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Form **990-PF**

Return of Private Foundation

OMB No. 1545-0052

2014

Department of the Treasury
Internal Revenue Service

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

Open to Public Inspection

For calendar year 2014 or tax year beginning 02/01, 2014, and ending 01/31, 2015

Name of foundation: **FREDA BOWERS T/CHAR IRREV 2/9/97**

Number and street (or P O box number if mail is not delivered to street address): **1100 WEHRLE DRIVE, 2ND FLOOR**

Room/suite: _____

City or town, state or province, country, and ZIP or foreign postal code: **BUFFALO, NY 14221**

A Employer identification number: **52-6912468**

B Telephone number (see instructions): **716-842-5506**

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:

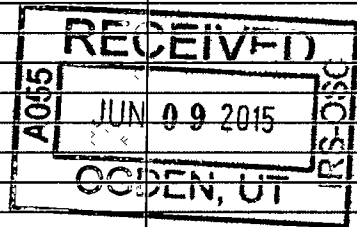
<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity
<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return
<input type="checkbox"/> Address change	<input type="checkbox"/> Name change

H Check type of organization: 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, col. (c), line 16) **\$ 1,651,589.**

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 <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	38,276.	37,728.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	94,563.			
	b Gross sales price for all assets on line 6a	854,791.			
	7 Capital gain net income (from Part IV, line 2)		94,563.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	132,839.	132,291.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	20,830.	20,830.		
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 2	4,901.	554.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule) STMT 3	3.			
	24 Total operating and administrative expenses. Add lines 13 through 23.	25,734.	21,384.	NONE	
	25 Contributions, gifts, grants paid	78,747.			78,747.
26 Total expenses and disbursements. Add lines 24 and 25	104,481.	21,384.	NONE	78,747.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	28,358.				
b Net investment income (if negative, enter -0-)		110,907.			
c Adjusted net income (if negative, enter -0-)					



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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	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	48,162.	72,687.	72,687.
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶	NONE		
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S. and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule) . STMT 4	681,389.	261,689.	332,412.
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment, basis ▶			
	Less: accumulated depreciation ▶ (attach schedule)				
12	Investments - mortgage loans				
13	Investments - other (attach schedule) . STMT 7	771,664.	1,194,767.	1,246,490.	
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)	1,501,215.	1,529,143.	1,651,589.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)		NONE	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> 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, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	1,501,215.	1,529,143.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
30	Total net assets or fund balances (see instructions)	1,501,215.	1,529,143.		
31	Total liabilities and net assets/fund balances (see instructions)	1,501,215.	1,529,143.		

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	1,501,215.
2	Enter amount from Part I, line 27a	2	28,358.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,529,573.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 8	5	430.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	1,529,143.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)

(b) How acquired
P - Purchase
D - Donation
(c) Date acquired (mo., day, yr.)
(d) Date sold (mo., day, yr.)

1a PUBLICLY TRADED SECURITIES			
b			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 854,791.		760,228.	94,563.
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			94,563.
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	94,563.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8		3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2013	60,780.	1,623,560.	0.037436
2012	60,000.	1,524,210.	0.039365
2011	60,000.	1,520,650.	0.039457
2010	60,000.	1,479,408.	0.040557
2009	59,735.	1,337,428.	0.044664

2 Total of line 1, column (d)	2	0.201479
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	0.040296
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	1,666,875.
5 Multiply line 4 by line 3	5	67,168.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,109.
7 Add lines 5 and 6	7	68,277.
8 Enter qualifying distributions from Part XII, line 4 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.	8	78,747.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

Table with 11 rows and 2 columns. Row 1: Exempt operating foundations... 1,109. Row 2: Tax under section 511... 2. Row 3: Add lines 1 and 2... 1,109. Row 4: Subtitle A (income) tax... NONE. Row 5: Tax based on investment income... 1,109. Row 6: Credits/Payments: 6a 2,432, 6b NONE, 6c NONE, 6d. Row 7: Total credits and payments... 2,432. Row 8: Enter any penalty... 8. Row 9: Tax due... 9. Row 10: Overpayment... 1,323. Row 11: Enter the amount of line 10 to be Credited to 2015 estimated tax... 556. Refunded 767.

Part VII-A Statements Regarding Activities

Table with 10 rows and 3 columns (Yes/No). Row 1a: During the tax year, did the foundation attempt to influence any national, state, or local legislation... X. Row 1b: Did it spend more than \$100 during the year... X. Row 1c: Did the foundation file Form 1120-POL for this year? X. Row 2: Has the foundation engaged in any activities that have not previously been reported to the IRS? X. Row 3: Has the foundation made any changes, not previously reported to the IRS... X. Row 4a: Did the foundation have unrelated business gross income of \$1,000 or more during the year? X. Row 4b: If "Yes," has it filed a tax return on Form 990-T for this year? X. Row 5: Was there a liquidation, termination, dissolution, or substantial contraction during the year? X. Row 6: Are the requirements of section 508(e) satisfied either: By language in the governing instrument, or By state legislation... X. Row 7: Did the foundation have at least \$5,000 in assets at any time during the year? X. Row 8a: Enter the states to which the foundation reports or with which it is registered (see instructions) MD. Row 8b: If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General... X. Row 9: Is the foundation claiming status as a private operating foundation... X. Row 10: Did any persons become substantial contributors during the tax year? X.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). 11 X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A 13 X
14 The books are in care of M AND T BANK Telephone no. (716) 842-5506 Located at 1100 WEHRLE DRIVE, 2ND FLOOR, BUFFALO, NY ZIP+4 14221
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
16 At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 Yes No 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.

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 X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes X No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes X No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes X 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 X 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 X No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014? 1c 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 X No
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes X No
b If "Yes," did it have excess business holdings in 2014 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014.) 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014? 4b X

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

- 5a** During the year did the foundation pay or incur any amount to:
- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No
 - (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? Yes No
 - (3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No
 - (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). Yes No
 - (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No
- b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Yes No
 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? Yes 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? Yes No

5b		
6b		X
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
M&T TRUST COMPANY 1100 WEHRLE DRIVE, 2ND FLOOR, BUFFALO, NY 14221	TRUSTEE 1	20,830.	-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		NONE	NONE	NONE

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

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE
Total number of others receiving over \$50,000 for professional services		NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 NONE	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 NONE	
2	
All other program-related investments See instructions.	
3 NONE	
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	1,644,391.
b	Average of monthly cash balances	1b	47,868.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	1,692,259.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	1,692,259.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	25,384.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,666,875.
6	Minimum investment return. Enter 5% of line 5	6	83,344.

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	83,344.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	1,109.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,109.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	82,235.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	82,235.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	82,235.

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	78,747.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	78,747.
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	1,109.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	77,638.

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				82,235.
2 Undistributed income, if any, as of the end of 2014:				
a Enter amount for 2013 only			78,746.	
b Total for prior years 20 <u>12</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2014:				
a From 2009	NONE			
b From 2010	NONE			
c From 2011	NONE			
d From 2012	NONE			
e From 2013	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2014 from Part XII, line 4. ▶ \$ <u>78,747.</u>				
a Applied to 2013, but not more than line 2a			78,746.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2014 distributable amount				1.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				82,234.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2010	NONE			
b Excess from 2011	NONE			
c Excess from 2012	NONE			
d Excess from 2013	NONE			
e Excess from 2014	NONE			

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

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

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

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

Part XV Supplementary Information (Complete this part only if the 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).)

N/A

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.

N/A

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:

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient 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				
CUMBERLAND YMCA ATTN: JEFFREY L COLLEN 601 KELLY ROAD CUMBERLAND MD 21502	NONE	PC	GENERAL OPERATING EXPENSES	19,687.
ST. PAUL'S LUTHERAN CHURCH 15 N SMALLWOOD ST CUMBERLAND MD 21502-2919	NONE	PC	GENERAL OPERATING EXPENSES	13,131.
CITY OF CUMBERLAND PARKS & REC DEPT ATTN: DIA PO BOX 1702 CUMBERLAND MD 21501-1702	NONE	PC	GENERAL OPERATING EXPENSES	19,687.
ALLEGANY HIGH SCHOOL ATTN: MICHAEL S CALHOUN 616 SEDGWICK AVE CUMBERLAND MD 21502	NONE	PC	GENERAL OPERATING EXPENSES	26,242.
Total				78,747.
b Approved for future payment				
Total				3b

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...
a Transfers from the reporting foundation to a noncharitable exempt organization of:
(1) Cash
(2) Other assets
b Other transactions:
(1) Sales of assets to a noncharitable exempt organization
(2) Purchases of assets from a noncharitable exempt organization
(3) Rental of facilities, equipment, or other assets
(4) Reimbursement arrangements
(5) Loans or loan guarantees
(6) Performance of services or membership or fundraising solicitations
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees
d If the answer to any of the above is "Yes," complete the following schedule.

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements.

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code... Yes No

b If "Yes," complete the following schedule.

Table with 3 columns: (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.

Sign Here

Michele L Dore

05/18/2015

Vice President

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

M & T TRUST COMPANY

Paid Preparer Use Only

MICHELE L DORE, EA

Michele L Dore

05/18/2015

self-employed

ERNST & YOUNG U.S. LLP
2100 EAST CARY STREET, SUITE 201
RICHMOND, VA 23223

Firm's EIN
Phone no. 804-344-4548

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
DIVIDENDS AND INTEREST	38,276.	37,728.
TOTAL	38,276.	37,728.

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	36.	36.
FEDERAL TAXES PRIOR YEAR BALAN	1,915.	
FEDERAL ESTIMATES - PRINCIPAL	2,432.	
FOREIGN TAXES ON QUALIFIED FOR	288.	288.
FOREIGN TAXES ON NONQUALIFIED	230.	230.
TOTALS	4,901.	554.

FORM 990PF, PART I - OTHER EXPENSES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----
OTHER NON-ALLOCABLE EXPENSE -	3.
TOTALS	----- 3. =====

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

FORM 990PF, PART II - CORPORATE STOCK
=====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
GE	6,684.	6,833.
JOHNSON AND JOHNSON	3,249.	4,807.
PIMCO TOTAL RETURN		
UPS		
DREYFUS INTL		
AIR PRODUCTS & CHEMICALS	5,424.	8,300.
CISCO SYSTEMS	4,483.	5,168.
EXPRESS SCRIPTS HOLDING CO	4,729.	7,022.
NATIONAL OILWELL VARCO		
SCHLUMBERGER		
JPMORGAN CHASE	6,560.	9,027.
METLIFE	1,917.	3,255.
GOOGLE INC CL A	3,125.	6,451.
UNION PACIFIC	2,136.	5,392.
PRICELINE.COM	2,007.	3,028.
OCCIDENTAL PETE	6,713.	6,000.
T ROWE PRICE GROUP	4,389.	5,747.
MERCK & CO	6,553.	9,163.
APPLE INC		
EMC CORP MASS	2,694.	3,189.
RS GLOBAL NAT RES		
COMCAST CORP	5,283.	8,450.
PHILIP MORRIS INTL	3,195.	3,370.
ORACLE CORP	6,993.	8,881.
DANAHER CORP COM	6,400.	8,568.
PRECISION CASTPARTS CORP		
UNITED TECHNOLOGIES CORP	4,395.	5,395.
VODAFONE GROUP PLC	4,183.	3,337.
COACH INC	5,042.	3,719.

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

FORM 990PF, PART II - CORPORATE STOCK

=====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
-----	-----	---
LOWES COMPANIES INCORPORATED		
STARBUCKS CORP	3,451.	5,218.
TARGET CORP	4,716.	6,827.
ANHEUSER-BUSCH INBEV NV		
MONDELEZ INTERNATIONAL INC	6,204.	7,446.
PEPSICO INC	6,826.	8,159.
CHEVRON CORP	7,629.	6,459.
CONOCOPHILLIPS		
AMERICAN TOWER CORP	5,953.	7,950.
CITIGROUP INC	6,455.	6,244.
PNC FINANCIAL SERVICES GROUP	5,634.	6,425.
WELLS FARGO & CO	7,604.	9,969.
AMGEN INC	3,084.	4,872.
BRISTOL-MYERS SQUIBB CO		
PFIZER INC	2,435.	3,418.
ZOETIS INC	4,310.	5,559.
QUALCOMM INC		
ARTISAN MID CAP VALUE FUND	5,268.	5,518.
SCOTT'S MIRACLE-GRO COMPANY	4,076.	4,731.
DELTA AIR LINES INC	6,320.	6,764.
FEDEX CORP	9,640.	10,097.
WALT DISNEY CO	4,697.	5,720.
NIKE INC CL B	5,268.	5,334.
NORDSTROM INC	7,567.	8,245.
CVS HEALTH CORP	7,276.	7,418.
DR PEPPER SNAPPLE GROUP	5,146.	4,896.
EXXON MOBIL CORP	3,390.	3,489.
KINDER MORGAN INC	6,878.	6,586.
ACE LIMITED		

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

FORM 990PF, PART II - CORPORATE STOCK
=====

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
BIOGEN IDEC INC	5,366.	6,616.
GILEAD SCIENCES INC	4,984.	6,499.
REGENERON PHARMACEUTICALS	4,805.	6,667.
ANALOG DEVICES INC	3,432.	3,283.
APPLE INC	7,498.	23,432.
GOOGLE INC CL C	3,101.	6,414.
MASTERCARD INC	6,522.	7,055.
TOTALS	261,689.	332,412.

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
MFS EMERGING MARKETS DEBT FUND	C	89,141.	83,663.
DEUTSCHE FLOATING RATE FUND	C	42,326.	40,409.
FPA NEW INCOME FUND	C	35,555.	34,969.
RIDGEWORTH SEIX FLOATING RATE	C	41,347.	40,787.
WILMINGTON BROAD MARKET BD FD	C	249,409.	254,364.
WILMINGTON SHORT TERM BOND FD	C	67,386.	66,895.
ARTISAN MID CAP VALUE FUND	C	83,985.	83,873.
DIAMOND HILL LARGE-CAP FUND	C	33,862.	33,536.
LSV VALUE EQUITY FUND	C	33,862.	35,279.
MORGAN STANLEY INSTL FD GROWTH	C	18,291.	23,737.
WILMINGTON MIC CAP GROWTH FUND	C	71,571.	82,814.
HARBOR INTL FUND	C	154,821.	176,387.
LITMAN GREGORY MASTERS INTL	C	72,990.	99,039.
MFS INTL NEW DISCOVERY FUND	C	60,951.	58,449.
WILMINGTON MULTI-MNGR INTL FD	C	45,713.	43,031.
ISHARES RUSSELL 2000 VALUE ETF	C	37,148.	35,630.
VANGUARD DIVIDENDS APPREC ETF	C	28,662.	27,447.
ISHARES GLOBAL ENERGY ETF	C	27,747.	26,181.
WILMINGTON SHORT TERM CORP	C		
WILMINGTON SMALL CAP GROWTH	C		
WILMINGTON LARG CAP VALUE	C		
GUINNESS ATKINSON CHINA & HK	C		
LAZARD EMERGING MARKETS	C		
MORGAN STANLEY FOCUS GROWTH FD	C		
TOTALS			
		1,194,767.	1,246,490.

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

DESCRIPTION	AMOUNT
-----	-----
COST BASIS ADJUSTMENT FOR RETURN OF CAPITAL	429.
ROUNDING	1.
TOTAL	----- 430. =====

AVERAGE MONTHLY FMV - 990PF, PART X, LINES 1a-1c

MONTH	LINE 1a-FMV SECURITIES	LINE 1b-FMV CASH BALANCES	LINE 1c-FMV OTHER ASSETS
JANUARY	1,578,901.	72,687.	
FEBRUARY	1,692,574.	48,248.	
MARCH	1,643,176.	36,329.	
APRIL	1,637,785.	37,446.	
MAY	1,660,099.	37,204.	
JUNE	1,678,182.	39,676.	
JULY	1,642,293.	41,260.	
AUGUST	1,675,628.	41,179.	
SEPTEMBER	1,629,031.	44,251.	
OCTOBER	1,644,408.	47,885.	
NOVEMBER	1,654,254.	55,009.	
DECEMBER	1,596,357.	73,238.	
TOTAL	19,732,688.	574,412.	
AVERAGE FMV	1,644,391.	47,868.	

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T.
▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.
▶ Information about Schedule D and its separate instructions is at www.irs.gov/form1041

OMB No. 1545-0092

2014

Name of estate or trust

FREDA BOWERS T/CHAR IRREV 2/9/97

Employer identification number

52-6912468

Note: Form 5227 filers need to complete only Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b .				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked	316,235.	316,034.		201.
4 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts				5
6 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2013 Capital Loss Carryover Worksheet				6 ()
7 Net short-term capital gain or (loss) . Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back ▶				7 201.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below.

This form may be easier to complete if you round off cents to whole dollars.

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b .				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked				
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	517,831.	444,194.		73,637.
11 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts.				12
13 Capital gain distributions.				13 20,725.
14 Gain from Form 4797, Part I.				14
15 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2013 Capital Loss Carryover Worksheet				15 ()
16 Net long-term capital gain or (loss) . Combine lines 8a through 15 in column (h). Enter here and on line 18a, column (3) on the back ▶				16 94,362.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2014

JSA
4F1210 1 000

Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
17	Net short-term gain or (loss)	17		201.
18	Net long-term gain or (loss):			
	a Total for year	18a		94,362.
	b Unrecaptured section 1250 gain (see line 18 of the wrksht.)	18b		
	c 28% rate gain	18c		
19	Total net gain or (loss). Combine lines 17 and 18a. ▶	19		94,563.

Note: If line 19, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 18a and 19, column (2), are net gains, go to Part V, and do not complete Part IV. If line 19, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation

20	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of: a The loss on line 19, column (3) or b \$3,000	20	()
-----------	---	-----------	-----

Note: If the loss on line 19, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** in the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part only if both lines 18a and 19 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if:

- Either line 18b, col. (2) or line 18c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part only if both lines 18a and 19 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if either line 18b, col. (2) or line 18c, col. (2) is more than zero.

21	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34). . .	21		
22	Enter the smaller of line 18a or 19 in column (2) but not less than zero.	22		
23	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T) . .	23		
24	Add lines 22 and 23	24		
25	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- . . . ▶	25		
26	Subtract line 25 from line 24. If zero or less, enter -0-	26		
27	Subtract line 26 from line 21. If zero or less, enter -0-	27		
28	Enter the smaller of the amount on line 21 or \$2,500	28		
29	Enter the smaller of the amount on line 27 or line 28	29		
30	Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0% ▶	30		
31	Enter the smaller of line 21 or line 26	31		
32	Subtract line 30 from line 26	32		
33	Enter the smaller of line 21 or \$12,150	33		
34	Add lines 27 and 30	34		
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		
36	Enter the smaller of line 32 or line 35	36		
37	Multiply line 36 by 15% ▶	37		
38	Enter the amount from line 31	38		
39	Add lines 30 and 36	39		
40	Subtract line 39 from line 38. If zero or less, enter -0-	40		
41	Multiply line 40 by 20% ▶	41		
42	Figure the tax on the amount on line 27. Use the 2014 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43	Add lines 37, 41, and 42	43		
44	Figure the tax on the amount on line 21. Use the 2014 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45	Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) ▶	45		

Sales and Other Dispositions of Capital Assets

Department of the Treasury
Internal Revenue Service

► Information about Form 8949 and its separate instructions is at www.irs.gov/form8949.
► File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Name(s) shown on return

FREDA BOWERS T/CHAR IRREV 2/9/97

Social security number or taxpayer identification number

52-6912468

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part I Short-Term. Transactions involving capital assets you held 1 year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co)	(b) Date acquired (Mo, day, yr.)	(c) Date sold or disposed (Mo, day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	.2763 VERIZON COMMUNICATIO	02/24/2014	03/04/2014	13.00	13.00			
	.4544 VODAFONE GROUP SPONS	03/22/2013	03/04/2014	19.00	23.00			-4.00
	22. AIR PRODUCTS & CHEMICA	07/01/2013	03/10/2014	2,653.00	2,016.00			637.00
	32. AMERICAN TOWER CORP CL	01/16/2014	03/10/2014	2,593.00	2,632.00			-39.00
	28. AMGEN INCORPORATED	03/22/2013	03/10/2014	3,452.00	2,698.00			754.00
	20. ANHEUSER-BUSCH INBEV N	08/27/2013	03/10/2014	2,053.00	1,913.00			140.00
	8. APPLE COMPUTER INCORPOR	03/22/2013	03/10/2014	4,253.00	3,695.00			558.00
	80. BRISTOL MYERS SQUIBB C	01/16/2014	03/10/2014	4,432.00	3,314.00			1,118.00
	30. CHEVRONTXACO CORPORAT	03/22/2013	03/10/2014	3,435.00	3,635.00			-200.00
	78. CISCO SYSTEMS INCORPOR	01/22/2014	03/10/2014	1,688.00	1,784.00			-96.00
	54. CITIGROUP INC	01/16/2014	03/10/2014	2,664.00	2,761.00			-97.00
	40. COACH INCORPORATED	01/16/2014	03/10/2014	1,948.00	2,218.00			-270.00
	88. COMCAST CORP NEW A	03/22/2013	03/10/2014	4,543.00	3,626.00			917.00
	26. CONOCOPHILLIPS	07/23/2013	03/10/2014	1,728.00	1,592.00			136.00
2	Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►							

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Sales and Other Dispositions of Capital Assets

Information about Form 8949 and its separate instructions is at www.irs.gov/form8949.

2014

Department of the Treasury
Internal Revenue Service

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Attachment
Sequence No **12A**

Name(s) shown on return

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part I Short-Term. Transactions involving capital assets you held 1 year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
40.	DANAHER CORPORATION	03/22/2013	03/10/2014	3,079.00	2,462.00			617.00
58.	E M C CORPORATION MASS	08/27/2013	03/10/2014	1,566.00	1,508.00			58.00
32.	EXPRESS SCRIPTS HOLDIN	01/16/2014	03/10/2014	2,505.00	2,055.00			450.00
18.	GENERAL ELECTRIC COMPA	01/16/2014	03/10/2014	467.00	491.00			-24.00
6.	GOOGLE INC CL A	03/22/2013	03/10/2014	7,255.00	4,863.00			2,392.00
52.	JP MORGAN CHASE & COMP	03/22/2013	03/10/2014	3,074.00	2,534.00			540.00
42.	JOHNSON & JOHNSON	01/16/2014	03/10/2014	3,907.00	3,376.00			531.00
959.068	LAZARD EMRG MARKET CL-I	03/25/2013	03/10/2014	16,784.00	18,251.00			-1,467.00
38.	LOWES COMPANIES INCORP	01/16/2014	03/10/2014	1,908.00	1,823.00			85.00
296.353	MFS EMERGING MARKE - I	03/25/2013	03/10/2014	4,333.00	4,715.00			-382.00
48.	MERCK & CO INC	07/23/2013	03/10/2014	2,745.00	2,116.00			629.00
68.	METLIFE INCORPORATED	03/22/2013	03/10/2014	3,614.00	2,606.00			1,008.00
74.	MONDELEZ INTERNATIONAL	03/22/2013	03/10/2014	2,581.00	2,202.00			379.00
335.233	MORGAN STANLEY FOC CL-I	03/25/2013	03/10/2014	19,212.00	13,922.00			5,290.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ▶</p>								

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Sales and Other Dispositions of Capital Assets

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2014

Department of the Treasury
Internal Revenue Service

► File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Attachment
Sequence No **12A**

Name(s) shown on return

FREDA BOWERS T/CHAR IRREV 2/9/97

Social security number or taxpayer identification number

52-6912468

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part I Short-Term. Transactions involving capital assets you held 1 year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example. 100 sh. XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold or disposed (Mo, day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f) See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
30.	NATIONAL-OILWELL INCOR	03/22/2013	03/10/2014	2,358.00	2,045.00			313.00
18.	OCCIDENTAL PETROLEUM C	07/23/2013	03/10/2014	1,741.00	1,585.00			156.00
14.	ORACLE CORPORATION	03/22/2013	03/10/2014	542.00	446.00			96.00
2302.316	PIMCO FDS TOTAL R	03/25/2013	03/10/2014	24,911.00	25,822.00			-911.00
26.	PNC BANK CORPORATION	01/16/2014	03/10/2014	2,171.00	2,037.00			134.00
42.	PEPSICO INCORPORATED	01/16/2014	03/10/2014	3,417.00	3,304.00			113.00
92.	PFIZER INCORPORATED	03/22/2013	03/10/2014	2,981.00	2,612.00			369.00
44.	PHILIP MORRIS INTL INC	03/22/2013	03/10/2014	3,526.00	4,023.00			-497.00
8.	PRECISION CASTPARTS COR	01/16/2014	03/10/2014	2,079.00	2,175.00			-96.00
36.	T. ROWE PRICE GROUP IN	01/16/2014	03/10/2014	2,989.00	2,684.00			305.00
4120.189	RIDGEWORTH SEIX F INC FD I	03/25/2013	03/10/2014	37,370.00	37,329.00			41.00
24.	SCHLUMBERGER LIMITED	01/16/2014	03/10/2014	2,221.00	1,930.00			291.00
30.	STARBUCKS CORPORATION	03/22/2013	03/10/2014	2,194.00	1,722.00			472.00
42.	TARGET CORPORATION	07/23/2013	03/10/2014	2,558.00	2,880.00			-322.00
2 Totals.	Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ►							

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

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Sales and Other Dispositions of Capital Assets

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2014

Department of the Treasury
Internal Revenue Service

File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Attachment
Sequence No **12A**

Name(s) shown on return

FREDA BOWERS T/CHAR IRREV 2/9/97

Social security number or taxpayer identification number

52-6912468

Before you check Box A, B, or C below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part 1 Short-Term. Transactions involving capital assets you held 1 year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example 100 sh XYZ Co.)	(b) Date acquired (Mo., day, yr)	(c) Date sold or disposed (Mo., day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
24.	UNITED PARCEL SERVICE	01/16/2014	03/10/2014	2,357.00	2,067.00			290.00
32.	UNITED TECHNOLOGIES CO	03/22/2013	03/10/2014	3,754.00	2,992.00			762.00
16.	VERIZON COMMUNICATIONS	02/24/2014	03/10/2014	750.00	747.00			3.00
66.	WELLS FARGO & COMPANY	01/16/2014	03/10/2014	3,159.00	2,490.00			669.00
54.	ZOETIS INC	01/16/2014	03/10/2014	1,640.00	1,720.00			-80.00
6.	AIR PRODUCTS & CHEMICAL	07/01/2013	06/19/2014	781.00	550.00			231.00
6.	CISCO SYSTEMS INCORPORA	01/22/2014	06/19/2014	148.00	137.00			11.00
2.	CITIGROUP INC	07/01/2013	06/19/2014	95.00	97.00			-2.00
4.	E M C CORPORATION MASSA	08/27/2013	06/19/2014	107.00	104.00			3.00
2.	PRECISION CASTPARTS COR	01/16/2014	06/19/2014	529.00	544.00			-15.00
2.	TARGET CORPORATION	01/16/2014	06/19/2014	118.00	123.00			-5.00
2.	VERIZON COMMUNICATIONS	02/24/2014	06/19/2014	99.00	93.00			6.00
6.	ZOETIS INC	01/16/2014	06/19/2014	197.00	188.00			9.00
2.	APPLE COMPUTER INCORPOR	06/19/2014	08/01/2014	191.00	184.00			7.00
2	Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ▶							

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.

Sales and Other Dispositions of Capital Assets

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2014

Department of the Treasury
Internal Revenue Service

▶ File with your Schedule D to list your transactions for lines 1b, 2, 3, 8b, 9, and 10 of Schedule D.

Attachment
Sequence No **12A**

Name(s) shown on return

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

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Part I Short-Term. Transactions involving capital assets you held 1 year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (C) Short-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example 100 sh XYZ Co)	(b) Date acquired (Mo., day, yr)	(c) Date sold or disposed (Mo., day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f) See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	1. GOOGLE INC CLASS C	06/19/2014	08/01/2014	569.00	551.00			18.00
	2. METLIFE INCORPORATED	06/19/2014	11/20/2014	109.00	113.00			-4.00
	18. PRECISION CASTPARTS CO	01/16/2014	11/20/2014	4,168.00	4,894.00			-726.00
	46. ANADARKO PETROLEUM COR	06/19/2014	12/08/2014	3,522.00	5,017.00			-1,495.00
	12.8 CALIFORNIA RESOURCES	06/19/2014	12/08/2014	76.00	115.00			-39.00
	3235.365 MSIF SMALL CO GR	03/10/2014	12/08/2014	56,134.00	67,723.00			-11,589.00
	2862.343 SCOUT UNCONSTRAIN	03/10/2014	12/30/2014	32,201.00	33,862.00			-1,661.00
	14. CISCO SYSTEMS INCORPOR	01/22/2014	01/21/2015	393.00	320.00			73.00
	29. CITIGROUP INC	10/31/2014	01/21/2015	1,370.00	1,548.00			-178.00
	4. EXPRESS SCRIPTS HOLDING	06/19/2014	01/21/2015	332.00	273.00			59.00
	7. OCCIDENTAL PETROLEUM CO	06/19/2014	01/21/2015	550.00	697.00			-147.00
	1. PRICELINE.COM INCORPORA	06/19/2014	01/21/2015	1,026.00	1,205.00			-179.00
	48. VERIZON COMMUNICATIONS	02/24/2014	01/21/2015	2,298.00	2,242.00			56.00
	2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts) Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked) ▶			316,235.	316,034.			201.

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment

For Paperwork Reduction Act Notice, see your tax return instructions.

Name(s) shown on return Name and SSN or taxpayer identification no not required if shown on other side

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part II Long-Term. Transactions involving capital assets you held more than 1 year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold or disposed (Mo, day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f) See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
4.	APPLE COMPUTER INCORPOR	04/28/2010	03/10/2014	2,126.00	1,050.00			1,076.00
1901.828	DREYFUS INTERNATI I	04/28/2010	03/10/2014	31,894.00	30,734.00			1,160.00
6.	EXPRESS SCRIPTS HOLDING	01/04/2011	03/10/2014	470.00	336.00			134.00
146.	GENERAL ELECTRIC COMP	01/14/2003	03/10/2014	3,784.00	3,754.00			30.00
286.495	GUINNESS ATKINSON KONG FD	09/27/2011	03/10/2014	8,082.00	8,950.00			-868.00
73.923	HARBOR FUND INTERNA OPEN	03/20/2006	03/10/2014	5,257.00	4,227.00			1,030.00
2430.293	LAZARD EMRG MARKE CL-I	09/27/2011	03/10/2014	42,530.00	29,263.00			13,267.00
69.06	LITMAN GREGORY MSTRS CL-INST	01/25/2010	03/10/2014	1,239.00	883.00			356.00
58.	ORACLE CORPORATION	05/24/2011	03/10/2014	2,246.00	1,933.00			313.00
1394.547	PIMCO FDS TOTAL R	01/16/2007	03/10/2014	15,089.00	14,427.00			662.00
34.	QUALCOMM INCORPORATED	02/08/2011	03/10/2014	2,611.00	1,773.00			838.00
576.59	RS GLOBAL NATURAL R FUND	04/28/2010	03/10/2014	21,697.00	18,341.00			3,356.00
1887.014	RIDGEWORTH SEIX F INC FD I	04/28/2010	03/10/2014	17,115.00	16,719.00			396.00
12.	SCHLUMBERGER LIMITED	04/02/2009	03/10/2014	1,110.00	523.00			587.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return Name and SSN or taxpayer identification no. not required if shown on other side

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

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Part II Long-Term. Transactions involving capital assets you held more than 1 year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example. 100 sh. XYZ Co)	(b) Date acquired (Mo, day, yr.)	(c) Date sold or disposed (Mo, day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f) See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	10. UNION PACIFIC CORPORAT	12/02/2010	03/10/2014	1,865.00	929.00			936.00
	1107.337 WILMINGTON SHORT FUND-I	12/02/2010	03/10/2014	11,317.00	11,328.00			-11.00
	1883.516 WILMINGTON SMALL FUND -I	09/27/2011	03/10/2014	45,751.00	31,214.00			14,537.00
	1449.446 WILMINGTON LARGE FUND -I	09/27/2011	03/10/2014	19,394.00	14,612.00			4,782.00
	252.803 WILMINGTON BROAD M FUND -I	12/04/2012	03/10/2014	2,414.00	2,538.00			-124.00
	.25 NOW INC/DE	04/02/2009	06/13/2014	8.00	4.00			4.00
	40. AMGEN INCORPORATED	03/22/2013	06/19/2014	4,697.00	3,855.00			842.00
	192. BRISTOL MYERS SQUIBB	03/22/2013	06/19/2014	9,237.00	7,753.00			1,484.00
	4. CHEVRONTEXACO CORPORATI	03/22/2013	06/19/2014	521.00	485.00			36.00
	6. COMCAST CORP NEW A	03/22/2013	06/19/2014	317.00	247.00			70.00
	68. CONOCOPHILLIPS	03/22/2013	06/19/2014	5,738.00	4,136.00			1,602.00
	2. DANAHER CORPORATION	03/22/2013	06/19/2014	160.00	123.00			37.00
	2. GENERAL ELECTRIC COMPAN	01/14/2003	06/19/2014	53.00	51.00			2.00
	2. JOHNSON & JOHNSON	03/22/2013	06/19/2014	206.00	159.00			47.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return Name and SSN or taxpayer identification no. not required if shown on other side FREDA BOWERS T/CHAR IRREV 2/9/97	Social security number or taxpayer identification number 52-6912468
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Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

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- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was **not** reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example: 100 sh. XYZ Co)	(b) Date acquired (Mo., day, yr)	(c) Date sold or disposed (Mo., day, yr)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	4. MERCK & CO INC	03/22/2013	06/19/2014	233.00	176.00			57.00
	178. MONDELEZ INTERNATIONA	03/22/2013	06/19/2014	6,706.00	5,298.00			1,408.00
	2. NATIONAL-OILWELL INCORP	03/22/2013	06/19/2014	156.00	123.00			33.00
	8. ORACLE CORPORATION	03/22/2013	06/19/2014	343.00	255.00			88.00
	12. PEPSICO INCORPORATED	03/22/2013	06/19/2014	1,078.00	942.00			136.00
	254. PFIZER INCORPORATED	03/22/2013	06/19/2014	7,505.00	7,212.00			293.00
	4. PHILIP MORRIS INTL INC	03/22/2013	06/19/2014	363.00	366.00			-3.00
	2. T. ROWE PRICE GROUP INC	03/22/2013	06/19/2014	166.00	148.00			18.00
	2. QUALCOMM INCORPORATED	12/02/2010	06/19/2014	159.00	97.00			62.00
	2. SCHLUMBERGER LIMITED	04/02/2009	06/19/2014	214.00	87.00			127.00
	98. TARGET CORPORATION	03/22/2013	06/19/2014	5,785.00	6,699.00			-914.00
	2. UNION PACIFIC CORPORATI	12/02/2010	06/19/2014	202.00	93.00			109.00
	2. UNITED PARCEL SERVICE I	03/22/2013	06/19/2014	205.00	170.00			35.00
	2. UNITED TECHNOLOGIES COR	03/22/2013	06/19/2014	233.00	187.00			46.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return. Name and SSN or taxpayer identification no. not required if shown on other side

Social security number or taxpayer identification number

FREDA BOWERS T/CHAR IRREV 2/9/97

52-6912468

Before you check Box D, E, or F below, see whether you received any Form(s) 1099-B or substitute statement(s) from your broker. A substitute statement will have the same information as Form 1099-B. Either may show your basis (usually your cost) even if your broker did not report it to the IRS. Brokers must report basis to the IRS for most stock you bought in 2011 or later (and for certain debt instruments you bought in 2014 or later).

Part II Long-Term. Transactions involving capital assets you held more than 1 year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

- (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
- (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example. 100 sh XYZ Co)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	96. VODAFONE GROUP SPONS A	03/22/2013	06/19/2014	3,190.00	4,937.00			-1,747.00
	18. NOW INC/DE	03/22/2013	06/20/2014	609.00	285.00			324.00
	2. APPLE COMPUTER INCORPOR	04/28/2010	08/01/2014	191.00	75.00			116.00
	3. JOHNSON & JOHNSON	03/22/2013	08/01/2014	301.00	239.00			62.00
	71. NATIONAL-OILWELL INCOR	03/22/2013	09/10/2014	5,762.00	2,535.00			3,227.00
	58. UNITED PARCEL SERVICE	03/22/2013	09/16/2014	5,689.00	4,342.00			1,347.00
	15665.551 PIMCO FDS TOTAL	01/16/2007	10/02/2014	170,755.00	161,920.00			8,835.00
	35. UNITED TECHNOLOGIES CO	03/22/2013	10/02/2014	3,616.00	3,273.00			343.00
	19. SCHLUMBERGER LIMITED	04/02/2009	10/31/2014	1,858.00	828.00			1,030.00
	25. APPLE COMPUTER INCORPO	04/28/2010	11/20/2014	2,910.00	937.00			1,973.00
	27. COMCAST CORP NEW A	03/22/2013	11/20/2014	1,466.00	1,112.00			354.00
	33. JOHNSON & JOHNSON	03/22/2013	11/20/2014	3,567.00	2,629.00			938.00
	101. METLIFE INCORPORATED	03/22/2013	11/20/2014	5,528.00	3,406.00			2,122.00
	34. PHILIP MORRIS INTL INC	03/22/2013	11/20/2014	2,913.00	3,109.00			-196.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

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Name(s) shown on return Name and SSN or taxpayer identification no not required if shown on other side FREDA BOWERS T/CHAR IRREV 2/9/97	Social security number or taxpayer identification number 52-6912468
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- (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example. 100 sh XYZ Co)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	60. ZOETIS INC	07/23/2013	11/20/2014	2,580.00	1,827.00			753.00
	19.2 CALIFORNIA RESOURCES	04/29/2013	12/08/2014	114.00	146.00			-32.00
	73. SCHLUMBERGER LIMITED	04/02/2009	12/08/2014	6,144.00	3,183.00			2,961.00
	.8 CALIFORNIA RESOURCES CO	04/29/2013	12/26/2014	4.00	6.00			-2.00
	87. GENERAL ELECTRIC COMPA	03/22/2013	01/08/2015	2,115.00	2,080.00			35.00
	10. AMGEN INCORPORATED	03/22/2013	01/21/2015	1,565.00	964.00			601.00
	11. APPLE COMPUTER INCORPO	04/28/2010	01/21/2015	1,197.00	412.00			785.00
	9. CHEVRONTXACO CORPORATI	03/22/2013	01/21/2015	963.00	1,090.00			-127.00
	3. CITIGROUP INC	07/01/2013	01/21/2015	142.00	146.00			-4.00
	50. COMCAST CORP NEW A	03/22/2013	01/21/2015	2,769.00	2,060.00			709.00
	40. E M C CORPORATION MASS	08/27/2013	01/21/2015	1,101.00	897.00			204.00
	1. EXPRESS SCRIPTS HOLDING	01/04/2011	01/21/2015	83.00	56.00			27.00
	39. GENERAL ELECTRIC COMPA	03/22/2013	01/21/2015	927.00	912.00			15.00
	23. JOHNSON & JOHNSON	03/22/2013	01/21/2015	2,309.00	1,832.00			477.00
<p>2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶</p>								

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