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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 GEORGE W BOWERS FAMILY CHARITABLE TRUST		A Employer identification number 55-6140783	
Number and street (or P O box number if mail is not delivered to street address) 1 BANK PLAZA		B Telephone number (see instructions) (304) 234-9400	
City or town, state or province, country, and ZIP or foreign postal code WHEELING, WV 26003		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) \$ 6,016,462		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.	104,564	104,564		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	326,242			
	b Gross sales price for all assets on line 6a 1,235,247				
	7 Capital gain net income (from Part IV, line 2) . . .		326,242		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	430,806	430,806		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	33,500	16,750		16,750
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)	376	188	0	188
	b Accounting fees (attach schedule)	550	275	0	275
	c Other professional fees (attach schedule)				0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	12,720	459		0
	19 Depreciation (attach schedule) and depletion . . .	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings		0	0	
	22 Printing and publications		0	0	
	23 Other expenses (attach schedule)	341	52		289
	24 Total operating and administrative expenses. Add lines 13 through 23	47,487	17,724	0	17,502
	25 Contributions, gifts, grants paid	285,179			285,179
	26 Total expenses and disbursements. Add lines 24 and 25	332,666	17,724	0	302,681
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	98,140			
	b Net investment income (if negative, enter -0-)		413,082		
	c Adjusted net income (if negative, enter -0-)			0	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	66,805	104,318	104,318
	3	Accounts receivable ▶ <u>-4,494</u>			
		Less allowance for doubtful accounts ▶ _____	5,208	-4,494	0
	4	Pledges receivable ▶ _____			
		Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____			
		Less allowance for doubtful accounts ▶ <u>0</u>			
	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)	2,376,624 ☒	2,366,873	3,420,512
	c	Investments—corporate bonds (attach schedule).	520,049 ☒	600,617	615,428
	11	Investments—land, buildings, and equipment basis ▶ _____			
Liabilities		Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	1,749,238 ☒	1,748,750	1,876,204
	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)	4,717,924	4,816,064	6,016,462
	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ ☐ 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	4,717,924	4,816,064	
	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)	4,717,924	4,816,064	
	31	Total liabilities and net assets/fund balances (see instructions)	4,717,924	4,816,064	

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 4,717,924
2	Enter amount from Part I, line 27a	2 98,140
3	Other increases not included in line 2 (itemize) ▶ _____	3 0
4	Add lines 1, 2, and 3	4 4,816,064
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 4,816,064

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) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a	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	326,242
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	277,272	5,495,346	0 050456
2012	267,463	5,209,197	0 051344
2011	281,448	5,139,020	0 054767
2010	257,813	4,851,176	0 053144
2009	234,112	4,406,953	0 053123

2	Total of line 1, column (d).	2	0 262834
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 052567
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	5,905,147
5	Multiply line 4 by line 3.	5	310,416
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	4,131
7	Add lines 5 and 6.	7	314,547
8	Enter qualifying distributions from Part XII, line 4.	8	302,681

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		18,262	
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.		18,262	
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-		18,262	
6		Credits/Payments			
a		2014 estimated tax payments and 2013 overpayment credited to 2014		6a	8,480
b		Exempt foreign organizations—tax withheld at source		6b	
c		Tax paid with application for extension of time to file (Form 8868)		6c	0
d		Backup withholding erroneously withheld		6d	
7		Total credits and payments. Add lines 6a through 6d.		7	8,480
8		Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached.		8	0
9		Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	
10		Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.		10	218
11		Enter the amount of line 10 to be Credited to 2015 estimated tax 218 Refunded		11	0

Part VII-A

Statements Regarding Activities

1a		During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		1a		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 \$ (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? <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				
14	The books are in care of WESBANCO BANK Telephone no (304) 234-9400 Located at 1 BANK PLAZA WHEELING WV ZIP+4 26003			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here and enter the amount of tax-exempt interest received or accrued during the year.	15		
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See 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	16	Yes	No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here.	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? If "Yes," list the years 20 , 20 , 20 , 20 ☐ Yes ☒ No			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions).	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? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

Part VII-B

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ 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
WESBANCO BANK	TRUSTEE	33,500		
1 BANK PLAZA	1			
WHEELING, WV 26003				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services.		0

Part IX-A

Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 TO WESBANCO BANK INC FOR RECORD KEEPING AND FILING OF PROPER CHARITABLE REPORTS, PAYMENT OF INCOME TO CHARITIES, ETC	17,025
2 TO PHILLIPS GARDILL KAISER ALTMERY PLLC LEGAL SERVICES AND GUIDANCE RENDERED TO THE BOARD OF TRUSTEES & ADVISORY COMMITTEE	188
3 TO WESBANCO BANK INC FOR TRAVEL TO THE ADVISORY COMMITTEE MEETING	289
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.	

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	5,825,421
b	Average of monthly cash balances.	1b	169,652
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	5,995,073
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	5,995,073
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	89,926
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	5,905,147
6	Minimum investment return. Enter 5% of line 5.	6	295,257

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	295,257
2a	Tax on investment income for 2014 from Part VI, line 5.	2a	8,262
b	Income tax for 2014 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	8,262
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	286,995
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	286,995
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	286,995

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	302,681
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	302,681
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	302,681

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				286,995
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			0	
b Total for prior years 2012 , 20__ , 20__		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009.	16,010			
b From 2010.	17,690			
c From 2011.	30,081			
d From 2012.	11,698			
e From 2013.	10,981			
f Total of lines 3a through e.	86,460			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 302,681				
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.				286,995
e Remaining amount distributed out of corpus	15,686			
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	102,146			
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) . . .	16,010			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	86,136			
10 Analysis of line 9				
a Excess from 2010. . . .	17,690			
b Excess from 2011. . . .	30,081			
c Excess from 2012. . . .	11,698			
d Excess from 2013. . . .	10,981			
e Excess from 2014. . . .	15,686			

Part XIV

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

1a

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

b

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

☐ 4942(j)(3) or ☐ 4942(j)(5)

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

Part 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:

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))

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

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

KRISTIE BARNETT
C/O WESBANCO BANK 1 BANK PLAZA
WHEELING, WV 26003
(304) 234-9400
barnett@wesbanco.com

b

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

SUBMIT A COMPLETED GEORGE W BOWERS FAMILY CHARITABLE TRUST GRANT FORM

c

Any submission deadlines

MAY 1 - JUNE 15 OF EACH YEAR

d

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

SPECIFIC PUBLIC OR CHARITABLE, CIVIC, OR GOVERNMENTAL PURPOSES AND ORGANIZATIONS AND CIVIC IMPROVEMENT PROJECTS IN THE CITY OF MANNINGTON OR MARION COUNTY, WV OR THE STATE OF WEST VIRGINIA

Part XV

Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			3a	285,179
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2014)

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?

(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

[illegible]

b If "Yes," complete the following schedule

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

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

***** 2015-04-27 *****

 Signature of officer or trustee Date Title
 May the IRS discuss this return with the preparer shown below (see instr)? ☐ Yes ☐ No

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ☐	PTIN
Firm's name ☐			Firm's EIN ☐	
Firm's address ☐			Phone no	

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
10 APPLE INC		2012-07-10	2014-01-21
140 BOEING CO			2014-01-21
130 CBS CORP B		2013-06-21	2014-01-21
150 CVS HEALTH CORP		2012-10-09	2014-01-21
160 WALT DISNEY COMPANY		2012-10-09	2014-01-21
230 EBAY INC			2014-01-21
90 EXPRESS SCRIPTS HLDG CO		2012-07-10	2014-01-21
110 MACY'S INC		2013-06-21	2014-01-21
100 MCKESSON CORP		2012-10-09	2014-01-21
220 MONDELEZ INTERNATIONAL		2010-10-29	2014-01-21

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)
5,437		6,148	-711
19,819		9,301	10,518
7,739		6,112	1,627
10,242		7,226	3,016
11,882		8,257	3,625
12,384		10,248	2,136
6,677		4,906	1,771
6,099		5,142	957
16,833		8,963	7,870
7,537		4,596	2,941

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	
			-711
			10,518
			1,627
			3,016
			3,625
			2,136
			1,771
			957
			7,870
			2,941

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)
100 PNC FINANCIAL SERVICES GROUP		2011-05-11	2014-01-21
10 PRECISION CASTPARTS CORP		2013-10-04	2014-01-21
70 PRUDENTIAL FINANCIAL INC		2013-01-22	2014-01-21
160 QUALCOMM INC		2012-02-06	2014-01-21
180 WELLS FARGO & CO		2012-07-10	2014-01-21
50 ACTAVIS PLC		2013-09-30	2014-01-21
68711 67 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2014-01-22
1989 75 FNMA POOL 256041 5 5% 12/01/2025		2006-02-07	2014-01-27
100000 BANK OF AMERICA CORP MULTI-STEP CPN-MTN BOND 5 5% 03/29/2030-		2010-03-23	2014-04-01
1560 COCA-COLA CO		2006-08-08	2014-04-03

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)
8,395		6,384	2,011
2,707		2,325	382
6,306		4,048	2,258
12,010		9,771	2,239
8,367		5,990	2,377
9,228		7,201	2,027
75,669		68,486	7,183
1,990		1,983	7
100,000		99,500	500
59,342		34,233	25,109

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	
			2,011
			382
			2,258
			2,239
			2,377
			2,027
			7,183
			7
			500
			25,109

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)
930 EBAY INC		2012-07-10	2014-04-03
540 EXXON MOBIL CORP			2014-04-03
5 NOW INC		2012-10-09	2014-06-13
370 APPLE INC			2014-07-03
430 BROADCOM CORP		2013-03-25	2014-07-03
100 CVS HEALTH CORP		2012-10-09	2014-07-03
160 CELGENE CORP		2014-04-03	2014-07-03
80 CHEVRON CORPORATION			2014-07-03
120 CONTINENTAL RESOURCES		2013-03-25	2014-07-03
120 WALT DISNEY COMPANY			2014-07-03

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)
50,735		37,418	13,317
53,101		37,614	15,487
17		16	1
34,569		23,948	10,621
16,162		14,135	2,027
7,659		4,817	2,842
14,296		11,529	2,767
10,464		5,646	4,818
18,601		10,562	8,039
10,420		5,744	4,676

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	
			13,317
			15,487
			1
			10,621
			2,027
			2,842
			2,767
			4,818
			8,039
			4,676

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)
80 EQT CORP		2013-10-04	2014-07-03
70 HOME DEPOT INC		2010-09-14	2014-07-03
50 HONEYWELL INTERNATIONAL INC		2013-03-25	2014-07-03
130 JOHNSON & JOHNSON		2012-10-09	2014-07-03
70 MASTERCARD INC CLASS A		2011-05-11	2014-07-03
50 MCKESSON CORP		2012-10-09	2014-07-03
150 MICROSOFT CORP		2012-04-24	2014-07-03
70 MONDELEZ INTERNATIONAL		2013-01-22	2014-07-03
80 NATIONAL-OILWELL VARCO		2012-10-09	2014-07-03
200 NATIONAL RETAIL PROPERTIES INC		2010-09-14	2014-07-03

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)
8,521		6,989	1,532
5,728		2,106	3,622
4,746		3,785	961
13,669		8,894	4,775
5,367		1,960	3,407
9,434		4,482	4,952
6,253		4,819	1,434
2,641		1,938	703
6,595		5,789	806
7,267		4,539	2,728

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	
			1,532
			3,622
			961
			4,775
			3,407
			4,952
			1,434
			703
			806
			2,728

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)
222 NOW INC			2014-07-03
50 PNC FINANCIAL SERVICES GROUP		2011-05-11	2014-07-03
40 PPG INDUSTRIES INC		2010-05-24	2014-07-03
70 QUALCOMM INC		2012-02-06	2014-07-03
300 QUANTA SERVICES INC			2014-07-03
160 TEXAS INSTRUMENTS INC		2013-10-04	2014-07-03
100 US BANCORP		2014-04-03	2014-07-03
100 UNION PACIFIC CORP		2013-06-21	2014-07-03
40 UNITED TECHNOLOGIES CORP		2009-06-16	2014-07-03
40 ACTAVIS PLC		2013-09-30	2014-07-03

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)
7,899		6,370	1,529
4,487		3,192	1,295
8,369		2,491	5,878
5,640		4,275	1,365
10,611		7,561	3,050
7,796		6,400	1,396
4,356		4,271	85
10,037		7,620	2,417
4,629		2,192	2,437
8,834		5,760	3,074

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	
			1,529
			1,295
			5,878
			1,365
			3,050
			1,396
			85
			2,417
			2,437
			3,074

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)
160 ACCENTURE PLC		2014-04-03	2014-07-03
720 ACCENTURE PLC			2014-07-03
990 COVIDIEN PLC			2014-07-03
70 EATON CORP PLC		2012-11-30	2014-07-03
1250 ENSCO PLC CL A			2014-07-03
110 INVESCO LTD		2013-06-21	2014-07-03
40 CF INDUSTRIES HLDGS		2012-10-09	2014-10-09
90 CHEVRON CORPORATION		2009-06-16	2014-10-09
800 EI DU PONT DE NEMOURS CO		2013-10-04	2014-10-09
670 EXPRESS SCRIPTS HLDG CO		2012-07-10	2014-10-09

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)
13,012		12,582	430
58,552		25,173	33,379
90,324		58,966	31,358
5,477		2,233	3,244
67,760		53,675	14,085
4,230		3,610	620
10,798		8,736	2,062
10,409		6,345	4,064
54,545		46,726	7,819
47,618		36,523	11,095

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	
			430
			33,379
			31,358
			3,244
			14,085
			620
			2,062
			4,064
			7,819
			11,095

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)
110 MCKESSON CORP		2012-10-09	2014-10-09
250 MICROSOFT CORP			2014-10-09
110 PALO ALTO NETWORKS		2014-07-03	2014-10-09
150 PETSMART INC			2014-10-09
100 QUALCOMM INC			2014-10-09
30 ACTAVIS PLC		2013-09-30	2014-10-09
660 CHICAGO BRIDGE & IRON COMPANY		2013-03-25	2014-12-29
250 CHICAGO BRIDGE & IRON COMPANY		2014-10-09	2014-12-29
CAPITAL GAIN DIVIDENDS	P		

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
21,796		9,859	11,937
11,629		7,674	3,955
11,388		8,983	2,405
10,068		8,409	1,659
7,490		6,103	1,387
7,308		4,320	2,988
28,448		38,144	-9,696
10,776		13,262	-2,486
			16,053

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	
			11,937
			3,955
			2,405
			1,659
			1,387
			2,988
			-9,696
			-2,486

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
OGLEBAY FOUNDATION INC 465 LODGE DRIVE OGLEBAY PARK WHEELING, WV 26003	NONE	501(C)(3)	WILSON LODGE RENOVATION	45,000
FAIRMONT STATE UNIVERSITY 1201 LOCUST AVENUE FAIRMONT, WV 265542470	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
MARSHALL UNIVERSITY PO BOX 868 CHARLESTON, WV 253230868	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
SHEPHERD UNIVESITY PO BOX 40265 CHARLESTON, WV 253640265	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA WESLEYAN COLLEGE 59 COLLEGE AVEUNE BUCKHANNON, WV 26201	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(30	SCHOLARSHIP AWARDED TO	1,250
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA UNIVERSITY PO BOX 6 MORGANTOWN, WV 253210006	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
WEST VIRGINIA WESLEYAN COLLEGE 59 COLLEGE AVENUE BUCKHANNON, WV 26201	NONE	501(C)(3)	SCHOLARSHIP AWARDED TO	3,000
CRITTENTON FOUNDATON INC 2606 NATIONAL ROAD WHEELING, WV 26003	NONE	501(C)(3)	FURNISHINGS FOR RESIDENTIAL	6,250
THE CROSS OF MANNINGTON 204 EAST MAIN STREET MANNINGTON, WV 26582	NONE	501(C)(3)	PURCHASE GENERATOR &	10,679
THE DISABILITY ACTION CENTER 102 BENONI AVENUE FAIRMONT, WV 26554	NONE	501(C)(3)	REPLACEMENT OF FLAT ROOF	20,000
THE GABRIEL PROJECT OF WEST VIRGINIA INC PO BOX 4663 CHARLESTON, WV 25364	NONE	501(C)(3)	CAR SEATS, CRIBS, DIAPERS,	7,000
Total  3a				285,179

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
YOUTH SERVICES SYSTEM INC PO BOX 6041 WHEELING, WV 26003	NONE	501(C)(3)	REPLACE BOILER SYSTEM FOR	20,000
WVU ALUMNI ASSOCIATION PO BOX 4269 MORGANTOWN, WV 265044269	NONE	501(C)(3)	LOYALTY & PERMANENT	50,000
MARION COUNTY BOARD OF EDUCATION 200 GASTON AVENUE FAIRMONT, WV 26554	NONE	501(C)(3)	ARMORY RENOVATION - 6	15,000
THE OP SHOP INC 316 COLUMBIA STREET FAIRMONT, WV 26554	NONE	501(C)(3)	PURCHASE KITCHEN ITEMS FOR	9,500
MANNINGTON MIDDLE SCHOOL 113 CLARKSBURG STREET MANNINGTON, WV 26582	NONE	501(C)(3)	REPAIRS TO BELL / CLOCK	5,000
BROOKE CEMETERY COMPANY 161-22ND STREET WELLSBURG, WV 26070	NONE	501(C)(3)	REPAIRS TO DETERIORATED	10,000
MANNINGTON FOOD PANTRY AND CLOTHES CLOSET INC PO BOX 245 MANNINGTON, WV 26582	NONE	501(C)(3)	REFRIGERATOR, SHELVING,	7,000
WEST AUGUSTA HISTORICAL SOCIETY PO BOX 414 MANNINGTON, WV 26582	NONE	501(C)(3)	ARCHIVE HISTORY & HERITAGE	10,500
CITY OF MANNINGTON 206 MAIN STREET MANNINGTON, WV 26582	NONE	501(C)(3)	RESURFACE CITY PARKING LOT	26,000
MARION COUNTY 4-H CAMP 314 MONROE STREET ROOM 202 FAIRMONT, WV 26554	NONE	501(C)(3)	DRAIN SYSTEM & CONCRETE	15,000
Total  3a				285,179

TY 2014 Accounting Fees Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	550	275		275

**TY 2014 Investments Corporate
Bonds Schedule****Name:** GEORGE W BOWERS FAMILY CHARITABLE TRUST**EIN:** 55-6140783

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FNMA POOL 256041 5.5% 12/1/25		
BANK OF AMERICA CORP 5.5%		
GE CAPITAL 4.625% 1/7/2021	99,092	111,459
JUNIPER NETWORKS INC 3.1%	150,813	152,966
HALLIBURTON 2% 08/01/2018	100,175	99,568
KROGER COMPANY 1.2% 10/17/2016	150,579	149,673
PNC BANK NA 3.3% 10/30/2024	99,958	101,762

TY 2014 Investments Corporate
Stock Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST
EIN: 55-6140783

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COCA-COLA COMPANY		
ENSCO INTERNATIONAL INC		
APPLE COMPUTER INC	20,326	98,238
AETNA INC	66,631	71,064
CHEVRON CORPORATION	34,523	47,116
CONOCOPHILLIPS	62,315	53,176
FMC CORPORATION	44,305	68,436
GOOGLE INC	23,686	45,106
MYLAN LABORATORIES INC	32,956	36,077
PRECISION CASTPARTS CORP	59,280	61,424
UNITED TECHNOLOGIES CORP	23,563	49,450
ACCENTURE PLC		
ACE LTD	20,710	47,101
BOEING CO	38,145	71,489
DOW CHEMICAL CO	48,795	45,154
COSTCO WHOLESALE CORP	36,435	80,798
EATON CORP	44,188	58,446
EXXON MOBIL CORP		
GOOGLE INC CLASS C	23,610	44,744
HOME DEPOT INC	37,250	85,026
MARATHON PETROLEUM CORP	70,915	74,916
MCKESSON CORP	22,912	68,501
PPG INDUSTRIES INC	9,966	36,984
INVESCO LTD	42,811	68,765
MASTERCARD INC CLASS A	35,966	75,390
NATIONAL-OILWELL VARCO	51,003	53,079
PNC FINANCIAL SERVICES GROUP	47,338	68,423
PETSMART INC	29,712	49,590
QUALCOMM INC	59,636	77,303
QUANTA SERVICES INC	40,459	53,657

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SPLUNK INC	49,889	43,623
NATIONAL RETAIL PROPERTIES INC	34,691	52,756
WALT DISNEY COMPANY	31,118	72,526
CARDINAL HEALTH INC	48,908	51,667
BORGWARNER INC	46,035	59,346
CF INDUSTRIES HLDGS	37,537	49,057
CVS CAREMARK	41,909	83,790
CELGENE CORP	40,352	62,642
EBAY INC		
EXPRESS SCRIPTS HLDG CO		
GENERAL MILLS INC	48,427	65,063
JOHNSON & JOHNSON	54,049	82,610
VERIZON COMMUNICATIONS	61,957	62,685
WELLS FARGO & CO	62,858	86,616
MASCO CORP	32,473	58,464
MICROSOFT CORP	62,273	90,113
MONDELEZ INTERNATIONAL	39,839	65,022
AMGEN INC	62,110	87,610
ACTAVIS PLC	28,802	51,482
BROADCOM CORP	38,210	57,629
CBS CORP B	31,969	37,631
COVIDIEN PLC		
CHICAGO BRIDGE & IRON	51,406	38,202
CONTINENTAL RESOURCES	36,784	32,990
EI DU PONE DE NEMOURS CO		
E M C CORP	32,865	54,722
EQT CORP	55,034	47,691
HONEYWELL INTERNATIONAL INC	40,120	52,958
MACY'S INC	44,228	67,065
PRUDENTIAL FINANCIAL INC	42,213	66,036

Name of Stock	End of Year Book Value	End of Year Fair Market Value
TEXAS INSTRUMENTS INC	54,802	73,247
US BANCORP	57,814	69,223
UNION PACIFIC CORP	38,099	59,565
PALO ALTO NETWORKS	32,666	49,028

TY 2014 Investments - Other Schedule**Name:** GEORGE W BOWERS FAMILY CHARITABLE TRUST**EIN:** 55-6140783

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
WESMARK GOVT BOND FUND #556	AT COST	1,224,238	1,229,671
WESMARK SMALL COMPANY GROWTH	AT COST	200,000	335,917
PIMCO TOTAL RETURN FUND I #35	AT COST	224,512	222,541
INVESCO INTL GROWTH FUND - I			
OAKMONT INTL FUND #109	AT COST	100,000	88,075

TY 2014 Legal Fees Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES - PRINCIPAL (ALLOCA	376	188		188

TY 2014 Other Expenses Schedule

Name: GEORGE W BOWERS FAMILY CHARITABLE TRUST

EIN: 55-6140783

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER NON-ALLOCABLE EXPENSE -	289	0		289
OTHER NON-ALLOCABLE EXPENSE -	52	52		0

TY 2014 Taxes Schedule**Name:** GEORGE W BOWERS FAMILY CHARITABLE TRUST**EIN:** 55-6140783

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	321	321		0
FEDERAL TAX PAYMENT - PRIOR YE	3,781	0		0
FEDERAL ESTIMATES - PRINCIPAL	8,480	0		0
FOREIGN TAXES ON QUALIFIED FOR	103	103		0
FOREIGN TAXES ON NONQUALIFIED	35	35		0