EXTENSION ATTACHED (PAGE 19)

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 ,

ESTHER RAGOSIN CHARITABLE FOUNDATION
317 71 STREET
MIAMI BEACH, FL 33141

A Employer identification number: 65-6319048
B Telephone number (see instructions): 305-865-4311
C If exemption application is pending, check here ► ☐
D 1 Foreign organizations, check here ► ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ► ☐
E If private foundation status was terminated under section 507(b)(1)(A), check here ► ☐
F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ► ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

H Check type of organization: [X] Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, column (c), line 16) ► $ 1,408,724.

J Accounting method: [X] 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 Ck ► [X] if the foundn is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	9,375.	9,375.		
	4 Dividends and interest from securities	21,715.	21,715.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	47,653.			
	b Gross sales price for all assets on line 6a 354,029.				
	7 Capital gain net income (from Part IV, line 2)		47,653.		
	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) SEE STATEMENT 1	146.			
	12 **Total.** Add lines 1 through 11	78,889.	78,743.	0.	
OPERATING AND ADMINISTRATIVE EXPENSES	13 Compensation of officers, directors, trustees, etc	28,000.	2,800.		25,200.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach sch) SEE ST 2	3,900.	2,925.		975.
	c Other prof. fees (attach sch) SEE ST 3	16,347.	16,347.		
	17 Interest	6.	6.		
	18 Taxes (attach schedule)(see instrs) SEE STM 4	1,944.	1,944.		
	19 Depreciation (attach sch) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) SEE STATEMENT 5	21.	21.		
	24 **Total operating and administrative expenses.** Add lines 13 through 23	50,218.	24,043.		26,175.
	25 Contributions, gifts, grants paid PART XV	40,200.			40,200.
	26 **Total expenses and disbursements.** Add lines 24 and 25	90,418.	24,043.	0.	66,375.
	27 Subtract line 26 from line 12:				
	a **Excess of revenue over expenses and disbursements**	-11,529.			
	b **Net investment income** (if negative, enter -0-)		54,700.		
	c **Adjusted net income** (if negative, enter -0-)			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	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
ASSETS	1	Cash – non-interest-bearing	776.	278.	253.
	2	Savings and temporary cash investments	70,488.	111,453.	111,453.
	3	Accounts receivable ►			
		Less: allowance for doubtful accounts ►	53.		
	4	Pledges receivable ►			
		Less: allowance for doubtful accounts ►		SEE SCHEDULES	
	5	Grants receivable	2013	PAGES 20 THRU 27	
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)	2014	PAGES 28 THRU 33	
	7	Other notes and loans receivable (attach sch) ►			
		Less: allowance for doubtful accounts ►			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments – U.S. and state government obligations (attach schedule)	53,271.	1,296.	1,463.
	b	Investments – corporate stock (attach schedule)	503,549.	518,641.	819,093.
	c	Investments – corporate bonds (attach schedule)	269,505.	298,765.	300,709.
	11	Investments – land, buildings, and equipment: basis ►			
		Less: accumulated depreciation (attach schedule) ►			
	12	Investments – mortgage loans			
	13	Investments – other (attach schedule)	218,492.	174,405.	175,753.
	14	Land, buildings, and equipment: basis ►			
		Less: accumulated depreciation (attach schedule) ►			
	15	Other assets (describe ►)			
	16	**Total assets** (to be completed by all filers – see the instructions. Also, see page 1, item I)	1,116,134.	1,104,838.	1,408,724.
LIABILITIES	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, & other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ►)			
	23	**Total liabilities** (add lines 17 through 22)	0.	0.	
NET ASSETS OR FUND BALANCES		**Foundations that follow SFAS 117, check here** ► ☐ **and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ► X **and complete lines 27 through 31.**			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	1,116,134.	1,104,838.	
	30	**Total net assets or fund balances** (see instructions)	1,116,134.	1,104,838.	
	31	**Total liabilities and net assets/fund balances** (see instructions)	1,116,134.	1,104,838.	

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	1,116,134.
2	Enter amount from Part I, line 27a	2	-11,529.
3	Other increases not included in line 2 (itemize) ► SEE STATEMENT 6	3	233.
4	Add lines 1, 2, and 3	4	1,104,838.
5	Decreases not included in line 2 (itemize) ►	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	1,104,838.

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 shares MLC Company)	(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1 a	SEE STATEMENT 7			
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				
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
	(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	
a				
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	47,653.
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	0.

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 (column (b) divided by column (c))
2013	61,595.	1,335,071.	0.046136
2012	52,150.	1,329,852.	0.039215
2011	42,775.	1,344,741.	0.031809
2010	174,769.	1,357,833.	0.128712
2009	61,960.	1,322,143.	0.046863

2	**Total** of line 1, column (d)	2	0.292735
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	0.058547
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	1,399,455.
5	Multiply line 4 by line 3	5	81,934.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	547.
7	Add lines 5 and 6	7	82,481.
8	Enter qualifying distributions from Part XII, line 4	8	66,375.

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)

1 a	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 instrs)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here. ► [ ] and enter 1% of Part I, line 27b	1	1,094.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, column (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0.
3	Add lines 1 and 2	3	1,094.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5	**Tax based on investment income** Subtract line 4 from line 3. If zero or less, enter -0-	5	1,094.
6	Credits/Payments:		
a	2014 estimated tax pmts and 2013 overpayment credited to 2014 — 6a: 1,318.		
b	Exempt foreign organizations– tax withheld at source — 6b		
c	Tax paid with application for extension of time to file (Form 8868) — 6c		
d	Backup withholding erroneously withheld — 6d		
7	Total credits and payments. Add lines 6a through 6d	7	1,318.
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	0.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ►	10	224.
11	Enter the amount of line 10 to be: **Credited to 2015 estimated tax** ► 224. **Refunded** ►	11	0.

Part VII-A Statements Regarding Activities

			Yes	No
1 a	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 ► $ 0. **(2)** On foundation managers ► $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► $ 0.			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If 'Yes,' attach a detailed description of the activities*	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
4 a	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	N/A	
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, column (c), and Part XV*	7	X	
8 a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► FL			
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* SEE STATEMENT 8	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)*

			Yes	No
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 ► BARRET BLECKER Telephone no. ► 786-348-5499

Located at ► 1300 EAST GOLFVIEW DRIVE PEMBROKE PINES FL ZIP + 4 ► 33026

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** – Check here N/A ► ☐

and enter the amount of tax-exempt interest received or accrued during the year ► 15 N/A

			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

File Form 4720 if any item is checked in the 'Yes' column, unless an exception applies.

			Yes	No
1 a	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			
	SEC 53.4941(d)-3(c)-EXCEPTION FOR ACCOUNTING SERVICES			
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)?	1 b		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?	1 c		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 ► 20__ , 20__ , 20__ , 20__ .			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer 'No' and attach statement– see instructions.)	2 b	N/A	
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__ .			
3 a	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.)*	3 b	N/A	
4 a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4 a		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?	4 b		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required *(continued)*

5 a 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)?		**5 b**	N/A
Organizations relying on a current notice regarding disaster assistance check here ► ☐			
c If the answer is 'Yes' to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	N/A ☐ Yes ☐ No		
If 'Yes,' attach the statement required by Regulations section 53 4945-5(d)			
6 a 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?		**6 b**	X
If 'Yes' to 6b, file Form 8870			
7 a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No		
b If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	**7 b**	

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
JOEL PIOTRKOWSKI 317 71 STREET MIAMI BEACH, FL 33141	TRUSTEE 3.00	14,000.	0.	0.
BARRET BLECKER 1300 EAST GOLFVIEW DRIVE PEMBROKE PINES, FL 33026	TRUSTEE 3.00	14,000.	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				

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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions. 3	
Total. Add lines 1 through 3. ►	0.

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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	1,301,957.
b	Average of monthly cash balances	1b	118,810.
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	1,420,767.
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	1,420,767.
4	Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	21,312.
5	**Net value of noncharitable-use assets** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,399,455.
6	**Minimum investment return** Enter 5% of line 5	6	69,973.

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	69,973.
2a	Tax on investment income for 2014 from Part VI, line 5 — 2a: 1,094.		
b	Income tax for 2014. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	1,094.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	68,879.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	68,879.
6	Deduction from distributable amount (see instructions)	6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	68,879.

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	66,375.
b	Program-related investments — total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc, purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	66,375.
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	
6	**Adjusted qualifying distributions** Subtract line 5 from line 4	6	66,375.

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				68,879.
2 Undistributed income, if any, as of the end of 2014:				
a Enter amount for 2013 only			43,785.	
b Total for prior years: 20 ___, 20 ___, 20 ___		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012				
e From 2013				
f **Total** of lines 3a through e	0.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► $ 66,375.				
a Applied to 2013, but not more than line 2a			43,785.	
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				22,590.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2014 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount — see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount — see instructions			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				46,289.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required — see instructions)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	0.			
9 **Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012				
d Excess from 2013				
e Excess from 2014				

Part XIV **Private Operating Foundations** (see instructions and Part VII-A, question 9) N/A

1 a 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)

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

Part XV **Supplementary Information (Complete this part only if the 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 9

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

SEE STATEMENT FOR LINE 2A

c Any submission deadlines:

SEE STATEMENT FOR LINE 2A

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

SEE STATEMENT FOR LINE 2A

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 10				
Total			► **3a**	40,200.
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			14	9,375.	
4 Dividends and interest from securities			14	21,715.	
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			14	146.	
8 Gain or (loss) from sales of assets other than inventory			18	47,653.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)				78,889.	
13 **Total.** Add line 12, columns (b), (d), and (e)				13	78,889.

(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.)
N/A	

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

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?

		Yes	No
a Transfers from the reporting foundation to a noncharitable exempt organization of:			
(1) Cash	1 a (1)		X
(2) Other assets	1 a (2)		X
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization	1 b (1)		X
(2) Purchases of assets from a noncharitable exempt organization	1 b (2)		X
(3) Rental of facilities, equipment, or other assets	1 b (3)		X
(4) Reimbursement arrangements	1 b (4)		X
(5) Loans or loan guarantees	1 b (5)		X
(6) Performance of services or membership or fundraising solicitations	1 b (6)		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1 c		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
N/A			

2 a 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
N/A		

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.

Signature of officer or trustee — Date: 7-27-15 — Title: TRUSTEE / TRUSTEE

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
BARRET BLECKER				P00230780

Firm's name ► BARRET BLECKER, CPA — Firm's EIN ► 16-1698377

Firm's address ► 1300 E. GOLFVIEW DR, PEMBROKE PINES, FL 33026 — Phone no. (786) 348-5499

STATEMENT 1
FORM 990-PF, PART I, LINE 11
OTHER INCOME

BOND PREMIUM - ANHEUSER BUSCH	$ -70.
BOND PREMIUM - WELLS FARGO	-11.
CLASS ACTION SETTLEMENT - AIG	227.
TOTAL	$ 146.

STATEMENT 2
FORM 990-PF, PART I, LINE 16B
ACCOUNTING FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	$ 3,900.	$ 2,925.		$ 975.
TOTAL	$ 3,900.	$ 2,925.	$ 0.	$ 975.

STATEMENT 3
FORM 990-PF, PART I, LINE 16C
OTHER PROFESSIONAL FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FIDUCIARY TRUST- ASSET MANAGEMENT	$ 16,347.	$ 16,347.		
TOTAL	$ 16,347.	$ 16,347.	$ 0.	$ 0.

STATEMENT 4
FORM 990-PF, PART I, LINE 18
TAXES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX PER FORM 1099	$ 594.	$ 594.		
FORM 990-PF 2014 - PAID WITH EXTENSION	50.	50.		
FORM 990-PF 2015 - ESTIMATED TAX	1,300.	1,300.		
TOTAL	$ 1,944.	$ 1,944.	$ 0.	$ 0.

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STATEMENT 5
FORM 990-PF, PART I, LINE 23
OTHER EXPENSES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ADR FEES ON FOREIGN DIVIDENDS	$ 21.	$ 21.		
TOTAL	$ 21.	$ 21.	$ 0.	$ 0.

STATEMENT 6
FORM 990-PF, PART III, LINE 3
OTHER INCREASES

UNRECONCILED DIFFERENCE	$ 233.
TOTAL	$ 233.

STATEMENT 7
FORM 990-PF, PART IV, LINE 1
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

ITEM	(A) DESCRIPTION	(B) HOW ACQUIRED	(C) DATE ACQUIRED	(D) DATE SOLD
1	CAPITAL GAIN DIVIDENDS	PURCHASED	VARIOUS	VARIOUS
2	SEE SCHEDULE S/T-BASIS REPORTED TO IRS	PURCHASED	VARIOUS	VARIOUS
3	SEE SCHEDULE L/T-BASIS REPORTED TO IRS	PURCHASED	VARIOUS	VARIOUS
4	SEE SCHEDULE S/T-BASIS NOT REPORTED TO IRS	PURCHASED	VARIOUS	VARIOUS
5	SEE SCHEDULE L/T-BASIS NOT REPORTED TO IRS	PURCHASED	VARIOUS	VARIOUS
6	MICRO-CHIP NON-DIVIDEND DISTRIBUTION	PURCHASED	VARIOUS	VARIOUS

ITEM	(E) GROSS SALES	(F) DEPREC. ALLOWED	(G) COST BASIS	(H) GAIN (LOSS)	(I) FMV 12/31/69	(J) ADJ. BAS. 12/31/69	(K) EXCESS (I)-(J)	(L) GAIN (LOSS)
1	1,192.		0.	1,192.				$ 1,192.
2	5,276.		5,925.	-649.				-649.
3	81,227.		73,833.	7,394.				7,394.
4	52,195.		51,504.	691.				691.
5	213,854.		174,829.	39,025.				39,025.
6	285.		285.	0.				0.
							TOTAL	$ 47,653.

STATEMENT 8
FORM 990-PF, PART VII-A, LINE 8B
COPIES OF FORM 990-PF TO STATE OFFICIALS

FLORIDA DOES NOT REQUIRE A COPY OF FORM 990-PF TO BE SUBMITTED TO THE ATTORNEY GENERAL, THE SECRETARY OF STATE, OR OTHER FLORIDA OFFICE, UNLESS SPECIFICLY REQUESTED BY THAT OFFICE.

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STATEMENT 9
FORM 990-PF, PART XV, LINE 2A-D
APPLICATION SUBMISSION INFORMATION

NAME OF GRANT PROGRAM:	
NAME:	JOEL PIOTRKOWSKI
CARE OF:	GREEN, KAHN & PIOTRKOWSKI, PA
STREET ADDRESS:	317 71 STREET
CITY, STATE, ZIP CODE:	MIAMI BEACH, FL 33141
TELEPHONE:	305-865-4311
E-MAIL ADDRESS:	JOEL@GKPPA.COM
FORM AND CONTENT:	NO PARTICULAR FORMAT IS REQUIRED. APPLICATION SHOULD INCLUDE A BRIEF DESCRIPTION OF THE CHARITY'S EXEMPT FUNCTION AND PURPOSE,AND A COPY OF THE CURRENT IRS APPROVAL OF EXEMMPT FUNCTION STATUS.
SUBMISSION DEADLINES:	THERE ARE NO DEADLINES.
RESTRICTIONS ON AWARDS:	AWARDS SHOULD BE FOR THE PURPOSES STATED IN THE ESTHER RAGOSIN CHARITABLE FOUNDATION'S TRUST AGREEMENT.

NAME OF GRANT PROGRAM:	
NAME:	BARRET BLECKER
CARE OF:	
STREET ADDRESS:	1300 EAST GOLFVIEW DRIVE
CITY, STATE, ZIP CODE:	PEMBROKE PINES, FL 33026
TELEPHONE:	786-348-5499
E-MAIL ADDRESS:	BLEC7622@COMCAST.NET
FORM AND CONTENT:	NO PARTICULAR FORMAT IS REQUIRED. APPLICATION SHOULD INCLUDE A BRIEF DESCRIPTION OF THE CHARITY'S EXEMPT FUNCTION AND PURPOSE,AND A COPY OF THE CURRENT IRS APPROVAL OF EXEMMPT FUNCTION STATUS.
SUBMISSION DEADLINES:	THERE ARE NO DEADLINES.
RESTRICTIONS ON AWARDS:	AWARDS SHOULD BE FOR THE PURPOSES STATED IN THE ESTHER RAGOSIN CHARITABLE FOUNDATION'S TRUST AGREEMENT.

STATEMENT 10
FORM 990-PF, PART XV, LINE 3A
RECIPIENT PAID DURING THE YEAR

NAME AND ADDRESS	DONEE RELATIONSHIP	FOUND-ATION STATUS	PURPOSE OF GRANT	AMOUNT
TEMPLE BETH EMET 4807 S. FLAMINGO ROAD COOPER CITY, FL 33330	N/A	EXEMPT	RELIGIOUS ACTIVITIES	$ 10,500.
GREATER MIAMI SYMPHONIC BAND P.O. BOX 16-1233 MIAMI, FL 33116	N/A	EXEMPT	MUSICAL REHEARSAL EXPENSE AND PERFORMANCE BONUSES TO GUEST MUSICIANS	2,500.

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STATEMENT 10 (CONTINUED)
FORM 990-PF, PART XV, LINE 3A
RECIPIENT PAID DURING THE YEAR

NAME AND ADDRESS	DONEE RELATIONSHIP	FOUND-ATION STATUS	PURPOSE OF GRANT	AMOUNT
ADAM SHAPIRO SCHOLARSHIP FUND 43 IRVING DRIVE WOODBURY, NY 11797	N/A	EXEMPT	SCHOLARSHIPS TO HIGH SCHOOL STUDENTS	$ 2,500.
UNIVERSITY OF MIAMI CORAL GABLES, FL 33124	N/A	EXEMPT	EDUCATION AND MEDICAL EDUCATION	15,000.
TEMPLE SOLEL 5100 SHERIDAN STREET HOLLYWOOD, FL 33021	N/A	EXEMPT	RELIGIOUS ACTIVITIES	1,500.
ALL CHILDRENS HOSPITAL FOUNDATION P.O. BOX 3142 ST. PETERSBURG, FL 33731	N/A	EXEMPT	MEDICAL SERVICES FOR CHILDREN	2,500.
FRIENDS OF CO. PARKS - PARALYTIC SPORTS 6105 E. SLIGH AVE. TAMPA, FL 33617	N/A	EXEMPT	ATHLETIC PROGRAMS FOR PHYSICALLY CHALLENGED YOUNG PEOPLE	3,000.
CAMP FIESTA- CHILDREN'S CARING CENTER P.O. 630218 MIAMI, FL 33033	N/A	EXEMPT	CAMPING FOR CHILDREN WITH CANCER	200.
JAFCO 4200 NORTH UNIVERSITY DRIVE SUNRISE, FL 33351	N/A	EXEMPT	JEWISH ADOPTION AND FOSTER CARE OPTIONS	700.
JEWISH NATIONAL FUND 78 RANDALL AVENUE ROCKVILLE CENTRE, NY 11570	N/A	EXEMPT	REFORESTATION OF ISRAEL	1,800.
			TOTAL	$ 40,200.

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CLIENT ERCT ESTHER RAGOSIN CHARITABLE FOUNDATION 65-6319048

OTHER INCOME PRODUCING ACTIVITIES
INTEREST ON SAVINGS & CASH INVESTMENTS

DOMESTIC INTEREST	$	8,395.
FOREIGN INTEREST		296.
MUNICIPAL INTEREST - FORM 1099 INT		684.
TOTAL	$	9,375.

OTHER INCOME PRODUCING ACTIVITIES
DIVIDENDS/INTEREST FROM SECURITIES.

DOMESTIC DIVIDENDS	$	15,193.
U.S. GOV'T DIVIDENDS		3.
FOREIGN DIVIDENDS		6,519.
TOTAL	$	21,715.

Fiduciary Trust International

Account Detail

Account Number: 1208522200

Account Manager: Gabriela I Barreto-Adessi

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

Units	Security	Unit Cost	Total Cost	Unit Price	Market Value	% of Short-Term Holdings	Unrealized Gain (Loss)	Accrued Income	Est. Annual Income	Market Yield (%)
CASH-NON-INTEREST-BEARING										
	Type: Cash (USD)									
644.51	CASH	0.00	644.51	0.00	644.51	82.38	0.00	0.00	0.32	0.05
	Total Cash (U.S. Dollar)		$644.51		$644.51	82.38	$0.00	$0.00	$0.32	0.05
Swiss Franc	USD 1.00 = (CHF) 0.89205									
	Type: Cash (CHF)									
123.00	TAX RECLAIM RECEIVABLES	0.00	131.81	0.00	137.88	17.62	6.07	0.00	0.00	0.00
	Total Cash (Swiss Franc)		$131.81		$137.88	17.62	$6.07	$0.00	$0.00	0.00
	Total Swiss Franc		$131.81		$137.88	17.62	$6.07	$0.00	$0.00	0.00
PAGE 2 - LINE 1(A)			$776.32		$782.39	100.00	$6.07	$0.00	$0.32	0.05
SAVINGS + TEMPORARY CASH INVESTMENTS										
	Type: Cash (USD)									
70,487.57	CASH	0.00	70,487.57	0.00	70,487.57	100.00	0.00	0.00	35.24	0.05
	Total Cash (U.S. Dollar)		$70,487.57		$70,487.57	100.00	$0.00	$0.00	$35.24	0.05
PAGE 2 - LINE 2(a)			$70,487.57		$70,487.57	100.00	$0.00	$0.00	$35.24	0.05

Fiduciary Trust International

Account Detail

Account Number: 12085220

Account Manager: Gabriela I Barreto-Ades

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

Units	Security	Unit Cost	Total Cost	Unit Price	Market Value	% of Fixed Income Holdings	Unrealized Gain (Loss)	Accrued Income	Est. Annual Income	Mat Yi
GOVERNMENT OBLIGATIONS										
1,751.85	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036 AA+	100.88	1,767.18	111.57	1,954.60	0.35	187.42	8.76	105.11	6
50,000.00	NORTH SLOPE BORO AK GO SER A DTD 10/24/2013 2.25% 6/30/2018 AA-	103.01	51,503.50	103.73	51,866.00	9.40	362.50	209.38	1,125.00	1
PAGE 2 - LINE 10a (a)			53,270.68 ✓		53,820.60 ✓	9.75	549.92	218.14	1,230.11	

Account Detail

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

Account Number: 12085220
Account Manager: Gabriela I Barreto-Ades

Relevant Portfolio: Equities - Common Stock Holdings by Sector

CORPORATE STOCK LINE 10 b (a)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%
Sector: Energy										
250.00	NATIONAL OILWELL VARCO INC	NOV	30.83	7,707.00	79.53	19,882.50	2.48	12,175.50	260.00	1.3
200.00	SCHLUMBERGER LTD	SLB	32.16	6,432.00	90.11	18,022.00	2.25	11,590.00	250.00	1.3
250.00	WILLIAMS COMPANIES INC	WMB	35.77	8,942.15	38.57	9,642.50	1.20	700.35	380.00	3.9
100.00	CHEVRON CORP	CVX	87.97	8,797.37	124.91	12,491.00	1.56	3,693.63	400.00	3.2
300.00	MARATHON OIL CORP	MRO	35.40	10,619.25	35.30	10,590.00	1.32	(29.25)	228.00	2.1
	Total Energy			**$42,497.77**		**$70,628.00**	**8.82**	**$28,130.23**	**$1,518.00**	**2.1**
Sector: Materials										
75.00	CYTEC INDUSTRIES INC	CYT	85.78	6,433.31	93.16	6,987.00	0.87	553.69	37.50	0.5
120.00	DU PONT E I DE NEMOURS & CO	DD	49.32	5,798.70	64.97	7,796.40	0.97	1,997.70	216.00	2.7
	Total Materials			**$12,232.01**		**$14,783.40**	**1.85**	**$2,551.39**	**$253.50**	**1.7**
Sector: Industrials										
200.00	UNITED TECHNOLOGIES CORP	UTX	45.43	9,086.76	113.80	22,760.00	2.84	13,673.24	472.00	2.0
125.00	EMERSON ELECTRIC CO	EMR	50.34	6,292.19	70.18	8,772.50	1.10	2,480.31	215.00	2.4
150.00	HONEYWELL INTL INC	HON	87.26	13,088.79	91.37	13,705.50	1.71	616.71	270.00	1.9
100.00	CUMMINS INC	CMI	62.85	6,285.25	140.97	14,097.00	1.76	7,811.75	250.00	1.7
100.00	DOVER CORP	DOV	87.21	8,720.75	96.54	9,654.00	1.21	933.25	150.00	1.5
100.00	UNION PACIFIC CORP	UNP	149.30	14,930.26	168.00	16,800.00	2.10	1,869.74	316.00	1.8
	Total Industrials			**$58,404.00**		**$85,789.00**	**10.71**	**$27,388.00**	**$1,673.00**	**1.9**

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Fiduciary Trust International

Account Detail

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

Principal Portfolio: Equities - Common Stock Holdings by Sector (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
Sector:	Consumer Disc.									
150.00	NIKE INC CL B	NKE	25.25	3,786.98	78.64	11,796.00	1.47	8,009.02	144.00	1.22
75.00	RALPH LAUREN CORP	RL	171.95	12,896.31	176.57	13,242.75	1.65	346.44	135.00	1.02
200.00	MCDONALDS CORP	MCD	42.05	8,410.00	97.03	19,406.00	2.42	10,996.00	648.00	3.34
150.00	DISNEY WALT CO	DIS	65.90	9,884.63	76.40	11,460.00	1.43	1,575.37	129.00	1.13
200.00	COMCAST CORP CL A	CMCSA	45.73	9,145.51	51.97	10,393.00	1.30	1,247.49	156.00	1.50
50.00	AMAZON COM INC	AMZN	161.39	8,069.45	398.79	19,939.50	2.49	11,870.05	0.00	0.00
	Total Consumer Discretionary			**$52,192.88**		**$86,237.25**	**10.77**	**$34,044.37**	**$1,212.00**	**1.41**
Sector:	Consumer Staples									
175.00	MONDELEZ INTERNATIONAL INC	MDLZ	20.42	3,573.30	35.30	6,177.50	0.77	2,604.20	98.00	1.59
250.00	PEPSICO INC	PEP	44.40	11,101.00	82.94	20,735.00	2.59	9,634.00	567.50	2.74
125.00	DIAGEO PLC SPONSORED ADR NEW	DEO	87.82	10,977.44	132.42	16,552.50	2.07	5,575.06	374.75	2.26
250.00	MEAD JOHNSON NUTRITION COMPANY	MJN	45.78	11,445.35	83.76	20,940.00	2.61	9,494.65	340.00	1.62
300.00	NESTLE SA (CHF)	NLSN	24.51	7,352.36	73.20	21,960.65	2.74	14,608.29	533.09	2.45
1,000.00	HENGAN INTERNATIONAL GROUP CO LTD	1044	5.37	5,371.21	11.79	11,786.93	1.47	6,415.72	232.13	1.97
	Total Consumer Staples			**$49,820.66**		**$98,152.58**	**12.26**	**$48,331.92**	**$2,150.47**	**2.19**
Sector:	Health Care									
300.00	CERNER CORP	CERN	30.02	9,004.63	55.74	16,722.00	2.09	7,717.37	0.00	0.00
215.00	EXPRESS SCRIPTS HOLDING CO	ESRX	55.26	11,880.93	70.24	15,101.60	1.89	3,220.67	0.00	0.00
150.00	GILEAD SCIENCES INC	GILD	54.66	8,199.13	75.15	11,272.50	1.41	3,073.37	0.00	0.00

Account Detail

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

Principal Portfolio: Equities - Common Stock Holdings by Sector (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%
275.00	ROCHE HOLDING LTD ADR	RHHBY	31.35	8,621.72	70.20	19,305.00	2.41	10,683.28	446.60	2.3
225.00	THERMO FISHER SCIENTIFIC INC	TMO	38.15	8,584.13	111.35	25,053.75	3.13	16,469.62	135.00	0.5
85.00	ACTAVIS PLC	ACT	144.02	12,240.85	168.00	14,280.00	1.78	7,713.30	0.00	0.0
	Total Health Care			58,521.39		**$101,734.85**	**12.70**	**$48,877.61**	**$581.60**	**0.5**
	Sector: Financials									
200.00	WELLS FARGO & CO NEW	WFC	27.75	5,550.92	45.40	9,080.00	1.13	3,529.08	240.00	2.6
500.00	BANK OF AMERICA CORP	BAC	14.55	7,273.75	15.57	7,785.00	0.97	511.25	20.00	0.2
150.00	CITIGROUP INC	C	51.53	7,729.13	52.11	7,816.50	0.98	87.37	6.00	0.0
200.00	AMERICAN EXPRESS CO	AXP	49.38	9,875.50	90.73	18,146.00	2.27	8,270.50	184.00	1.0
275.00	J P MORGAN CHASE & CO	JPM	39.70	10,916.70	58.48	16,082.00	2.01	5,165.30	418.00	2.6
100.00	VISA INC CL A	V	70.57	7,057.00	222.68	22,268.00	2.78	15,211.00	160.00	0.7
2,000.00	AIA GROUP LTD (HKD)	1299	4.55	9,096.45	5.02	10,033.08	1.25	936.63	88.54	0.8
	Total Financials			**$57,499.45**		**$91,210.58**	**11.39**	**$33,711.13**	**$1,116.54**	**1.2**
	Sector: Info. Technology									
25.00	GOOGLE INC	GOOG	510.00	12,750.11	1120.71	28,017.75	3.50	15,267.64	0.00	0.0
180.00	SALESFORCE.COM INC	CRM	24.88	4,477.73	55.19	9,934.20	1.24	5,456.47	0.00	0.0
300.00	RED HAT INC	RHT	47.15	14,145.18	56.04	16,812.00	2.10	2,666.82	0.00	0.0
450.00	ORACLE CORP	ORCL	20.06	9,024.83	38.26	17,217.00	2.15	8,192.17	216.00	1.2
700.00	EMC CORP	EMC	13.79	9,650.00	25.15	17,605.00	2.20	7,955.00	280.00	1.5
100.00	INTERNATIONAL BUSINESS MACHINES CORP	IBM	115.68	11,568.00	187.57	18,757.00	2.34	7,189.00	380.00	2.0

Fiduciary Trust International

Account Detail

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

Principal Portfolio: Equities - Common Stock Holdings by Sector (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%
45.00	APPLE INC	AAPL	69.02	3,105.90	561.11	25,249.95	3.15	22,144.05	549.00	2.1
10.00	SAMSUNG ELECTRS LTD GDR 95 RPSTG REGS		672.01	6,720.07	652.25	6,522.50	0.81	(197.57)	24.15	0.3
200.00	MICROCHIP TECHNOLOGY INC	MCHP	20.77	4,154.72	44.75	8,950.00	1.12	4,795.28	283.60	3.1
	Total Information Technology			**$75,596.54**		**$149,065.40**	**18.61**	**$73,468.86**	**$1,732.75**	**1.1**
	Sector: Telecommunications									
200.00	VERIZON COMMUNICATIONS	VZ	49.93	9,985.50	49.14	9,828.00	1.23	(157.50)	424.00	4.3
	Total Telecommunication Services			**$9,985.50**		**$9,828.00**	**1.23**	**($157.50)**	**$424.00**	**4.3**
	Total Common Stock			**$411,086.05**		**$707,429.06**	**88.33**	**$296,343.01**	**$10,661.86**	**1.5**

Principal Portfolio: Equities - Mutual Funds Holdings by Asset Class

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%
	Class: International Equity									
1,395.05	FGT FRANKLIN INTERNATIONAL GROWTH FUND	FNGZX	10.75	15,000.00	11.34	15,819.82	1.98	819.82	62.92	0.4
695.11	TEMPLETON INSTL FDS INC FOREIGN EQTY SER	TFEQX	21.83	15,170.81	22.72	15,792.83	1.97	622.02	307.24	1.9
300.00	VANGUARD FTSE EMERGING MARKETS ETF	VWO	46.40	13,921.14	41.14	12,342.00	1.54	(1,579.14)	337.50	2.7
1,723.78	TEMPLETON EMERG MKTS S/C FD ADV CL	TEMZX	10.80	18,610.37	12.01	20,702.54	2.58	2,092.17	205.13	0.9
	Total International Equity Funds			**$62,702.32**		**$64,657.19**	**8.07**	**$1,954.87**	**$912.79**	**1.4**

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Principal Portfolio: Equities - Mutual Funds Holdings by Asset Class (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
	Class: US Small/Mid Cap									
250.00	ISHARES RUSSELL 2000 ETF	IWM	96.34	24,086.16	115.31	28,827.50	3.60	4,741.34	353.50	1.23
	Total US Small/Mid Cap Funds		—	$24,086.16		$28,827.50	3.60	$4,741.34	$353.80	1.21
	Total Equity Mutual Funds			$86,788.48		$93,484.69	11.67	$6,696.21	$1,266.29	1.31
Page 2 LINE 10b(a)	TOTAL CORPORATE STOCKS			503548.68		$800,619.78	100.00	$303,058.22	$11,928.18	1.49

CORPORATE BONDS

25,000.00	DUKE ENERGY CORP SR NT DTD 1/26/2009 6.3% 2/1/2014 BBB	101.67	25,418.25	100.44	25,110.35	4.55	(307.90)	656.25	1,575.00	(
50,000.00	HEWLETT PACKARD CO DTD 12/5/2008 6.125% 3/1/2014 BBB+	100.56	50,277.50	100.85	50,425.50	9.14	148.00	1,020.83	3,062.50	(
20,000.00	GOLDMAN SACHS GROUP INC SR NT DTD 5/6/2009 6% 5/1/2014 A	100.69	20,137.60	101.79	20,358.80	3.69	221.20	200.00	1,200.00	(
25,000.00	ORACLE SYS CORP SR NT DTD 7/8/2009 3.75% 7/8/2014 A+	100.56	25,140.50	101.74	25,434.88	4.61	294.38	450.52	937.50	(
25,000.00	JPMORGAN CHASE & CO SR NT DTD 9/18/2009 3.7% 1/20/2015 A	99.67	24,918.25	103.15	25,786.75	4.67	868.50	413.68	925.00	(
25,000.00	BOEING CO SR NT DTD 7/28/2009 3.5% 2/15/2015 A	99.67	24,918.50	103.33	25,831.50	4.68	913.00	330.56	875.00	(
50,000.00	GENERAL ELECTRIC CAPITAL CORP SR NT DTD 4/2/2013 1.625% 4/2/2018 AA+	97.58	48,788.00	99.04	49,519.50	8.98	731.50	200.87	812.50	
50,000.00	SOUTHERN CO SR NT DTD 8/27/2013 2.45% 9/1/2018 A	99.81	49,906.50	101.58	50,788.75	9.21	882.25	421.94	1,225.00	:
PAGE 1- LINE 10c(a)			$269,505.10		$273,256.03	49.54	$3,750.93	$3,694.65	$10,612.50	1

Fiduciary Trust International

Account Detail

Account Number: 120852200
Account Manager: Gabriela I Barreto-Adess

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2013

INVESTMENTS - OTHER FIXED INCOME MUTUAL FUNDS

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Fixed Income Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
Class:	Fixed Income Funds									
12,626.26	FRANKLIN HIGH INCOME TR ADV CL $0.141	FVHIX	1.98	25,000.00	2.11	26,641.41	4.83	1,641.41	1,717.17	6.4
600.00	ISHARES INTERMEDIATE CREDIT BOND ETF $3.209	CIU	111.84	67,103.22	107.88	64,728.00	11.73	(2,375.22)	1,762.20	2.7
6,393.95	TEMPLETON INCOME TR GLOBAL BD FD AD CL $0.568	TGBAX	11.98	76,598.02	13.09	83,696.83	15.17	7,098.81	3,280.10	3.9
620.00	VANGUARD SHORT TERM CORPORATE BOND FUND	VCSH	80.31	49,790.65	79.78	49,463.60	8.97	(327.05)	903.34	1.8
	Total Fixed Income Mutual Funds			**$218,491.89**		**$224,529.84**	**40.70**	**$6,037.95**	**$7,662.81**	3.4

PAGE 2 LINE 13(b)

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Account Detail

Account Number: 12085220(

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

Account Manager: Gabriela I Barreto-Adess

For Year Ending December 31, 2014

Income Portfolio: Short-Term Instruments

Units	Security	Unit Cost	Total Cost	Unit Price	Market Value	% of Short-Term Holdings	Unrealized Gain (Loss)	Accrued Income	Est. Annual Income	Market Yield (%)
Swiss Franc	CASH NON-INTEREST BEARING									
	Type: Cash (CHF)									
252.00	TAX RECLAIM RECEIVABLES	0.00	278.05	0.00	253.47	.22	(24.58)	0.00	0.00	0.00
PAGE 2 LINE 1(b)+(c)	Total Cash (Swiss Franc)		$278.05		$253.47	.22	($24.58)	$0.00	$0.00	0.00
	SAVINGS & TEMPORARY CASH INVESTMENTS									
	Type: Cash (USD)									
101,453.10	CASH	0.00	101,453.10		101,453.10	90.82	0.00	0.00	50.73	.05
	Total Cash (U.S. Dollar)		101,453.10		101,453.10	90.82	0.00	0.00	50.73	.05
	Type: Cash Equiv (USD)									
10,000.00	STIP 3: US TREASURY & AGENCY DTD 8/31/2003	1.00	10,000.00	1.00	10,000.00	8.96	0.00	0.31	2.00	0.02
	Total Cash Equivalents (U.S. Dollar)		$10,000.00		$10,000.00	8.96	$0.00	$0.31	$2.00	0.02
PAGE 2 LINE 2(b)+(c)	Total U.S. Dollar		111,453.10		111,453.10	99.78	0.00	.31	52.73	.05
	GOVERNMENT OBLIGATIONS									
1,285.09	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036 AAF	100.88	1,296.34	113.86	1,463.16	0.31	166.82	6.43	77.11	6.0
PAGE 2. LINE 10a(b)+(c)	TOTAL GOVERNMENT OBLIGATIONS		$1,296.34		$1,463.16	0.31	$166.82	$6.43	$77.11	6.0

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Fiduciary Trust International

Account Detail

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2014

Account Number: 120852200

Account Manager: Gabriela I Barreto-Adessi

Principal Portfolio: Equities - Common Stock Holdings by Sector

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
Sector: Energy										
200.00	SCHLUMBERGER LTD	SLB	32.16	6,432.00	85.41	17,082.00	2.09	10,650.00	320.00	1.87
300.00	CABOT OIL & GAS CORP CL A	COG	30.45	9,134.25	29.61	8,883.00	1.08	(251.25)	24.00	0.27
150.00	CHEVRON CORP	CVX	99.64	14,946.25	112.18	16,827.00	2.05	1,880.75	642.00	3.82
250.00	WILLIAMS COMPANIES INC	WMB	35.77	8,942.15	44.94	11,235.00	1.37	2,292.85	570.00	5.07
50.00	ANADARKO PETROLEUM CORP	APC	101.43	5,071.38	82.50	4,125.00	0.50	(946.38)	54.00	1.31
	Total Energy			**$44,526.03**		**$58,152.00**	**7.10**	**$13,625.97**	**$1,610.00**	**2.77**
Sector: Materials										
150.00	CYTEC INDUSTRIES INC	CYT	42.89	6,433.31	46.17	6,925.50	0.85	492.19	75.00	1.08
225.00	DOW CHEMICAL CO	DOW	50.61	11,388.25	45.61	10,262.25	1.25	(1,126.00)	378.00	3.68
	Total Materials			**$17,821.56**		**$17,187.75**	**2.10**	**($633.81)**	**$453.00**	**2.64**
Sector: Industrials										
30.00	PRECISION CASTPARTS CORP	PCP	241.11	7,233.23	240.88	7,226.40	0.88	(6.83)	3.60	0.05
150.00	UNITED TECHNOLOGIES CORP	UTX	45.43	6,815.07	115.00	17,250.00	2.11	10,434.93	354.00	2.05
150.00	HONEYWELL INTL INC	HON	87.26	13,088.79	99.92	14,988.00	1.83	1,899.21	310.50	2.07
100.00	CUMMINS INC	CMI	62.85	6,285.25	144.17	14,417.00	1.76	8,131.75	312.00	2.16
200.00	UNION PACIFIC CORP	UNP	74.65	14,930.26	119.13	23,826.00	2.91	8,895.74	400.00	1.68
	Total Industrials			**$48,352.60**		**$77,707.40**	**9.49**	**$29,354.80**	**$1,380.10**	**1.78**

Fiduciary Trust International

Account Detail

Account Number: 120852200

Account Manager: Gabriela I Barreto-Adessi

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2014

Principal Portfolio: Equities - Common Stock Holdings by Sector (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
Sector:	**Consumer Disc.**									
150.00	NIKE INC CL B	NKE	25.25	3,786.98	96.15	14,422.50	1.76	10,635.52	168 00	1 16
150.00	MCDONALDS CORP	MCD	42.05	6,307.50	93.70	14,055 00	1.72	7,747 50	510.00	3 63
75.00	STARBUCKS CORP	SBUX	81.68	6,125.81	82 05	6,153.75	0.75	27.94	96.00	1.56
150.00	DISNEY WALT CO	DIS	65.90	9,884.63	94.19	14,128.50	1.72	4,243.87	172 50	1.22
200.00	COMCAST CORP CL A	CMCSA	45.73	9,145 51	58.01	11,602.00	1 42	2,456.49	180.00	1 55
50.00	AMAZON COM INC	AMZN	161.39	8,069.45	310.35	15,517.50	1.89	7,448.05	0.00	0 00
	Total Consumer Discretionary			**$43,319.88**		**$75,879.25**	**9.26**	**$32,559.37**	**$1,126.50**	**1.48**
Sector:	**Consumer Staples**									
175.00	MONDELEZ INTERNATIONAL INC	MDLZ	20.42	3,573.30	36.33	6,356 88	0.78	2,783 58	105.00	1 65
250 00	PEPSICO INC	PEP	44.40	11,101 00	94.56	23,640.00	2.89	12,539.00	655.00	2 77
125.00	DIAGEO PLC SPONSORED ADR NEW	DEO	87.82	10,977 44	114.09	14,261.25	1.74	3,283.81	421.25	2.95
250.00	MEAD JOHNSON NUTRITION COMPANY	MJN	45.78	11,445.35	100.54	25,135.00	3 07	13,689.65	375.00	1 49
300 00	NESTLE SA (CHF)	NESN	24.51	7,352 36	73.38	22,012.67	2.69	14,660 31	648.76	2.95
	Total Consumer Staples			**$44,449.45**		**$91,405.80**	**11.16**	**$46,956.35**	**$2,205.01**	**2.41**
Sector:	**Health Care**									
300 00	CERNER CORP	CERN	30.02	9,004 63	64.66	19,398 00	2.37	10,393.37	0.00	0 00
215 00	EXPRESS SCRIPTS HOLDING CO	ESRX	55.26	11,880.93	84.67	18,204 05	2 22	6,323.12	0.00	0 00
150.00	GILEAD SCIENCES INC	GILD	54.66	8,199.13	94.26	14,139.00	1.73	5,939.87	0.00	0 00

Fiduciary Trust International

Account Detail

Account Number: 120852200-

Account Manager: Gabriela I Barreto-Adessi

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

For Year Ending December 31, 2014

Principal Portfolio: Equities - Common Stock Holdings by Sector (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
550.00	ROCHE HOLDING LTD ADR	RHHBY	15.68	8,621 72	33 99	18,694.50	2.28	10,072.78	503.25	2.69
175.00	THERMO FISHER SCIENTIFIC INC	TMO	34.04	5,956 25	125 29	21,925.75	2.68	15,969.50	105.00	0.48
85.00	ACTAVIS PLC	ACT	144.01	12,240.85	257.41	21,879.85	2.67	9,639.00	0.00	0.00
	Total Health Care			**$55,903.51**		**$114,241.15**	**13.95**	**$58,337.64**	**$608.25**	**0.53**
Sector:	**Financials**									
200.00	WELLS FARGO & CO NEW	WFC	27.75	5,550 92	54 82	10,964.00	1.34	5,413.08	280.00	2.55
750.00	BANK OF AMERICA CORP	BAC	15.04	11,282 92	17 89	4009.17 13,417.50	1.64	2,134.58	150 00	1.12
150.00	CITIGROUP INC	C	51.53	7,729.13	54.11	8,116.50	0.99	387.37	6.00	0.07
200.00	AMERICAN EXPRESS CO	AXP	49.38	9,875.50	93.04	18,608.00	2.27	8,732.50	208.00	1.12
275.00	J P MORGAN CHASE & CO	JPM	39 70	10,916 70	62.58	17,209.50	2.10	6,292.80	440.00	2 56
2,000.00	AIA GROUP LTD (HKD)	1299	4.55	9,096.45	5.55	11,091.12	1 35	1,994.67	115.09	1.04
	Total Financials			**$54,451.62**		**$79,406.62**	**9.69**	**$24,955.00**	**$1,199.09**	**1.51**
Sector:	***Info. Technology***									
150.00	FACEBOOK INC CL A	FB	64 18	9,627.48	78.02	11,703.00	1.43	2,075.52	0.00	0.00
25.00	GOOGLE INC SER A	GOOGL	254 67	6,366.72	530.66	13,266.50	1.62	6,899.78	0.00	0.00
25.00	GOOGLE INC CL C	GOOG	255.34	6,383.39	526.40	13,160.00	1.61	6,776.61	0.00	0.00
180.00	SALESFORCE COM INC	CRM	24.88	4,477 73	59.31	10,675 80	1 30	6,198.07	0.00	0.00
75.00	VISA INC CL A	V	62 00	4,650.00	262 20	19,665.00	2.40	15,015 00	144.00	0.73
300.00	RED HAT INC	RHT	47.15	14,145 18	69.14	20,742.00	2 53	6,596 82	0 00	0.00
450 00	ORACLE CORP	ORCL	20 06	9,024.83	44.97	20,236 50	2.47	11,211.67	216 00	1.07

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FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

Account Manager: Gabriela I Barreto-Adessi

For Year Ending December 31, 2014

Principal Portfolio: Equities - Common Stock Holdings by Sector (continued)

Units	Security	Ticker Symbol	Unit Cost	Total Cost	Unit Price	Market Value	% of Equity Holdings	Unrealized Gain (Loss)	Est. Annual Income	Market Yield (%)
50.00	INTERNATIONAL BUSINESS MACHINES CORP	IBM	115.68	5,784.00	160.44	8,022.00	0.98	2,238.00	220.00	2.74
315.00	APPLE INC	AAPL	9.86	3,105.90	110.38	34,769.70	4.24	31,663.80	592.20	1.70
200.00	MICROCHIP TECHNOLOGY INC	MCHP	19.36	3,871.72	45.11	9,022.00	1.10	5,150.28	285.20	3.16
	Total Information Technology			**$67,436.95**		**$161,262.50**	**19.69**	**$93,825.55**	**$1,457.40**	**0.90**
Sector:	**Telecommunications**									
200.00	VERIZON COMMUNICATIONS	VZ	49.93	9,985.50	46.78	9,356.00	1.14	(629.50)	440.00	4.70
	Total Telecommunication Services			**$9,985.50**		**$9,356.00**	**1.14**	**($629.50)**	**$440.00**	**4.70**
	Total Common Stock			**$386,247.10**		**$684,598.47**	**83.58**	**$298,351.37**	**$10,479.35**	**1.53**
Class:	**International Equity**									
1,404.23	FGT FRANKLIN INTERNATIONAL GROWTH FUND	FNGZX	10.75	15,095.00	10.70	15,025.30	1.83	(69.70)	89.59	0.60
1,003.86	FRANKLIN INTL SMALL COS GROWTH FD	FKSCX	21.06	21,143.90	18.06	18,129.69	2.21	(3,014.21)	333.28	1.84
706.83	TEMPLETON INSTL FDS INC FOREIGN EQTY SER	TFEQX	21.81	15,412.93	20.05	14,171.94	1.73	(1,240.99)	559.81	3.95
600.00	VANGUARD FTSE EMERGING MARKETS ETF	VWO	44.48	26,688.39	40.02	24,012.00	2.93	(2,676.39)	685.80	2.86
1,723.78	TEMPLETON EMERG MKTS S/C FD ADV CL	TEMZX	10.80	18,610.37	12.34	21,271.38	2.60	2,661.01	97.39	0.46
	Total International Equity Funds			**$96,950.59**		**$92,610.31**	**11.31**	**($4,340.28)**	**$1,765.87**	**1.91**
Class:	**US Small/Mid Cap**									
350.00	ISHARES RUSSELL 2000 ETF	IWM	101.27	35,442.91	119.67	41,884.50	5.11	6,441.59	528.85	1.26
	Total US Small/Mid Cap Funds			**$35,442.91**		**$41,884.50**	**5.11**	**$6,441.59**	**$528.85**	**1.26**
	Grand Total Equities			$518,640.60		$819,093.28	100.00	$300,482.68	$12,774.07	1.56

PAGE 2
LINE 10b (b) + (c)

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Account Detail

Account Number: 120852200

FTIOS AS INVESTMENT MANAGER FOR ESTHER RAGOSIN CHAR TR U/A DTD 10/28/99

Account Manager: Gabriela I Barreto-Adessi

For Year Ending December 31, 2014

Principal Portfolio: Fixed Income - Individual Holdings By Type (continued)

Units	Security	Unit Cost	Total Cost	Unit Price	Market Value	% of Fixed Income Holdings	Unrealized Gain (Loss)	Accrued Income	Est. Annual Income	Market Yield (%
Type:	Corporate BONDS									
25,000.00	JPMORGAN CHASE & CO SR NT DTD 9/18/2009 3.7% 1/20/2015 A	99.67	24,918.25	100.17	25,042.25	5.24	124.00	413.68	925.00	0.4
25,000.00	BOEING CO SR NT DTD 7/28/2009 3.5% 2/15/2015 A	99.67	24,918.50	100.33	25,081.75	5.25	163.25	330.56	875.00	0.7
50,000.00	GENERAL ELECTRIC CAPITAL CORP SR NT DTD 4/2/2013 1.625% 4/2/2018 AA+	97.58	48,788.00	100.23	50,116.00	10.49	1,328.00	200.87	812.50	1.5
50,000.00	BP CAPITAL MARKETS PLC DTD 5/10/2013 1.375% 5/10/2018 A	99.24	49,622.00	98.22	49,109.25	10.28	(512.75)	97.40	687.50	1.9
50,000.00	SOUTHERN CO SR NT DTD 8/27/2013 2.45% 9/1/2018 A-	99.81	49,906.50	102.14	51,070.80	10.69	1,164.30	408.33	1,225.00	1.8
50,000.00	ANHEUSER-BUSCH INBEV FIN SR NT DTD 1/27/2014 2.15% 2/1/2019 A	101.04	50,519.94	100.50	50,250.50	10.51	(269.44)	447.92	1,075.00	2.0
50,000.00	WELLS FARGO & CO SR NT DTD 4/22/2014 2.125% 4/22/2019 A+	100.18	50,091.64	100.08	50,038.00	10.47	(53.64)	203.65	1,062.50	2.1
PAGE 2 LINE 10c(b)+(c)	Total Corporate Bonds		$298,764.83		$300,708.55	62.92	$1,943.72	$2,102.41	$6,662.50	1.6
TYPE: INVESTMENTS - OTHER										
Class:	Fixed Income Funds									
600.00	ISHARES INTERMEDIATE CREDIT BOND ETF $3.209 CIU	111.84	67,103.22	109.33	65,598.00	13.73	(1,505.22)		1,613.40	2.46
4,897.97	TEMPLETON INCOME TR GLOBAL BD FD AD CI $0.568 TGBAX	11.74	57,510.66	12.41	60,783.76	12.72	3,273.10		2,071.84	3.41
620.00	VANGUARD SHORT TERM CORPORATE BOND FUND $1.442 VCSH	80.31	49,790.65	79.63	49,370.60	10.33	(420.05)		898.38	1.82
PAGE 2 LINE 13(b)+(c)	Total: INVESTMENTS - OTHER		$174,404.53		$175,752.36	36.77	$1,347.83		$4,583.62	2.61

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2014 Tax Information Statement

Payer's Name and Address:
FIDUCIARY TRUST COMPANY INTL
600 FIFTH AVENUE
NEW YORK, NY 10020

Account Number: 120852200
Recipient's Tax ID Number: 65-6319048
Payer's Federal ID Number: 13-6122956
Payer's State ID Number:
State: FL
Questions? (800)618-1260

☐ Corrected ☐ 2nd TIN notice

Recipient's Name and Address: Ref: 785
ESTHER RAGOSIN CHARITABLE TRUST
C/O BARRET BLECKER, CPA
1300 GOLFVIEW DRIVE EAST
PEMBROKE PINES, FL 33026

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

OMB No. 1545-0715

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

Description of property *(Box 1a)*

Cusip Number	Date Sold or Disposed *(Box 1c)*	Date Acquired *(Box 1b)*	Form 8949 Checkbox	Proceeds *(Box 1d)*	Cost or Other Basis *(Box 1e)*	Code if any *(Box 1f)*	Adjustments *(Box 1g)*	Net Gain or Loss	Federal Income Tax Withheld *(Box 4)*	State Tax Withheld *(Box 16)*
Short Term Sales Reported on 1099-B										
50.0	KNOWLES CORP									
49926D109	03/10/2014	08/07/2013	A	1,437.22	1,471.24		0.00	-34.02	0.00	0.00
25.0	RALPH LAUREN CORP									
751212101	05/27/2014	08/07/2013	A	3,838.73	4,453.43		0.00	-614.70	0.00	0.00
Total Short Term Sales Reported on 1099-B				**5,275.95**	**5,924.67**		**0.00**	**-648.72**	**0.00**	**0.00**
STATEMENT 7 - LINE 2				✓	✓			✓		
Long Term Sales Reported on 1099-B										
10.0	SAMSUNG ELECTRS LTD GDR 95 RPSTG REGS									
79699A107	05/01/2014	03/28/2013	D	6,430.34	6,720.07		0.00	-289.73	0.00	0.00
50.0	RALPH LAUREN CORP									
751212101	05/27/2014	03/28/2013	D	7,677.46	8,442.88		0.00	-765.42	0.00	0.00
50.0	THERMO ELECTRON CORP									
883556102	05/27/2014	01/24/2012	D	5,773.99	2,627.88		0.00	3,146.11	0.00	0.00
82.036	TEMPLETON INCOME TR GLOBAL BD FD AD CL $0.568									
880208400	05/28/2014	Various	D	1,088.62	1,082.87		0.00	5.75	0.00	0.00

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NEW YORK, NY 10020

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Payer's Federal ID Number:	13-6122956
Payer's State ID Number:	
State:	FL
Questions?	(800)618-1260
☐ **Corrected**	☐ **2nd TIN notice**

Recipient's Name and Address: Ref: /
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C/O BARRET BLECKER, CPA
1300 GOLFVIEW DRIVE EAST
PEMBROKE PINES, FL 33026

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

OMB No. 1545-0715

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Covered (Box 5 is not checked)

Cusip Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
Description of property (Box 1a)										
4651.163	FRANKLIN HIGH INCOME TR ADV CL $0.141									
353538309	07/08/2014	01/24/2012	D	10,000.00	9,209.30		0.00	790.70	0.00	0.00
120.0	DU PONT E I DE NEMOURS & CO									
263534109	09/23/2014	10/27/2011	D	8,548.78	5,798.70		0.00	2,750.08	0.00	0.00
7975.1	FRANKLIN HIGH INCOME TR ADV CL $0.141									
353538309	09/23/2014	01/24/2012	D	16,747.71	15,790.70		0.00	957.01	0.00	0.00
300.0	MARATHON OIL CORP									
565849106	11/18/2014	Various	D	9,622.17	10,619.25		0.00	-997.08	0.00	0.00
100.0	DOVER CORP									
260003108	12/23/2014	08/07/2013	D	7,471.08	7,249.51		0.00	221.57	0.00	0.00
125.0	EMERSON ELEC CO									
291011104	12/23/2014	01/24/2012	D	7,866.39	6,292.19		0.00	1,574.20	0.00	0.00
Total Long Term Sales Reported on 1099-B				**81,226.54**	**73,833.35**		**0.00**	**7,393.19**	**0.00**	**0.00**

STATEMENT 7-LINE 3 ✓ ✓ ✓

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

OMB No. 1545-0715

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Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
Short Term Sales Reported on 1099-B										
50000.0	NORTH SLOPE BORO AK GO SER A DTD 10/24/2013 2.25% 6/30/2018									
662523YQ6	05/28/2014	10/16/2013	B	52,194.50	51,503.50		0.00	691.00	0.00	0.00
Total Short Term Sales Reported on 1099-B				**52,194.50** ✓	**51,503.50** ✓		**0.00**	691.00 ✓	**0.00**	**0.00**
STATEMENT 7 - LINE 4										
Long Term Sales Reported on 1099-B										
25000.0	DUKE ENERGY CORP SR NT DTD 1/26/2009 6.3% 2/1/2014									
264399EQ5	02/03/2014	01/22/2009	E	25,000.00	25,418.25		0.00	-418.25	0.00	0.00
1657.5915	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	02/25/2014	02/06/2008	E	40.96	41.32		0.00	-0.36	0.00	0.00
50000.0	HEWLETT PACKARD CO DTD 12/5/2008 6.125% 3/1/2014									
428236AT0	03/03/2014	12/03/2008	E	50,000.00	50,277.50		0.00	-277.50	0.00	0.00
250.0	NATIONAL-OILWELL INC									
637071101	03/03/2014	Various	E	19,273.51	7,707.00		0.00	11,566.51	0.00	0.00
200.0	E M C CORP MASS									
268648102	03/11/2014	08/10/2005	E	5,368.65	2,760.00		0.00	2,608.65	0.00	0.00

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600 FIFTH AVENUE
NEW YORK, NY 10020

Account Number: 120852200
Recipient's Tax ID Number: 65-6319048
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Payer's State ID Number:
State: FL
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☐ **Corrected** ☐ **2nd TIN notice**

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C/O BARRET BLECKER, CPA
1300 GOLFVIEW DRIVE EAST
PEMBROKE PINES, FL 33026

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Description of property (Box 1a)

CUSIP Number	Date Sold or Disposed (Box 1c)	Date Acquired (Box 1b)	Form 8949 Checkbox	Proceeds (Box 1d)	Cost or Other Basis (Box 1e)	Code, if any (Box 1f)	Adjustments (Box 1g)	Net Gain or Loss	Federal Income Tax Withheld (Box 4)	State Tax Withheld (Box 16)
1654.135	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	03/25/2014	02/06/2006	E	3.46	3.49		0.00	-0.03	0.00	0.00
1000.0	HENGAN INTERNATIONAL GROUP CO LTD									
G4402L151	04/02/2014	07/22/2009	E	10,426.43	5,371.21		0.00	5,055.22	0.00	0.00
500.0	E M C CORP MASS									
268648102	04/03/2014	Various	E	13,937.04	6,890.00		0.00	7,047.04	0.00	0.00
1509.3645	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	04/25/2014	02/06/2006	E	144.77	146.04		0.00	-1.27	0.00	0.00
20000.0	GOLDMAN SACHS GROUP INC SR NT DTD 5/6/2009 6% 5/1/2014									
38141EA33	05/01/2014	04/29/2009	E	20,000.00	20,137.60		0.00	-137.60	0.00	0.00
1435.9155	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	05/26/2014	02/06/2006	E	73.45	74.09		0.00	-0.64	0.00	0.00
50.0	INTERNATIONAL BUSINESS MACH CORP									
459200101	05/27/2014	03/26/2008	E	9,240.92	5,784.00		0.00	3,456.92	0.00	0.00
50.0	MCDONALDS CORP									
580135101	05/27/2014	11/22/2006	E	5,125.01	2,102.50		0.00	3,022.51	0.00	0.00
50.0	UNITED TECHNOLOGIES CORP.									
913017109	05/27/2014	10/14/2004	E	5,797.99	2,271.69		0.00	3,526.30	0.00	0.00

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25.0	VISA INC CL A									
92826C839	05/27/2014	04/23/2010	E	5,355.94	2,407.00		0.00	2,948.94	0.00	0.00
1425.123	TEMPLETON INCOME TR GLOBAL BD FD AD CL $0.568									
880208400	05/28/2014	11/18/2009	E	18,911.38	18,141.81		0.00	769.57	0.00	0.00
1359.8293	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	06/25/2014	02/06/2006	E	76.09	76.75		0.00	-0.66	0.00	0.00
25000.0	ORACLE SYS CORP SR NT DTD 7/8/2009 3.75% 7/8/2014									
68389XAF2	07/08/2014	07/01/2009	E	25,000.00	25,140.50		0.00	-140.50	0.00	0.00
1356.7935	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	07/25/2014	02/06/2006	E	3.04	3.06		0.00	-0.02	0.00	0.00
1353.7485	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	08/25/2014	02/06/2006	E	3.05	3.07		0.00	-0.02	0.00	0.00
1322.7268	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	09/25/2014	02/06/2006	E	31.02	31.29		0.00	-0.27	0.00	0.00
1319.7098	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	10/27/2014	02/06/2006	E	3.02	3.04		0.00	-0.02	0.00	0.00
1316.615	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	11/25/2014	02/06/2006	E	3.09	3.12		0.00	-0.03	0.00	0.00

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2014 Tax Information Statement

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Description of property *(Box 1a)*

CUSIP Number	Date Sold or Disposed *(Box 1c)*	Date Acquired *(Box 1b)*	Form 8949 Checkbox	Proceeds *(Box 1d)*	Cost or Other Basis *(Box 1e)*	Code if any *(Box 1f)*	Adjustments *(Box 1g)*	Net Gain or Loss	Federal Income Tax Withheld *(Box 4)*	State Tax Withheld *(Box 16)*
1285.0855	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	12/26/2014	02/06/2006	E	31.53	31.81		0.00	-0.28	0.00	0.00
1281.762	FEDERAL NATL MTG ASSN MTG PL# 849134 DTD 1/1/2006 6.00% 1/1/2036									
31408ELP5	12/31/2014	02/06/2006	E	3.32	3.35		0.00	-0.03	0.00	0.00
Total Long Term Sales Reported on 1099-B				**213,853.67** ✓	**174,829.49** ✓		**0.00**	**39,024.18** ✓	**0.00**	**0.00**

STATEMENT 7 - LINE 5

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