC 5.250% 12/06/	50,169	55,465
NOVARTIS CAP CORP 2.900% 04/24	24,767	25,194
PROCTER & GAMBLE 1.80% 11/15/1	24,937	25,285
CISCO SYSTEMS INC 4.45% 01/15/	24,823	27,523
APPLE INC 5% 1/15/15	24,913	24,973
MICROSOFT 2.125% 11/15/22	22,980	24,258
COCA COLA 1.15% 4/1/18	24,712	24,711

**TY 2014 Investments Corporate  
Stock Schedule**

**Name:** BERT SANTORA CHARITABLE TRUST  
**EIN:** 26-6094914

Name of Stock	End of Year Book Value	End of Year Fair Market Value
3M COMPANY	37,187	82,160
ABBOTT LABORATORIES	13,130	22,510
ABBVIE INC	14,238	32,720
AUTOMATIC DATA PROCESSING INC	19,808	41,685
BB&T	18,285	19,445
COCA COLA CO	20,873	42,220
CONOCOPHILLIPS CO	29,252	34,530
DEVON ENERGY CORP NEW	14,090	12,242
DOW CHEMICAL CO	21,227	22,805
EOG RESOURCES INC	13,703	36,828
EXXON MOBIL CORP	35,384	46,225
GENERAL ELECTRIC CO	26,574	25,270
INTEL CORP	21,315	36,290
IBM	15,773	32,088
JOHNSON & JOHNSON	30,299	52,285
JOHNSON CONTROLS INC	17,701	48,340
MICROSOFT CORP	25,094	46,450
NIKE INC CLASS B	14,084	48,075
PEPSICO INC	28,802	47,280
PFIZER INC	25,741	31,150
PROCTER & GAMBLE CO	29,552	45,545
SEMPRA ENERGY INC	23,235	55,680
SYSCO CORP	33,298	39,690
UNITED PARCEL SVC INC CL B	13,891	22,234
UNITED TECHNOLOGIES CORP	21,466	57,500
VERIZON COMMUNICATIONS CO	14,993	23,390
VIACOM NEW CL B	10,379	18,813
WALGREEN CO	17,778	38,100
WALMART STORES INC	24,238	42,940
WELLS FARGO & CO	17,264	27,410



Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T	28,691	33,590
ILLINOIS TOOL WORKS INC	22,965	47,350
MERCK & CO INC NEW	29,184	45,432
PHILLIPS 66		
ISHARES RUSSELL MIDCAP	20,918	36,880
NOVARTIS	29,185	46,330
ROYAL BANK OF CANADA		

**TY 2014 Investments Government  
Obligations Schedule****Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914**US Government Securities - End of  
Year Book Value:**

123,838

**US Government Securities - End of  
Year Fair Market Value:**

124,190

**State & Local Government  
Securities - End of Year Book  
Value:**

199,086

**State & Local Government  
Securities - End of Year Fair  
Market Value:**

216,493

**TY 2014 Investments - Other Schedule****Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
GNMA POOL #507236 5.5% 7/15/14			
GNMA POOL #603320 5.5% 12/15/1	FMV	7,882	8,326
GNMA POOL #604956 5% 1/15/19	FMV	8,236	8,816
GNMA POOL #4021 5.5% 9/20/22	FMV	1,752	1,849
GNMA POOL #004177 5% 7/20/23	FMV	3,650	3,902
DODGE & COX INT'L STOCK FD	FMV	50,000	50,275
PIMCO TOTAL RETURN FD			
VANGUARD INFL PROTECTED SEC	FMV	50,000	49,202
LOOMIS SAYLES BOND INSTL FD	FMV	50,000	51,007
VANGUARD SHORT-TERM BOND ETF	FMV	24,246	23,985
VANGUARD SHORT-TERM CORP BOND	FMV	23,533	23,889
METROPOLITAN WEST TOTAL RETURN	FMV	50,000	49,908

# TY 2014 Legal Fees Schedule

**Name:** BERT SANTORA CHARITABLE TRUST

**EIN:** 26-6094914

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES - INCOME (ALLOCABLE	2,373			2,373

## TY 2014 Other Expenses Schedule

**Name:** BERT SANTORA CHARITABLE TRUST

**EIN:** 26-6094914

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER NON-ALLOCABLE EXPENSE -	250	0		250

**TY 2014 Taxes Schedule****Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	416	0		416
FEDERAL TAX PAYMENT - PRIOR YE	83	0		83
FOREIGN TAXES ON QUALIFIED FOR	95	0		95