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Form

990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2014

Open to Public Inspection

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

Name of foundation THE HARRY WHALEY CHARITABLE TRUST UNITED BANK INC TRUSTEE		A Employer identification number 27-6573729	
Number and street (or P O box number if mail is not delivered to street address) 514 MARKET STREET		B Telephone number (see instructions) (304) 424-8643	
City or town, state or province, country, and ZIP or foreign postal code PARKERSBURG, WV 26101		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) \$ 2,914,600		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, 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 ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities.	75,732	75,732		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	130,989			
	b Gross sales price for all assets on line 6a 753,585				
	7 Capital gain net income (from Part IV, line 2) . . .		130,989		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	206,721	206,721		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	29,666	26,699		2,967
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	875	0		875
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	2,656	0		0
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	33,197	26,699		3,842
	25 Contributions, gifts, grants paid	140,000			140,000
	26 Total expenses and disbursements. Add lines 24 and 25	173,197	26,699		143,842
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	33,524			
	b Net investment income (if negative, enter -0-)		180,022		
	c Adjusted net income (if negative, enter -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			
	2	Savings and temporary cash investments	78,439	28,078	28,078
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	2,325,033	2,043,001	2,201,256
	c	Investments—corporate bonds (attach schedule).	302,038	301,449	311,767
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	0	363,798	366,526
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15	Other assets (describe ▶ _____)	4,265	6,973	6,973	
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	2,709,775	2,743,299	2,914,600	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)	0	0	
	Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
24		Unrestricted			
25		Temporarily restricted			
26		Permanently restricted			
Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.					
27		Capital stock, trust principal, or current funds	0	0	
28		Paid-in or capital surplus, or land, bldg , and equipment fund	0	0	
29		Retained earnings, accumulated income, endowment, or other funds	2,709,775	2,743,299	
30		Total net assets or fund balances (see instructions)	2,709,775	2,743,299	
31		Total liabilities and net assets/fund balances (see instructions) . . .	2,709,775	2,743,299	

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 2,709,775
2	Enter amount from Part I, line 27a	2 33,524
3	Other increases not included in line 2 (itemize) ▶ _____	3 0
4	Add lines 1, 2, and 3	4 2,743,299
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 2,743,299

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	130,989
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	143,761	2,884,429	0 049840
2012	175,212	2,827,670	0 061963
2011	158,593	2,688,484	0 058990
2010	69,457	2,202,193	0 031540
2009			

2	Total of line 1, column (d).	2	0 202333
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 050583
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	2,932,462
5	Multiply line 4 by line 3.	5	148,333
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	1,800
7	Add lines 5 and 6.	7	150,133
8	Enter qualifying distributions from Part XII, line 4.	8	143,842

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 ☐ and enter "N/A" on line 1			
b		Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b		13,600	
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-)		0	
3		Add lines 1 and 2.		3,600	
4		Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		0	
5		Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		3,600	
6		Credits/Payments			
a		2014 estimated tax payments and 2013 overpayment credited to 2014		6a	2,400
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	2,400
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	1,200
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

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		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 ☐ \$ 0 (2) On foundation managers ☐ \$ 0				
e		Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☐ \$ 0				
2		Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		2		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): ☐ WV				
b		If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by 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 ▶ NONE				
14	The books are in care of ▶ UNITED BANK INC Telephone no ▶ (304) 424-8643 Located at ▶ 514 MARKET STREET PARKERSBURG WV ZIP +4 ▶ 26101			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here ▶ ☐ and enter the amount of tax-exempt interest received or accrued during the year ▶	15		
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	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? ☐ 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)? 1b Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
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?. ☐ Yes ☒ No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions). 2b			
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?. ☐ 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.</i>). 3b			
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

Part VII-B

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes	☒ No	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes	☒ No	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes	☒ No	
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions).	☐ Yes	☒ No	
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes	☒ No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	5b		
	Organizations relying on a current notice regarding disaster assistance check here.	☐		
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?	☐ 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		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?	☐ Yes	☒ 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
UNITED BANK INC	TRUSTEE	29,666	0	0
514 MARKET STREET	5 00			
PARKERSBURG, WV 26101				
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	
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	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3.	0

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	2,890,224
b	Average of monthly cash balances.	1b	86,895
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	2,977,119
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	2,977,119
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	44,657
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,932,462
6	Minimum investment return. Enter 5% of line 5.	6	146,623

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	146,623
2a	Tax on investment income for 2014 from Part VI, line 5.	2a	3,600
b	Income tax for 2014 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	3,600
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	143,023
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	143,023
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	143,023

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	143,842
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	143,842
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	143,842

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				143,023
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009.				
b From 2010.				
c From 2011.				19,656
d From 2012.				37,062
e From 2013.				1,936
f Total of lines 3a through e.	58,654			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 143,842				
a Applied to 2013, but not more than line 2a			0	
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.				143,023
e Remaining amount distributed out of corpus	819			
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	59,473			
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				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions). . .	0			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	59,473			
10 Analysis of line 9				
a Excess from 2010. . . .				
b Excess from 2011. . . .				19,656
c Excess from 2012. . . .				37,062
d Excess from 2013. . . .				1,936
e Excess from 2014. . . .				819

Part XIV

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. . . .

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

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

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

1 Information Regarding Foundation Managers:

■ 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))

• 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

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 <i>Paid during the year</i> CHRIST EVANGELICAL LUTHERAN CHUCH 46TH ST GRAND CENTRAL AVE VIENNA,WV 26105	NONE	PUBLIC CHARITY	CHARITABLE	58,100
HUMANE SOCIETY OF PARKERSBURG 29TH POPLAR STREETS PARKERSBURG,WV 26101	NONE	PUBLIC CHARITY	CHARITABLE	8,400
PLEASANT VALLEY CHURCH ROCK RUN ROAD ST MARYS,WV 26170	NONE	PUBLIC CHARITY	CHARITABLE	15,400
WAYSIDE UNITED METHODIST CHURCH 3001 GRAND CENTRAL AVE VIENNA,WV 26105	NONE	PUBLIC CHARITY	CHARITABLE	58,100
Total			3a	140,000
b <i>Approved for future payment</i>				
Total			3b	0

Enter gross amounts unless otherwise indicated

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

[illegible]

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?

Yes	No
-----	----

No

a Transfers from the reporting foundation to a noncharitable exempt organization of

(1) Cash.

1a(1)

No

(2) Other assets.

1a(2)

No

b Other transactions

(1) Sales of assets to a noncharitable exempt organization.

1b(1)

No

(2) Purchases of assets from a noncharitable exempt organization.

1b(2)

No

(3) Rental of facilities, equipment, or other assets.

1b(3)

No

(4) Reimbursement arrangements.

1b(4)

No

(5) Loans or loan guarantees.

1b(5)

No

(6) Performance of services or membership or fundraising solicitations.

1b(6)

No

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

1c

No

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

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

☐ Yes ☒ No

b If "Yes," complete the following schedule

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.

* * * * *

2015-05-08

* * * * *

Signature of officer or trustee

Date

Title

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

☒ Yes ☐ No

Paid Preparer Use Only	Firm's name ▶ COKELEY & ASSOCIATES PLLC	Firm's EIN ▶ 55-0755471
	Firm's address ▶ PO BOX 240 HARRISVILLE, WV 26362	Phone no (304) 643-230

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)
TEMPLETON GLOBAL BOND FUND	P		2014-12-15
AQR FUNDS MANAGED FUTURES	P		2014-12-22
NATIXIS VAUGHN NELSON SMALL CAP	P		2014-04-09
NATIXIS VAUGHN NELSON SMALL CAP	P		2014-12-23
PRUDENTIAL JENNISON MID CAP	P		2014-12-18
RS NATURAL RESOURCES Y CLASS	P		2014-12-19
RIVERPARK/WEDGEWOOD LARGE CAP	P		2014-12-15
TOUCHSTONE SMALL CAP CORE FUND	P		2014-12-11
REPUBLIC SERVICES INC	P	2014-03-07	2014-08-12
PIMCO ALL ASSET FUND INST SHS #34	P	2013-08-22	2014-08-12

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)
209			209
917			917
477			477
222			222
732			732
123			123
3,255			3,255
407			407
16,375		14,552	1,823
5,287		4,990	297

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	
			209
			917
			477
			222
			732
			123
			3,255
			407
			1,823
			297

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)
WINSLOW OSTERWEIS STRATEGIC INCOME	P	2013-08-22	2014-08-12
HARBOR INTERNATIONAL FUND	P	2013-03-06	2014-02-25
NORTHERN LIGHTS FUND TRUST EAGLE	P	2013-08-22	2014-02-25
NORTHERN LIGHTS FUND TRUST EAGLE	P	2013-08-22	2014-08-12
RS NATURAL RESOURCES Y CLASS	P	2013-08-22	2014-02-25
RS NATURAL RESOURCES Y CLASS	P	2013-08-22	2014-08-12
VANGUARD HIGH YEILD DIVIDEND	P	2013-03-06	2014-02-25
WESTCORE INTERNATIONAL SMALL CAP	P	2013-03-06	2014-02-25
AQR FUNDS MANAGED FUTURES	P	2013-08-22	2014-06-04
AQR FUNDS MANAGED FUTURES	P	2013-08-22	2014-08-12

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)
3,196		3,169	27
11,543		10,347	1,196
3,764		3,441	323
25,740		20,471	5,269
969		960	9
5,614		5,481	133
9,072		7,988	1,084
2,047		1,783	264
54,507		57,053	-2,546
1,965		2,044	-79

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	
			27
			1,196
			323
			5,269
			9
			133
			1,084
			264
			-2,546
			-79

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)
WINSLOW OSTERWEIS STRATEGIC INCOME	P		2014-12-15
AQR FUNDS MANAGED FUTURES	P		2014-12-19
HARDING LOEVNER EMERGING MARKETS	P		2014-12-19
NATIXIS VAUGHN NELSON SMALL CAP	P		2014-04-08
NATIXIS VAUGHN NELSON SMALL CAP	P		2014-12-22
PRUDENTIAL JENNISON MID CAP	P		2014-12-18
RS NATURAL RESOURCES Y CLASS	P		2014-12-19
RIVERPARK/WEDGEWOOD LARGE CAP	P		2014-12-15
TOUCHSTONE SMALL CAP CORE FUND	P		2014-12-12
WASATCH INTERNATIONAL GROWTH	P		2014-12-29

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)
138			138
1,666			1,666
3,990			3,990
1,654			1,654
6,725			6,725
4,903			4,903
1,213			1,213
5,692			5,692
5,143			5,143
238			238

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	
			138
			1,666
			3,990
			1,654
			6,725
			4,903
			1,213
			5,692
			5,143
			238

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)
WESTCORE INTERNATIONAL SMALL CAP	P		2014-12-17
ABBOTT LABORATORIES	P	2010-05-12	2014-02-18
APPLE INC COMMON STOCK	P	2012-12-05	2014-08-12
CISCO SYSTEMS INC	P	2012-09-07	2014-02-18
COCA COLA CO COMMON	P	2010-05-12	2014-08-12
COCA COLA CO COMMON	P	2012-02-10	2014-08-12
HONEYWELL INTL INC COMMON	P	2010-05-12	2014-02-18
HONEYWELL INTL INC COMMON	P	2010-05-12	2014-03-07
HONEYWELL INTL INC COMMON	P	2012-02-10	2014-03-07
ITC HOLDINGS CORP COMMON	P	2011-02-18	2014-02-21

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)
951			951
3,192		1,941	1,251
192		157	35
2,152		1,870	282
10,383		4,139	6,244
3,978		3,381	597
8,399		4,140	4,259
9,442		4,605	4,837
5,055		3,133	1,922
5,723		3,747	1,976

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	
			951
			1,251
			35
			282
			6,244
			597
			4,259
			4,837
			1,922
			1,976

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)
KLA TENCOR CORP	P	2011-11-18	2014-02-18
MICROSOFT CORP	P	2011-03-28	2014-02-18
NATIONAL FUEL GAS CO	P	2012-04-20	2014-02-18
T ROWE PRICE GROUP	P	2012-05-14	2014-02-18
UNITED PARCEL SERVICE INC	P	2011-01-06	2014-02-18
DRIEHAUS FUNDS ACTIVE INCOME	P	2012-08-23	2014-02-25
FEDERATED STRATEGIC INCOME FUDN	P	2011-08-24	2014-02-25
HATTERAS ALPHA HEDGED STRATEGIES	P	2012-08-23	2014-02-25
PIMCO ALL ASSET FUND INST SHS #34	P	2012-08-23	2014-08-12
DIAMOND HILL LONG SHORT FUND	P	2012-08-23	2014-02-25

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)
2,707		1,870	837
3,112		2,121	991
20,971		12,550	8,421
5,080		3,762	1,318
3,666		2,752	914
21,359		20,588	771
83,772		82,671	1,101
10,734		9,593	1,141
113,859		112,328	1,531
57,004		45,324	11,680

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	
			837
			991
			8,421
			1,318
			914
			771
			1,101
			1,141
			1,531
			11,680

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)
HARBOR INTERNATIONAL FUND	P	2010-05-06	2014-02-25
HARBOR INTERNATIONAL FUND	P	2011-02-16	2014-02-25
HARBOR INTERNATIONAL FUND	P	2011-06-15	2014-02-25
HARBOR INTERNATIONAL FUND	P	2011-08-24	2014-02-25
HARDING LOEVNER EMERGING MARKETS	P	2010-05-06	2014-02-25
HARDING LOEVNER EMERGING MARKETS	P	2010-05-06	2014-08-12
ING GLOBAL REAL ESTATE CLASS I	P	2012-08-23	2014-02-25
PRUDENTIAL JENNISON MID CAP	P	2012-12-27	2014-02-25
PRUDENTIAL JENNISON MID CAP	P	2012-12-27	2014-08-12
RIVERPARK/WEDGEWOOD LARGE CAP	P	2011-08-24	2014-02-25

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)
28,023		19,398	8,625
12,871		11,305	1,566
6,011		5,207	804
15,807		12,267	3,540
17,167		15,175	1,992
8,653		6,857	1,796
1,131		1,037	94
4,757		3,680	1,077
15,557		12,238	3,319
14,928		8,812	6,116

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	
			8,625
			1,566
			804
			3,540
			1,992
			1,796
			94
			1,077
			3,319
			6,116

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)
TOUCHSTONE SMALL CAP CORE FUND	P	2012-02-22	2014-02-25
TOUCHSTONE SMALL CAP CORE FUND	P	2012-02-22	2014-08-12
VOYA GLOBAL REAL ESTATE FUND	P	2012-08-23	2014-08-12
McDONLADS CORP COMMON	P	2011-12-07	2014-02-18
DOUBLELINE TOTAL RETURN BOND	P	2012-02-22	2014-08-12
FEDERATED STRATEGIC INCOME FUDN	P	2012-02-22	2014-02-25
PIMCO ALL ASSET FUND INST SHS #34	P	2012-08-23	2014-02-25
PIMCO ALL ASSET FUND INST SHS #34	P	2012-03-06	2014-08-12
NATIXIS VAUGHN NELSON SMALL CAP	P	2010-05-06	2014-08-12
NATIXIS VAUGHN NELSON SMALL CAP	P	2011-02-16	2014-08-12

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)
4,467		3,307	1,160
20,766		15,151	5,615
1,456		1,254	202
1,056		1,057	-1
811		828	-17
10,156		10,233	-77
22,338		22,832	-494
2,889		2,902	-13
12,543		13,160	-617
2,684		2,945	-261

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	
			1,160
			5,615
			202
			-1
			-17
			-77
			-494
			-13
			-617
			-261

TY 2014 Accounting Fees Schedule

Name: THE HARRY WHALEY CHARITABLE TRUST
UNITED BANK INC TRUSTEE
EIN: 27-6573729

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING	875	0		875

**TY 2014 Investments Corporate
Bonds Schedule**

Name: THE HARRY WHALEY CHARITABLE TRUST
UNITED BANK INC TRUSTEE

EIN: 27-6573729

Name of Bond	End of Year Book Value	End of Year Fair Market Value
ABBOTT LABORATORIES CORP BOND	50,302	54,189
CISCO SYSTEMS INC. COPR BOND	50,900	52,265
JOHN DEERE CAPITAL CORP BOND	50,000	50,284
GENERAL ELECTRIC BOND	50,004	53,634
LOWES COMPANIES INC. BOND	50,133	50,825
PROCTOR & GAMBLE COMPANY BOND	50,110	50,570

TY 2014 Investments Corporate
Stock Schedule

Name: THE HARRY WHALEY CHARITABLE TRUST
UNITED BANK INC TRUSTEE
EIN: 27-6573729

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AQR FUNDS MANAGED FUTURES STRATEGY	56,364	58,635
AT&T INC.	13,555	15,922
ABBOTT LABORATORIES	12,631	17,693
APPLE INC	13,570	19,096
CHEVRON CORPORATION	11,484	14,696
CISCO SYSTEMS INC.	12,997	18,302
COCA COLA CO	16,431	15,787
DIAMOND HILL LONG SHORT FUND	103,517	121,170
DOUBLELINE TOTAL RETURN BOND FUND	200,885	195,020
DRIESHAS FUNDS ACTIVE INCOME FUND	120,616	118,613
EXXON MOBIL CORP	11,639	15,347
FFCB 1.5%	124,676	126,313
HARBOR INTERNATIONAL FUND	81,293	82,155
HARDING LOEVNER EMERGING MARKET	100,164	98,188
HATTERAS ALPHA HEDGED SECURITIES FUND	47,909	51,431
ITC HOLDINGS CORP	11,438	18,840
JPMORGAN CHASE & CO BOND	49,980	50,857
KLA TENCOR CORP	10,858	16,033
MCDONALDS CORP	17,049	16,491
MICROSOFT CORP.	10,684	17,837
NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND	59,982	57,822
NORTHERN LIGHTS FUND TRUST EAGLE STRAT FD	29,718	32,184
PHILIP MORRIS INTL	17,743	16,046
PIMCO ALL ASSET FUND	173,826	154,136
T ROWE PRICE GROUP	13,219	18,116
WINSLOW OSTERWEIS STRATEGIC INC FD	97,167	93,507
PRUDENTIAL JENNISON MID CAP	50,025	58,721
RS NATURAL RESOURCES Y CLASS	22,468	15,565
RIVERPARK/WEDGEWOOD LARGE CAP FOCUSED GROWTH FUND	150,885	209,676
TEMPLETON GLOBAL BOND FD	94,280	92,113

Name of Stock	End of Year Book Value	End of Year Fair Market Value
TOUCHSTONE SMALL CAP CORE FUND	58,602	72,574
UNITED PARCEL SERVICE INC.	13,212	19,010
VANGUARD HI YIELD DIV INDX FD	166,866	208,688
WASATCH I NTL GROWTH INV	32,938	33,799
WESTCORE INTL SMALL CAP	34,330	30,873

TY 2014 Investments - Other Schedule**Name:** THE HARRY WHALEY CHARITABLE TRUST

UNITED BANK INC TRUSTEE

EIN: 27-6573729

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
BAXTER INTERNATIONAL INC	AT COST	15,322	16,124
BLACKROCK INC EMERGING MARKETS	AT COST	90,529	90,565
FEDERATED INTERNATIONAL LEADERS FUND	AT COST	93,131	87,146
GOLDMAN SACHS TRUST STRATEGIC INCOME	AT COST	98,129	95,107
INTERNATIONAL PAPER COMPANY	AT COST	16,401	18,432
VOYA GLOBAL REAL ESTATE FUND	AT COST	50,286	59,152

TY 2014 Other Assets Schedule

Name: THE HARRY WHALEY CHARITABLE TRUST
UNITED BANK INC TRUSTEE
EIN: 27-6573729

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
INCOME POSTED AFTER PERIOD END	4,265	6,973	6,973

TY 2014 Taxes Schedule

Name: THE HARRY WHALEY CHARITABLE TRUST
UNITED BANK INC TRUSTEE
EIN: 27-6573729

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	2,656	0		0