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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

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

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

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning , 2014, and ending , 20

Name of foundation

SMITH, NORMAN W CHAR TRUST

A Employer identification number

55-6084952

Number and street (or P O box number if mail is not delivered to street address)

PO BOX 1558 DEPT EA4E86

Room/suite

B Telephone number (see instructions)

304-348-4582

City or town, state or province, country, and ZIP or foreign postal code

COLUMBUS, OH 43216

C If exemption application is pending, check here . . . . . ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ 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)* ▶ $ 876,454.

J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) _____ *(Part I, column (d) must be on cash basis)*

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here . ▶ ☐

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	16,023.	16,023.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	15,958.			
	b Gross sales price for all assets on line 6a 379,781.				
	7 Capital gain net income (from Part IV, line 2)		15,958.		
	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)	184.			STMT 3
	12 **Total** Add lines 1 through 11	32,165.	31,981.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	11,894.	5,947.		5,947.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule) STMT 4	501.	NONE	NONE	501.
	b Accounting fees (attach schedule) STMT 5	550.	275.	NONE	275.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 6	312.	71.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings	567.	284.	NONE	284.
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule) STMT 7	509.	255.		255.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	14,333.	6,832.	NONE	7,262.
	25 Contributions, gifts, grants paid	47,000.			47,000.
	26 **Total expenses and disbursements** Add lines 24 and 25	61,333.	6,832.	NONE	54,262.
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements**	-29,168.			
	b **Net investment income** (if negative, enter -0-)		25,149.		
	c **Adjusted net income** (if negative, enter -0-)				

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

		Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing		152.	152.
	2 Savings and temporary cash investments	13,595.	13,745.	13,745.
	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) ▶ *		* 353,578.	STMT 8
	Less allowance for doubtful accounts ▶ NONE	384,464.	353,578.	353,578.
	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) STMT 9	204,526.	241,429.	250,061.
	c Investments - corporate bonds (attach schedule) STMT 10	305,943.	265,461.	258,918.
	11 Investments - land, buildings, and equipment basis ▶ Less accumulated depreciation ▶ (attach schedule)			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule)			
	14 Land, buildings, and equipment basis ▶ Less accumulated depreciation ▶ (attach schedule)			
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	908,528.	874,365.	876,454.
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)		NONE	
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	908,528.	874,365.	
	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)	908,528.	874,365.	
	31 **Total liabilities and net assets/fund balances** (see instructions)	908,528.	874,365.	

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	908,528.
2	Enter amount from Part I, line 27a	2	-29,168.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 11	3	48,087.
4	Add lines 1, 2, and 3	4	927,447.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 12	5	53,082.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	874,365.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	PUBLICLY TRADED SECURITIES			
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	379,781.		363,823.	15,958.
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
	(i) 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				15,958.
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	15,958.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

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

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2013	82,510.	897,251.	0.091959
2012	50,585.	942,121.	0.053693
2011	38,149.	883,850.	0.043162
2010	40,273.	888,383.	0.045333
2009	28,930.	821,117.	0.035232

2	**Total** of line 1, column (d)	2	0.269379
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	0.053876
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	878,634.
5	Multiply line 4 by line 3	5	47,337.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	251.
7	Add lines 5 and 6	7	47,588.
8	Enter qualifying distributions from Part XII, line 4	8	101,262.

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 instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ [X] and enter 1% of Part I, line 27b	1	251.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	
3	Add lines 1 and 2	3	251.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	251.
6	Credits/Payments:		
a	2014 estimated tax payments and 2013 overpayment credited to 2014 — 6a: 184.		
b	Exempt foreign organizations - tax withheld at source — 6b: NONE		
c	Tax paid with application for extension of time to file (Form 8868) — 6c: NONE		
d	Backup withholding erroneously withheld — 6d:		
7	Total credits and payments Add lines 6a through 6d	7	184.
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	67.
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** ▶ NONE **Refunded** ▶	11	

Part VII-A Statements Regarding Activities

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

Part VII-A Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ HUNTINGTON NATIONAL BANK Telephone no ▶ (304)348-4582

Located at ▶ 3120 UNIVERSITY AVENUE, MORGANTOWN, WV ZIP+4 ▶ 26505

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

			Yes	No
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		X

See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1) If "Yes," enter the name of the foreign country ▶

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

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

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	X
	If "Yes" to 6b, file Form 8870				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes	☒ No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?			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
HUNTINGTON BANK 3120 UNIVERSITY AVENUE, MORGANTOWN, WV 26505	TRUSTEE 2	11,894.	-0-	-0-

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

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		-0-	-0-	-0-

Total number of other employees paid over $50,000 ▶ NONE

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		NONE
Total number of others receiving over $50,000 for professional services ▶		NONE

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 NONE	
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 STUDENT LOANS	47,000.
2	
All other program-related investments See instructions	
3 NONE	
Total. Add lines 1 through 3 ▶	47,000.

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	534,514.
b	Average of monthly cash balances	1b	18,140.
c	Fair market value of all other assets (see instructions)	1c	339,360.
d	**Total** (add lines 1a, b, and c)	1d	892,014.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	892,014.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	13,380.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	878,634.
6	**Minimum investment return.** Enter 5% of line 5	6	43,932.

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	43,932.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	251.		
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	251.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	43,681.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	43,681.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	43,681.

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	54,262.
b	Program-related investments - total from Part IX-B	1b	47,000.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	101,262.
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	251.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	101,011.

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				43,681.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			NONE	
b Total for prior years 20 12 ,20 ,20		NONE		
3 Excess distributions carryover, if any, to 2014				
a From 2009 NONE				
b From 2010 NONE				
c From 2011 NONE				
d From 2012 NONE				
e From 2013 20,598.				
f **Total** of lines 3a through e	20,598.			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 101,262.				
a Applied to 2013, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2014 distributable amount				43,681.
e Remaining amount distributed out of corpus	57,581.			
5 Excess distributions carryover applied to 2014 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	NONE			NONE
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	78,179.			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount - see instructions			NONE	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				NONE
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)	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	NONE			
9 **Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a	78,179.			
10 Analysis of line 9				
a Excess from 2010 NONE				
b Excess from 2011 NONE				
c Excess from 2012 NONE				
d Excess from 2013 20,598.				
e Excess from 2014 57,581.				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, enter the date of the ruling ▶

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

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

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

1 Information Regarding Foundation Managers:

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

NONE

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

NONE

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

SEE STATEMENT 13

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

N/A

c Any submission deadlines

N/A

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE STATEMENT 17				47,000.
Total ▶ **3a**				47,000.
b *Approved for future payment*				
Total ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	16,023.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	15,958.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b			14	184.	
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)				32,165.	
13 Total. Add line 12, columns (b), (d), and (e)				13	32,165.

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions)
7	

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

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

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.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

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

Sign Here

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

Robert S. Morrison, Jr. | 05/01/2015 | ▶

Signature of officer or trustee | Date | Title

HUNTINGTON NATIONAL BANK

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
JOSEPH B HULL	[signature]	05/01/2015		P00135850

Firm's name ▶ ERNST & YOUNG U.S. LLP — Firm's EIN ▶ 34-6565596

Firm's address ▶ 1100 HUNTINGTON CTR, 41 S HIGH COLUMBUS, OH 43215 — Phone no 614-232-7290

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
JEFFERIES TR/J ALERIAN MLP ETF	516.	516.
ARTISAN INTERNATIONAL VALUE FUND - INVES	386.	386.
DRIEHAUS ACTIVE INCOME FUND	23.	23.
EATON VANCE FLOATING-RATE FUND CLASS I	836.	836.
FEDERATED TOTAL RETURN BOND FUND #328	3,465.	3,465.
FIDELITY NEW MARKETS INCOME FUND	1,310.	1,310.
FIDELITY ADVISOR NEW INSIGHTS FUND - CL	55.	55.
FIDELITY LOW-PRICED STOCK #316	84.	84.
FIDELITY REAL ESTATE INCOME FUND	639.	639.
FIRST EAGLE OVERSEAS FUND - CLASS I	261.	261.
GATEWAY FUND - CLASS Y	187.	187.
HARBOR INTERNATIONAL FUND	319.	319.
HUNTINGTON DIVIDEND CAPTURE FUND III	18.	18.
HUNTINGTON SITUS FUND III	73.	73.
HUNTINGTON REAL STRATEGIES FUND III	60.	60.
HUNTINGTON WORLD INCOME FUND III	130.	130.
ISHARES S&P 500 GROWTH ETF	253.	253.
MFS VALUE FUND - CLASS I	428.	428.
HUNTINGTON SHORT&INTER FIXED FD	26.	26.
HUNTINGTON MORTGAGE SECURITY FUND	55.	55.
HUNTINGTON FIXED INC FUND III	83.	83.
HUNTINGTON CONSERVATIVE DEPOSIT ACCOUNT	8.	8.
HUNTINGTON INTERMEDIATE GOVT	44.	44.
OPPENHEIMER DEVELOPING MARKETS FUND - CL	101.	101.
PIMCO TOTAL RETURN FUND INSTL CLASS	3,869.	3,869.
PIMCO ALL ASSET FUND - INSTITUTIONAL	283.	283.
PIMCO COMMODITY REAL RETURN STRATEGY FUN	23.	23.
PRUDENTIAL JENNISON MID CAP GROWTH FUND	137.	137.
STERLING CAPITAL EQUITY INCOME FUND - CL	335.	335.
FRANKLIN TEMPLETON GLOBAL BOND FUND - AD	245.	245.
VANGUARD UTILITIES INDEX FUND	205.	205.
VANGUARD INFLATION PROTECTED SECURITIES	445.	445.

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
VANGUARD 500 INDEX FUND - ADMIRAL	264.	264.
STUDENT LOAN - TIMOTHY A HANSHEW 4.06%	41.	41.
STUDENT LOAN TAMARA MCVAY (2 YR WR) COLL	153.	153.
STUDENT LOAN-JANNA SCOTT (DEFERRED UNTIL	183.	183.
CHALLICE L BONIFANT NOTE 2.47% 12/31/209	136.	136.
JOHN-PAUL JANSEN 2.36% 12/31/2099	224.	224.
DANIEL MILLER 2.36% 12/31/2099	108.	108.
NICHOLAS SAID 4.21% 12/31/2099	10.	10.
JONES, TANGIE 2.47%	2.	2.
TOTAL	16,023.	16,023.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS
TOTALS	184.

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - PRINCIPAL (ALLOCA	501.			501.
TOTALS	501.	NONE	NONE	501.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	550.	275.		275.
TOTALS	550.	275.	NONE	275.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FEDERAL TAX PAYMENT - PRIOR YE	57.	
FEDERAL ESTIMATES - PRINCIPAL	184.	
FOREIGN TAXES ON QUALIFIED FOR	46.	46.
FOREIGN TAXES ON NONQUALIFIED	25.	25.
TOTALS	312.	71.

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
OTHER NON-ALLOCABLE EXPENSE -	509.	255.	255.
TOTALS	509.	255.	255.

FORM 990PF, PART II - OTHER NOTES AND LOANS RECEIVABLE

BORROWER:
SEE ATTACHED SCHEDULE
RELATIONSHIP TO INSIDER:
NONE
SECURITY PROVIDED:
CASH
PURPOSE OF LOAN:
STUDENT LOANS

BEGINNING BALANCE DUE	384,464.
ENDING BALANCE DUE	353,578.
ENDING FAIR MARKET VALUE	353,578.

TOTAL BEGINNING OTHER NOTES AND LOANS RECEIVABLE	384,464.
TOTAL ENDING BOOK - OTHER NOTES AND LOANS RECEIVABLE	353,578.
TOTAL ENDING FMV - OTHER NOTES AND LOANS RECEIVABLE	353,578.

SMITH, NORMAN W CHAR TRUST 55-6084952

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION		ENDING BOOK VALUE	ENDING FMV
SCHEDULE ATTACHED		241,429.	250,061.
	TOTALS	241,429.	250,061.

SMITH, NORMAN W CHAR TRUST 55-6084952

FORM 990PF, PART II - CORPORATE BONDS

DESCRIPTION		ENDING BOOK VALUE	ENDING FMV
SCHEDULE ATTACHED		265,461.	258,918.
	TOTALS	265,461.	258,918.

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
2013 INCOME POSTED IN 2014	422.
LOAN BALANCE ADJUSTMENTS	150.
ROUNDING	1.
NEW LOANS	47,000.
RETURN OF CAPITAL	514.
TOTAL	48,087.

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
2014 INCOME POSTED IN 2015	2,582.
LOANS CONVERTED TO GRANTS	30,500.
LOAN FORGIVEN	20,000.
TOTAL	53,082.

RECIPIENT NAME:
CARLA PARSONS C/O HUNTINGTON NATIONAL BANK
ADDRESS:
3120 UNIVERSITY AVENUE
MORGANTOWN, WV 26505
RECIPIENT'S PHONE NUMBER: 304-348-4582
RESTRICTIONS OR LIMITATIONS ON AWARDS:
LOANS AVAILABLE TO ANY RESIDENT OF BERKELEY CO, WEST VIRGINIA FOR STUDY @ ANY MEDICAL SCHOOL OR ANY ACCREDITED SEMINARY AS A MINISTERIAL STUDENT.

RECIPIENT NAME:
WEST VIRGINIA UNIVERSITY
ADDRESS:
1 WATERFRONT PL
MORGANTOWN, WV 26501-5978
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATION
FOUNDATION STATUS OF RECIPIENT:
PC

RECIPIENT NAME:
SHEPHERD UNIVERSITY
ADDRESS:
PO BOX 5000
SHEPHERDSTOWN, WV 25443-5000
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATION
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 4,000.

RECIPIENT NAME:
WEST VIRGINIA SCHOOL OF OSTEOPATHIC
MEDICINE
ADDRESS:
400 NORTH LEE STREET
LEWISBURG, WV 24901
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATIONS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 7,000.

RECIPIENT NAME:
WESLEY THEOLOGICAL SEMINARY
ADDRESS:
4500 MASSACHUSETTS AVENUE, NW
WASHINGTON, DC 20016
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATION
FOUNDATION STATUS OF RECIPIENT:
PC

RECIPIENT NAME:
SHENANDOAH UNIVERSITY
ADDRESS:
1460 UNIVERSITY DR
WINCHESTER, VA 22601
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATION
FOUNDATION STATUS OF RECIPIENT:
PC

RECIPIENT NAME:
UNIVERSITY OF DUBUQUE
ADDRESS:
2000 UNIVERSITY AVE
DUBUQUE, IA 152001
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATION
FOUNDATION STATUS OF RECIPIENT:
PC

RECIPIENT NAME:
UNIVERSITY OF MARYLAND
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
STUDENT LOANS FOR EDUCATION
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 7,000.

RECIPIENT NAME:
WEST VIRGINIA WESLEYAN COLLEGE
ADDRESS:
59 COLLEGE AVE
BUCKHANNON, WV 26201
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE STUDENT LOANS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 4,000.

RECIPIENT NAME:
WEST VIRGINIA SCHOOL OF MEDICINE
ROBERT C BYRD HEALTH SERVICES CENTER
ADDRESS:
P.O. BOX 9100
MORGANTOWN, WV 26506-9100
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE STUDENT LOANS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 14,000.

RECIPIENT NAME:
UNIVERSITY OF DUBUQUE THEOLOGICAL
SEMINARY
ADDRESS:
2000 UNIVERSITY AVE
DUBUQUE, IA 52001
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE STUDENT LOANS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 7,000.

RECIPIENT NAME:
SHEPHERD UNIVERSITY
ADDRESS:
301 N KING STREET
SHEPHERDSTOWN, WV 25443
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE STUDENT LOANS
FOUNDATION STATUS OF RECIPIENT:
PC

RECIPIENT NAME:
WEST VIRGINIA SCHOOL OF DENTISTRY
ADDRESS:
MEDICAL CENTER DR
MORGANTOWN, WV 26506
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE STUDENT LOANS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID ..... 4,000.

TOTAL GRANTS PAID: 47,000.

HUNTINGTON NATIONAL BANK
3120 UNIVERSITY AVENUE
MORGANTOWN, WV 26505

Huntington Wealth Advisors

DECEMBER 01, 2013 TO DECEMBER 31, 2013

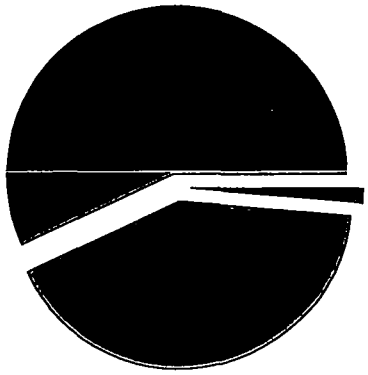
ACCOUNT NAME: SMITH NORMAN TR
ACCOUNT NUMBER: .

BECKY TOTMAN
THOMSON REUTERS
6135 TRUST DRIVE, SUITE 118
HOLLAND, OH 43528

ADMINISTRATOR: CARLA PARSONS
304-348-4582
CARLA.PARSONS @HUNTINGTON.COM

INVESTMENT OFFICER: MATT HARRIS
304-348-7170
MATTHEW.HARRIS @HUNTINGTON.COM

ASSET ALLOCATION SUMMARY



	MARKET VALUE	PERCENT
MUTUAL FUNDS	524,351 05	56 8%
NOTES AND MORTGAGES	384,464 56	41.7%
SHORT TERM INVESTMENTS	13,595.14	1.5%
Total	922,410 75	100.0%

ACCOUNT SUMMARY

	THIS PERIOD	YEAR TO DATE
BEGINNING MARKET VALUE	**920,080.18**	**888,347.65**
DIVIDENDS/INTEREST	2,161.90	13,121.39
OTHER CASH RECEIPTS	30,125.44	58,260.17
DISBURSEMENTS AND FEES	67,772.51-	146,447 54-
RECEIPTS/DISTRIBUTIONS IN KIND	36,500.00	73,910.81
REALIZED GAIN/LOSS	9,974.52	10,861 36
CHANGE IN MARKET VALUE	8,658 78-	24,356 91
ENDING MARKET VALUE	**922,410.75**	**922,410.75**

FOR YOUR INFORMATION

PORTFOLIO DETAIL

DESCRIPTION		TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
SHORT TERM INVESTMENTS					
MONEY MARKET FUNDS					
608993853					
HUNTINGTON CONSERVATIVE DEPOSIT		13,595 14	1 00	6 80	0 05
ACCOUNT		13,595 14	1 00	0 56	
**** TOTAL MONEY MARKET FUNDS**	**SUB-TOTAL**	**13,595.14**		**6.80**	**0.05**
		13,595.14		**0.56**	
*** TOTAL SHORT TERM INVESTMENTS**		**13,595.14**		**6.80**	**0.05**
		13,595.14		**0.56**	

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MUTUAL FUNDS						
MUTUAL FUNDS-FIXED INCOME						
277911491						
EATON VANCE FLOATING-RATE FUND	EIBLX	1,542.686	14,177.28	9 19	553 82	3 91
CLASS I			14,161 86	9 18	46 15	
315910836						
FIDELITY NEW MARKETS INCOME FUND	FNMIX	2,003 650	31,236 90	15.59	1,510 75	4 84
			35,000 00	17 47	125 90	
446990863						
HUNTINGTON WORLD INCOME FUND III	HWIF3	3,459 837	29,201 02	8 44	1,951 35	6 68
			30,075 00	8 69		
464287176						
ISHARES TIPS BOND ETF	TIP	47 000	5,165 30	109 90	59 31	1 15
			5,737 29	122 07		
607998317						
HUNTINGTON SHORT AND INTERMEDIATE FIXED INCOME FUND III	HSIFF3	1,831.001	36,162 27	19 75	380 85	1 05
			36,907 59	20 16	31 74	
607998424						
HUNTINGTON MORTGAGE SECURITIES FUND III	HMSF3	4,023 593	34,240 78	8.51	816 79	2 39
			34,049 89	8 46		
607999307						
HUNTINGTON FIXED INCOME SECURITIES FUND III	HFIF3	2,035 579	43,622 46	21.43	1,058 50	2 43
			45,785 57	22 49	88 21	
609888128						
HUNTINGTON INTERMEDIATE GOVERNMENT INCOME FUND III	HIGF3	2,336.748	24,676 06	10 56	488 38	1 98
			25,225 74	10 80	40 70	
693390700						
PIMCO TOTAL RETURN FUND - INSTITUTIONAL CLASS	PTTRX	5,314 683	56,813 96	10 69	1,466 85	2 58
			59,736 53	11 24	122 24	
922031869						
VANGUARD INFLATION PROTECTED SECURITIES FUND - INVESTOR SHARES	VIPSX	1,443 281	18,733 79	12 98	311 75	1 66
			19,263 82	13 35		

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MUTUAL FUNDS-FIXED INCOME						
**** TOTAL MUTUAL FUNDS-FIXED INCOME**		**SUB-TOTAL**	**294,029.82** **305,943.29**		**8,598.35** **454.94**	**2.92**
MUTUAL FUNDS-EQUITY						
04314H881 ARTISAN INTERNATIONAL VALUE FUND - INVESTOR CLASS	ARTKX	431 070	15,850 44 12,000 00	36 77 27 84	397 88	2 51
316071604 FIDELITY ADVISOR NEW INSIGHTS FUND - CLASS I	FINSX	1,072 041	28,687.82 25,000.00	26 76 23 32	22 51	0 08
316345305 FIDELITY LOW PRICED STOCK FUND	FLPSX	106 701	5,277 43 5,000 00	49 46 46 86	41 40	0 78
367829884 GATEWAY FUND - CLASS Y	GTEYX	205 115	5,946 28 5,788 36	28 99 28 22	92 10	1 55
444995302 HUNTINGTON DIVIDEND CAPTURE FUND III	HDCF3	2,280 951	24,497 41 20,794 99	10.74 9 12	736 75	3 01
444998306 HUNTINGTON INTERNATIONAL EQUITY FUND III	HIF3	1,905.996	25,311 63 23,358 54	13 28 12 26	360 23	1 42
446327249 HUNTINGTON GLOBAL SELECT MARKETS FUND - III	HGSM3	513 702	5,517 16 5,278 61	10 74 10 28	109 42 9 12	1 98
44632P934 HUNTINGTON DISCIPLINED EQUITY FD TR III	HDE3	1,126 712	12,371 30 11,279 36	10 98 10 01	118 30	0 96
446990301 HUNTINGTON SITUS FUND III	HSSF3	566 766	16,294.52 10,898.20	28 75 19 23	4 53	0 03
446990707 HUNTINGTON REAL STRATEGIES FUND III	HRSF3	1,951 586	15,710.27 14,803.17	8 05 7 59	138 56	0 88
464287309 ISHARES S&P 500 GROWTH ETF	IVW	226 000	22,317 50 19,937 49	98 75 88.22	322 95	1 45
683974505 OPPENHEIMER DEVELOPING MARKETS FUND - CLASS Y	ODVYX	171 644	6,446 95 5,500 00	37 56 32 04	27 98	0 43
78464A763 SPDR S&P DIVIDEND FUND	SDY	200 000	14,524 00 13,644.00	72 62 68 22	328 00	2 26
85917L684 STERLING CAPITAL EQUITY INCOME FUND - CLASS I	BEGIX	1,145 904	21,497.16 20,000 00	18 76 17 45	334 60	1 56

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MUTUAL FUNDS-EQUITY						
922908553 VANGUARD REIT FUND	VNQ	156 000	10,071 36 11,243 22	64 56 72 07	435 40	4 32
**** TOTAL MUTUAL FUNDS-EQUITY**		**SUB-TOTAL**	**230,321.23** **204,525.94**		**3,470.61** **9.12**	**1.51**
*** TOTAL MUTUAL FUNDS**			**524,351.05** **510,469.23**		**12,068.96** **464.06**	**2.30**
NOTES AND MORTGAGES						
PROMISSORY NOTES						
NT8014252 DEUELL, DAVID 0%		20,000 000	20,000 00 ✓ 20,000 00	100 00		
**** TOTAL PROMISSORY NOTES**		**SUB-TOTAL**	**20,000.00** **20,000.00**		**0.00** **0.00**	**0.00**
MISCELLANEOUS						
NT0023616 HADLEY, LINDSAY		1,920 000	1,920 00 ✓ 1,920 00	100.00		
NT0023632 CHAPMAN, FRANCES E		13,500 000	13,500 00 ✓ 13,500 00	100.00		
NT0023640 MILLER, RYAN T		20,500 000	20,500 00 20,500 00	100 00		
NT0023657 RICHARDS, SAMANTHA B		14,000 000	14,000 00 14,000 00	100 00		
NT0025165 SHERRY TAYLOR		3,000 000	3,000 00 ✓ 3,000 00	100 00		
NT0025793 NOVOTNY, OLIVIA NADINE		11,000 000	11,000 00 11,000 00	100.00		
NT0027328 CONAWAY, DAVID		5,500 000	5,500 00 5,500 00	100 00		
NT0028391 ANTONIO SMITH		8,000 000	8,000 00 8,000 00	100 00		
NT0028409 MICHAEL SEEM		14,000 000	14,000 00 14,000 00	100 00		

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST		MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MISCELLANEOUS							
NT0028417 THOMAS FORBES		14,000 000	14,000 00 14,000 00		 100 00		
NT0028425 LEONA COOK		8,000 000	8,000 00 8,000 00		 100 00		
NT0028904 CARL SHULTZ		10,500 000	10,500 00 10,500 00		 100 00		
NT0030330 NOTES & MORTGAGES JOSEPH HANSROTH 6 80%		7,000 000	7,000 00 7,000 00		 100 00		
NT0030348 KATHERINE HOVATTER 6 80% FALL 2013 LOAN		4,000 000	4,000 00 4,000 00		 100 00		
NT0030355 RACHEL JACKMAN 6.80%		4,000 000	4,000 00 4,000 00		 100 00		
NT0030363 FALL 2013 LOAN FOR RACHEL PARK 6 80%		7,000 000	7,000 00 7,000 00		 100 00		
NT0031080 NOTES & MORTGAGES NATALIE FERRETTI STUDENT LOAN RATE 6 80%		3,500 000	3,500 00 3,500 00		 100 00		
NT8007090 STUDENT LOAN JEANETTE STUP (COLLECTIONS) 6 86%		5,043 700	5,043 70 5,043 70	✓	 100.00	346 00	6 86
NT8007249 STUDENT LOAN - TIMOTHY A HANSHEW 4 06%		3,055 490	3,055.49 3,055.49		100 00 100 00	124 05	4 06
NT8008825 STUDENT LOAN TAMARA MCVAY (2 YR WR) COLLECTIONS 0%		9,184 590	9,184 59 9,184 59		 100.00		
NT8010417 ANNETTE DEMORY 3 42%		9,000 000	9,000 00 9,000 00	✓	 100 00	307 80	3 42
NT8010441 STUDENT LOAN-JANNA SCOTT (DEFERRED UNTIL 6/2008) 0% 12/31/2099		7,398 440	7,398.44 7,398 44		 100.00		
NT8010821 STUDENT LOAN-JULIE D TRIGGS COLLECTIONS 3 42%		15,000 000	15,000 00 15,000 00	✓	 100 00	513 00	3 42

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MISCELLANEOUS						
NT8010953 CHALLICE L BONIFANT NOTE 2 47% 12/31/2099		7,476 220	7,476 22 7,476 22	 100 00	184 66	2 47
NT8012041 BENJAMIN FRYE 0% 12/31/2099		20,000 000	20,000 00 ✓ 20,000 00	 100 00		
NT8012066 JOHN-PAUL JANSEN 2 36% 12/31/2099		12,005 650	12,005 65 12,005 65	 100 00	283 33 114 12	2 36
NT8012074 DANIEL MILLER 2 36% 12/31/2099		14,052 320	14,052 32 14,052 32	 100 00	331 63 133 58	2 36
NT8012488 MATTHEW CROWELL 0% 12/31/2099		20,000 000	20,000 00 ✓ 20,000 00	 100 00		
NT8012496 ADRIA HARTMAN (DEFERRED UNTIL 10/2009) 0% 12/31/2099		13,800 000	13,800.00 13,800.00	 100 00		
NT8012520 NICHOLAS SAID 4 21% 12/31/2099		568 000	568.00 568 00	 100 00	23.91	4 21
NT8012546 ADRIENNE ZAVALA 0% 12/31/2099		17,500 000	17,500 00 ✓ 17,500 00	 100.00		
NT8014245 BANKS, CHRISTOPHER 0% 12/31/2099		10,500 000	10,500.00 ✓ 10,500 00	 100.00		
NT8014260 JONES, TANGIE 2 47%		1,461 600	1,461 60 ✓ 1,461 60	 100 00	36 10	2 47
NT8014278 OKAL, RYAN 0%		5,000 000	5,000 00 ✓ 5,000 00	 100.00		
NT8014294 LARUSSO, LAURA 0% 12/31/2099		17,500 000	17,500 00 ✓ 17,500.00	 100 00		
NT8014302 SELBY, AMANDA 2 36% 12/31/2099		4,498.550	4,498 55 4,498 55	 100 00	106.17	2 36
NT8014328 UNGER III, JOHN R 0% 12/31/2099		22,000 000	22,000 00 22,000 00	 100.00		
**** TOTAL MISCELLANEOUS**		**SUB-TOTAL**	**364,464.56** **364,464.56**		**2,256.65** **247.70**	**0.62**
*** TOTAL NOTES AND MORTGAGES**			**384,464.56** **384,464.56**		**2,256.65** **247.70**	**0.59**

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
GRAND TOTAL ASSETS			922,410.75 908,528.93		14,332.41 712.32	1.55

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MISCELLANEOUS						
NT0028409 MICHAEL SEEM		21,000 000	21,000 00 ✓ 21,000 00	 100 00		
NT0028417 THOMAS FORBES		21,000 000	21,000 00 ✓ 21,000 00	 100 00		
NT0028425 LEONA COOK		8,000 000	8,000 00 ✓ 8,000 00	 100 00		
NT0028904 CARL SHULTZ		17,500 000	17,500 00 ✓ 17,500 00	 100 00		
NT0030330 NOTES & MORTGAGES JOSEPH HANSROTH 6 80%		7,000 000	7,000 00 ✓ 7,000 00	 100 00		
NT0030348 KATHERINE HOVATTER 6 80% FALL 2013 LOAN		8,000 000	8,000 00 ✓ 8,000 00	 100 00		
NT0030355 RACHEL JACKMAN 6 80%		4,000 000	4,000 00 ✓ 4,000 00	 100 00		
NT0030363 FALL 2013 LOAN FOR RACHEL PARK 6 80%		14,000 000	14,000 00 ✓ 14,000 00	 100 00		
NT0031080 NOTES & MORTGAGES NATALIE FERRETTI STUDENT LOAN RATE 6 80%		10,500 000	10,500 00 ✓ 10,500 00	 100 00		
NT0031734 BOBO, EVAN		4,000 000	4,000 00 ✓ 4,000 00	 100 00		
NT0031742 WIDMEYER, EMILY		4,000 000	4,000 00 ✓ 4,000 00	 100 00		
NT8007090 STUDENT LOAN JEANETTE STUP (COLLECTIONS) 6 86%		5,043 700	5,043 70 ✓ 5,043 70	 100 00	346 00	6 86
NT8007249 STUDENT LOAN - TIMOTHY A HANSHEW 4 06%		2,606 760	2,606 76 ✓ 2,606 76	100 00 100 00	105 83	4 06
NT8008825 STUDENT LOAN TAMARA MCVAY (2 YR WR) COLLECTIONS 0%		8,053 790	8,053 79 ✓ 8,053 79	 100 00		
NT8010417 ANNETTE DEMORY 3 42%		9,000 000	9,000 00 ✓ 9,000 00	 100 00	307 80	3 42

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MISCELLANEOUS						
NT8010441 STUDENT LOAN-JANNA SCOTT (DEFERRED UNTIL 6/2008) 0% 12/31/2099		4,744 890	4,744 89 ✓ 4,744 89	 100 00	 10 15	
NT8010821 STUDENT LOAN-JULIE D TRIGGS COLLECTIONS 3 42%		15,000 000	15,000 00 ✓ 15,000 00	 100 00	513 00	3 42
NT8010953 CHALLICE L BONIFANT NOTE 2 47% 12/31/2099		4,976 440	4,976 44 ✓ 4,976 44	 100 00	122 92 10 15	2 47
NT8012066 JOHN-PAUL JANSEN 2 36% 12/31/2099		7,429 650	7,429 65 7,429 65 ✓	 100 00	175 34 70 62	2 36
NT8012496 ADRIA HARTMAN (DEFERRED UNTIL 10/2009) 0% 12/31/2099		12,300 000	12,300 00 ✓ 12,300 00	 100 00	 	
NT8012546 ADRIENNE ZAVALA 0% 12/31/2099		17,500 000	17,500 00 ✓ 17,500 00	 100 00	 	
NT8014252 DEUELL, DAVID 0%		20,000 000	20,000 00 20,000 00	 100 00	 	
NT8014260 JONES, TANGIE 2 47%		1,504 490	1,504 49 ✓ 1,504 49	 100 00	37 16	2 47
NT8014278 OKAL, RYAN 0%		5,000 000	5,000 00 ✓ 5,000 00	 100 00	 	
NT8014294 LARUSSO, LAURA 0% 12/31/2099		17,500 000	17,500 00 ✓ 17,500 00	 100 00	 	
NT8014302 SELBY, AMANDA 2 36% 12/31/2099		4,498 550	4,498 55 ✓ 4,498 55	 100 00	106 17	2 36
NT8014328 UNGER III, JOHN R 0% 12/31/2099		22,000 000	22,000 00 ✓ 22,000 00	 100 00	 	
** TOTAL MISCELLANEOUS		SUB-TOTAL	353,578 27 353,578 27		1 714 22 90 92	0 48
* TOTAL NOTES AND MORTGAGES			353,578 27 353,578 27		1 714 22 90 92	0 48

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MUTUAL FUNDS-EQUITY						
74441C808 PRUDENTIAL JENNISON MID CAP GROWTH FUND - CLASS Z	PEGZX	248 795	9,959 26 10,125 70	40 03 40 70	29 61	0 30
85917L684 STERLING CAPITAL EQUITY INCOME FUND - CLASS I	BEGIX	855 036	15,929 32 15,363 56	18 63 17 97	306 96	1 93
921908604 VANGUARD DIVIDEND GROWTH FUND - INVESTOR SHARES	VDIGX	703 250	16,238 04 15,661 36	23 09 22 27	309 43	1 91
922908710 VANGUARD 500 INDEX FUND - ADMIRAL SHARES	VFIAX	113 191	21,493 84 20,048 86	189 89 177 12	398 09	1 85
** TOTAL MUTUAL FUNDS-EQUITY		SUB-TOTAL	250,060.82 241,428 64		4,745 73 0 00	1.90
* TOTAL MUTUAL FUNDS			508,979.28 506,889.36		12,760.91 623 17	2 51
NOTES AND MORTGAGES						
MISCELLANEOUS						
NT0023616 HADLEY, LINDSAY		1,920 000	1,920 00 ✓ 1,920 00	 100 00		
NT0023632 CHAPMAN, FRANCES E		13,500 000	13,500 00 ✓ 13,500 00	 100 00		
NT0023640 MILLER, RYAN T		20,500 000	20,500 00 ✓ 20,500 00	 100 00		
NT0023657 RICHARDS, SAMANTHA B		14,000 000	14,000 00 ✓ 14,000 00	 100 00		
NT0025165 SHERRY TAYLOR		3,000 000	3,000 00 ✓ 3,000 00	 100 00		
NT0025793 NOVOTNY, OLIVIA NADINE		11,000 000	11,000 00 ✓ 11,000 00	 100 00		
NT0027328 CONAWAY, DAVID		5,500 000	5,500 00 ✓ 5,500 00	 100 00		
NT0028391 ANTONIO SMITH		8,000 000	8,000 00 ✓ 8,000 00	 100 00		

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MUTUAL FUNDS-EQUITY						
316071604 FIDELITY ADVISOR NEW INSIGHTS FUND - CLASS I	FINSX	615 749	16,717 59 14,359 27	27 15 23 32	40 64	0 24
316345305 FIDELITY LOW PRICED STOCK FUND	FLPSX	211 984	10,652 20 10,152 14	50 25 47 89	109 81	1 03
316389865 FIDELITY REAL ESTATE INCOME FUND	FRIFX	1,109 912	12,952 67 12,542 00	11 67 11 30	630 43	4 87
32008F200 FIRST EAGLE OVERSEAS FUND - CLASS I	SGOIX	625 901	13,888 74 14,545 93	22 19 23 24	326 09	2 35
367829884 GATEWAY FUND - CLASS Y	GTEYX	185 704	5,491 27 5,325 98	29 57 28 68	84 50	1 54
411511306 HARBOR INTERNATIONAL FUND	HAINX	213 926	13,858.13 14,549 10	64 78 68 01	303 35	2 19
446990301 HUNTINGTON SITUS FUND III	HSSF3	475 925	9,875 44 10,354 27	20 75 21 76	8 09	0 08
446990707 HUNTINGTON REAL STRATEGIES FUND III	HRSF3	575 888	3,864 21 4,182 58	6 71 7 26	59 89	1 55
464285105 ISHARES GOLD TRUST	IAU	467 000	5,342 48 5,674 00	11 44 12 15		
464287309 ISHARES S&P 500 GROWTH ETF	IVW	166 000	18,525 60 14,644 35	111 60 88 22	253 15	1 37
552983694 MFS VALUE FUND - CLASS I	MEIIX	471 842	16,566 37 15,160 28	35 11 32 13	371 81	2 24
56064B852 MAINSTAY MARKETFIELD FUND	MFLDX	336 139	5,458 90 6,188 32	16 24 18 41	0 67	0 01
683974505 OPPENHEIMER DEVELOPING MARKETS FUND - CLASS Y	ODVYX	358 236	12,559 75 12,425 68	35 06 34 69	80 24	0 64
722005626 PIMCO ALL ASSET FUND - INSTITUTIONAL	PAAIX	482 747	5,599 87 5,764 00	11 60 11 94	283 37	5 06
722005667 PIMCO COMMODITY REAL RETURN STRATEGY FUND - INSTITUTIONAL CLASS	PCRIX	1,042 314	4,669 57 5,764 00	4 48 5 53	22 93	0 49

PORTFOLIO DETAIL

DESCRIPTION			TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
SHORT TERM INVESTMENTS						
MONEY MARKET FUNDS						
608993853						
HUNTINGTON CONSERVATIVE DEPOSIT			13,745.50	1 00	6 87	0 05
ACCOUNT			13,745.50	1 00	0 57	
** TOTAL MONEY MARKET FUNDS		SUB-TOTAL	13,745.50		6 87	0 05
			13,745.50		0 57	
* TOTAL SHORT TERM INVESTMENTS			13,745.50		6 87	0 05
			13,745.50		0.57	

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
MUTUAL FUNDS						
MUTUAL FUNDS-FIXED INCOME						
277911491						
EATON VANCE FLOATING-RATE FUND	EIBLX	2,552 469	22,742.50	8 91	878 05	3 86
CLASS I			23,451.86	9 19	73 17	
31428Q101						
FEDERATED TOTAL RETURN BOND FUND	FTRBX	9,129 632	100,791.14	11 04	3,688 37	3 66
- INSTITUTIONAL SHARES			100,173.00	10 97	307 36	
315910836						
FIDELITY NEW MARKETS INCOME FUND	FNMIX	1,004 336	15,326.17	15 26	770 33	5 03
			17,594.71	17 52	64 19	
693390700						
PIMCO TOTAL RETURN FUND -	PTTRX	9,270 331	98,821 73	10 66	2,141 45	2 17
INSTITUTIONAL CLASS			102,457.53	11 05	178 45	
880208400						
FRANKLIN TEMPLETON GLOBAL BOND	TGBAX	416 036	5,163.01	12 41	175 98	3 41
FUND - ADVISOR CLASS			5,500.00	13 22		
922031737						
VANGUARD INFLATION PROTECTED	VAIPX	621 334	16,073 91	25 87	361 00	2 25
SECURITIES FUND - ADMIRAL SHARES			16,283.62	26 21		
** TOTAL MUTUAL FUNDS-FIXED INCOME		SUB-TOTAL	258,918.46		8,015 18	3 10
			265,460.72		623 17	
MUTUAL FUNDS-EQUITY						
00162Q866						
JEFFERIES TR/J ALERIAN MLP ETF	AMLP	711 000	12,456 72	17 52	803 43	6 45
			12,677.06	17 83		
04314H881						
ARTISAN INTERNATIONAL VALUE FUND	ARTKX	406 141	13,894 08	34 21	222 16	1 60
- INVESTOR CLASS			11,798 79	29 05		
262028855						
DRIEHAUS ACTIVE INCOME FUND	LCMAX	390 285	4,066 77	10 42	101 08	2 49
			4,121 41	10 56		

HUNTINGTON NATIONAL BANK
3120 UNIVERSITY AVENUE
MORGANTOWN, WV 26505

BECKY TOTMAN
ERNST & YOUNG LLP
ONE SEAGATE SUITE 1200
TOLEDO, OH 43604-1566

The Huntington Trust

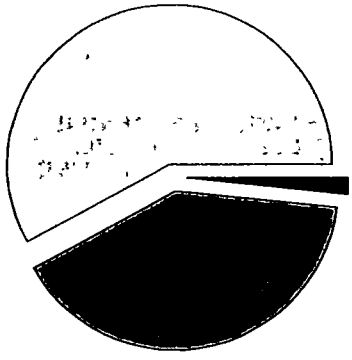
DECEMBER 01, 2014 TO DECEMBER 31, 2014

ACCOUNT NAME: SMITH NORMAN TR
ACCOUNT NUMBER:

ADMINISTRATOR: CARLA PARSONS
304-348-4582
CARLA.PARSONS
@HUNTINGTON.COM

INVESTMENT OFFICER: MATT HARRIS
304-348-7170
MATTHEW.HARRIS
@HUNTINGTON.COM

ASSET ALLOCATION SUMMARY



	MARKET VALUE	PERCENT
CASH	151 89	0 0%
MUTUAL FUNDS	508, 979 28	58 1%
NOTES AND MORTGAGES	353, 578 27	40 3%
SHORT TERM INVESTMENTS	13, 745 50	1 6%
Total	876 454 94	100 0%

ACCOUNT SUMMARY

	THIS PERIOD	YEAR TO DATE
BEGINNING MARKET VALUE	882,713.22	922,410.75
DIVIDENDS/INTEREST	2,890 07	13,534 43
OTHER CASH RECEIPTS	18,209 12	35,606 99
DISBURSEMENTS AND FEES	43,982 76-	96,310 88-
RECEIPTS/DISTRIBUTIONS IN KIND	27,000 00	3,724 56-
REALIZED GAIN/LOSS	8,539 46	16,730 11
CHANGE IN MARKET VALUE	18,914 17-	11,791 90-
ENDING MARKET VALUE	876,454.94	876,454.94

FOR YOUR INFORMATION

PORTFOLIO DETAIL (CONTINUED)

DESCRIPTION	TICKER	SHARES	TOTAL MARKET/ TOTAL COST	MARKET PRICE/ COST PRICE	EST ANNUAL INCOME/ ACCRUED INC	CURRENT YIELD
CASH						
CASH			151 89 151 89			
* TOTAL CASH			151.89 151.89		0 00 0 00	0 00
GRAND TOTAL ASSETS			876,454 94 874,365 02		14,482 00 714 66	1 65