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## Return of Private Foundation

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

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Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning NOV 1, 2014, and ending OCT 31, 2015

Name of foundation <b>Redco Foundation, Inc.</b>		A Employer identification number <b>01-0546160</b>
Number and street (or P.O. box number if mail is not delivered to street address) <b>c/o Baker Newman &amp; Noyes - P.O. Box 507</b>		B Telephone number <b>207-879-2100</b>
City or town, state or province, country, and ZIP or foreign postal code <b>Portland, ME 04112</b>		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) <b>\$ 3,580,492.</b>	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received		213,716.		N/A	
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		65,972.	65,972.		
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		136,519.			
b Gross sales price for all assets on line 6a		1,887,638.			
7 Capital gain net income (from Part IV, line 2)			136,519.		
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)					
11 Other income					
12 Total. Add lines 1 through 11		416,207.	202,491.		
13 Compensation of officers, directors, trustees, etc		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees Stmt 1		250.			250.
b Accounting fees Stmt 2		3,400.	1,700.		1,700.
c Other professional fees Stmt 3		17,372.			0.
17 Interest					
18 Taxes Stmt 4		8,988.			0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses					
24 Total operating and administrative expenses. Add lines 13 through 23		30,010.	19,450.		1,950.
25 Contributions, gifts, grants paid		1,067,000.			1,067,000.
26 Total expenses and disbursements. Add lines 24 and 25		1,097,010.	19,450.		1,068,950.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		<680,803.>			
b Net investment income (if negative, enter -0-)			183,041.		
c Adjusted net income (if negative, enter -0-)				N/A	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		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			370,975.	172,655.	172,655.
	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					
	7 Other notes and loans receivable ▶					
	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					
	b Investments - corporate stock Stmt 6			2,411,980.	2,947,279.	2,947,279.
	c Investments - corporate bonds Stmt 7			631,770.	404,563.	404,563.
	11 Investments - land, buildings, and equipment basis ▶					
Less: accumulated depreciation ▶						
12 Investments - mortgage loans						
13 Investments - other Stmt 8			65,297.	55,995.	55,995.	
14 Land, buildings, and equipment basis ▶						
Less: accumulated depreciation ▶						
15 Other assets (describe ▶)						
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)			3,480,022.	3,580,492.	3,580,492.	
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					
	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 ▶ <input type="checkbox"/>					
	24 Unrestricted					
	25 Temporarily restricted					
	26 Permanently restricted					
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>					
	27 Capital stock, trust principal, or current funds			0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds			3,480,022.	3,580,492.	
	30 Total net assets or fund balances			3,480,022.	3,580,492.	
31 Total liabilities and net assets/fund balances			3,480,022.	3,580,492.		

## 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	3,480,022.
2 Enter amount from Part I, line 27a	2	<680,803.>
3 Other increases not included in line 2 (itemize) ▶ See Statement 5	3	781,273.
4 Add lines 1, 2, and 3	4	3,580,492.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,580,492.

**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.)
<b>1a Publicly Traded Securities</b>			
<b>b Capital Gains Dividends</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

(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)
<b>a</b> 1,870,017.		1,751,119.	118,898.
<b>b</b> 17,621.			17,621.
<b>c</b>			
<b>d</b>			
<b>e</b>			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(l) 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	
<b>a</b>			118,898.
<b>b</b>			17,621.
<b>c</b>			
<b>d</b>			
<b>e</b>			

<b>2</b> Capital gain net income or (net capital loss)	<div> <div>If gain, also enter in Part I, line 7</div> <div>If (loss), enter -0- in Part I, line 7</div> </div>	<b>2</b>	136,519.
<b>3</b> 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). If (loss), enter -0- in Part I, line 8		<b>3</b>	N/A

**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	3,135.	4,030,659.	.000778
2012	1,091,346.	4,152,095.	.262842
2011	1,043,350.	4,446,282.	.234657
2010	53,979.	4,746,600.	.011372
2009	53,547.	4,533,953.	.011810

<b>2</b> Total of line 1, column (d)	<b>2</b>	.521459
<b>3</b> 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	<b>3</b>	.104292
<b>4</b> Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	<b>4</b>	3,546,103.
<b>5</b> Multiply line 4 by line 3	<b>5</b>	369,830.
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	<b>6</b>	1,830.
<b>7</b> Add lines 5 and 6	<b>7</b>	371,660.
<b>8</b> Enter qualifying distributions from Part XII, line 4	<b>8</b>	1,068,950.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	1,830.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0.
3	Add lines 1 and 2	3	1,830.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	5	1,830.
6	<b>Credits/Payments:</b>		
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	5,400.
b	Exempt foreign organizations - tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	5,400.
8	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	9	
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	10	3,570.
11	Enter the amount of line 10 to be: <b>Credited to 2015 estimated tax</b> <input checked="" type="checkbox"/> <b>Refunded</b> <input type="checkbox"/>	11	0.

**Part VII-A Statements Regarding Activities**

	Yes	No
1a		X
1b		X
1c		X
d		
(1)		
(2)		
e		
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8a		
8b	X	
9		X
10		X

**ME**

**N/A**

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**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 <b>N/A</b>	13	X	
14	The books are in care of <b>Baker Newman Noyes</b> Telephone no. <b>207-879-2100</b> Located at <b>PO Box 507, Portland, ME</b> ZIP+4 <b>04112</b>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year <b>15</b> <b>N/A</b>			
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See 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 <b>N/A</b>	16		X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here <b>N/A</b>	1b	
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c	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? If "Yes," list the years <b>N/A</b>	2a	
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.) <b>N/A</b>	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. <b>N/A</b>	2c	
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	3a	
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.) <b>N/A</b>	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

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**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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

**6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870.

**7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

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.

(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
See Statement 9		0.	0.	0.

**2** Compensation of five highest-paid employees (other than those included on line 1). 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

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**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***3** Five highest-paid independent contractors for professional services. 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

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	3,259,345.
b	Average of monthly cash balances	1b	340,760.
c	Fair market value of all other assets	1c	
d	<b>Total</b> (add lines 1a, b, and c)	1d	3,600,105.
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	3,600,105.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	54,002.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,546,103.
6	<b>Minimum investment return.</b> Enter 5% of line 5	6	177,305.

**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	177,305.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	1,830.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,830.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	175,475.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	175,475.
6	Deduction from distributable amount (see instructions)	6	0.
7	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	175,475.

**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	1,068,950.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	1,068,950.
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	5	1,830.
6	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	6	1,067,120.

**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.

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**Part XIII** Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2013	(c) 2013	(d) 2014
<b>1</b> Distributable amount for 2014 from Part XI, line 7				175,475.
<b>2</b> Undistributed income, if any, as of the end of 2014				
<b>a</b> Enter amount for 2013 only			0.	
<b>b</b> Total for prior years:		0.		
<b>3</b> Excess distributions carryover, if any, to 2014:				
<b>a</b> From 2009				
<b>b</b> From 2010				
<b>c</b> From 2011	826,926.			
<b>d</b> From 2012	887,619.			
<b>e</b> From 2013				
<b>f</b> Total of lines 3a through e	1,714,545.			
<b>4</b> Qualifying distributions for 2014 from Part XII, line 4: ▶ \$ 1,068,950.				
<b>a</b> Applied to 2013, but not more than line 2a			0.	
<b>b</b> Applied to undistributed income of prior years (Election required - see instructions)		0.		
<b>c</b> Treated as distributions out of corpus (Election required - see instructions)	0.			
<b>d</b> Applied to 2014 distributable amount				175,475.
<b>e</b> Remaining amount distributed out of corpus	893,475.			
<b>5</b> Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a) )	0.			0.
<b>6</b> Enter the net total of each column as indicated below:	2,608,020.			
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5				
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b		0.		
<b>c</b> 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.		
<b>d</b> Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
<b>e</b> Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
<b>f</b> Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				0.
<b>7</b> 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.			
<b>8</b> Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
<b>9</b> Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	2,608,020.			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2010				
<b>b</b> Excess from 2011	826,926.			
<b>c</b> Excess from 2012	887,619.			
<b>d</b> Excess from 2013				
<b>e</b> Excess from 2014	893,475.			

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)

- 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(i)(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).)

Richard A. Bresnahan

- 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:

- 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)

<b>3 Grants and Contributions Paid During the Year or Approved for Future Payment</b>				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a Paid during the year</b>				
Ethel Walker School, Inc. 230 Bushy Hill Road Simsbury, CT 06070	N/A	PC	Centennial Center	1,000,000.
Midcoast Recreation Center 535 West Street Rockport, ME 04856	N/A	PC	STEP program	51,000.
Partners for Enrichment 9 Grassow Loop Hope, ME 04847	N/A	PC	General Operating Support	6,000.
United Mid Coast Charities P.O. Box 205 Camden, ME 04843	N/A	PC	General Operating Support	10,000.
<b>Total</b>			<b>3a</b>	1,067,000.
<b>b Approved for future payment</b>				
None				
<b>Total</b>			<b>3b</b>	0.





**Schedule B**(Form 990, 990-EZ,  
or 990-PF)Department of the Treasury  
Internal Revenue Service**Schedule of Contributors**

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.  
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and  
its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No 1545-0047

**2014**

Name of the organization

Redco Foundation, Inc.

Employer identification number

01-0546160

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

☐

501(c)( ) (enter number) organization

☐4947(a)(1) nonexempt charitable trust **not** treated as a private foundation☐

527 political organization

Form 990-PF

☒

501(c)(3) exempt private foundation

☐

4947(a)(1) nonexempt charitable trust treated as a private foundation

☐

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**☒

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**☐

For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.☐For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ \_\_\_\_\_

**Caution.** An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2014)

Name of organization

Employer identification number

Redco Foundation, Inc.

01-0546160

**Part I Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Ann Bresnahan CLUT c/o Baker Newman Noyes, P.O. Box 507 Portland, ME 04112	\$ 213,716.	Person <input checked="checked" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)



Name of organization

Employer identification number

Redco Foundation, Inc.

01-0546160

**Part II Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization

Employer identification number

Redco Foundation, Inc.

01-0546160

**Part III**

Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this info once) ► \$

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

Form 990-PF	Legal Fees			Statement 1
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Legal Fees	250.	0.		250.
To Fm 990-PF, Pg 1, ln 16a	250.	0.		250.

Form 990-PF	Accounting Fees			Statement 2
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Tax Preparation & Accounting	3,400.	1,700.		1,700.
To Form 990-PF, Pg 1, ln 16b	3,400.	1,700.		1,700.

Form 990-PF	Other Professional Fees			Statement 3
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Investment Management Fees	17,372.	17,372.		0.
To Form 990-PF, Pg 1, ln 16c	17,372.	17,372.		0.

Form 990-PF	Taxes			Statement 4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Foreign Taxes	378.	378.		0.
Excise Taxes	8,610.	0.		0.
To Form 990-PF, Pg 1, ln 18	8,988.	378.		0.

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Form 990-PF	Other Increases in Net Assets or Fund Balances	Statement	5
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Description	Amount
Book Value Adjustment from Cash to FMV	781,273.
Total to Form 990-PF, Part III, line 3	781,273.

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Form 990-PF	Corporate Stock	Statement	6
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Description	Book Value	Fair Market Value
Equities - See Statement 10	2,947,279.	2,947,279.
Total to Form 990-PF, Part II, line 10b	2,947,279.	2,947,279.

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Form 990-PF	Corporate Bonds	Statement	7
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Description	Book Value	Fair Market Value
Fixed Income - See Statement 10	404,563.	404,563.
Total to Form 990-PF, Part II, line 10c	404,563.	404,563.

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Form 990-PF	Other Investments	Statement	8
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Description	Valuation Method	Book Value	Fair Market Value
Alternative Investments - See Statement 10	FMV	55,995.	55,995.
Total to Form 990-PF, Part II, line 13		55,995.	55,995.

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement	9
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Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Expense Contrib Account
Richard A. Bresnahan P.O. Box 507 Portland, ME 04112	Director, President 1.00	0.	0. 0.
James H. Young II P.O. Box 507 Portland, ME 04112	Registered Agent/Clerk 1.00	0.	0. 0.
Richard M. Bresnahan P.O. Box 507 Portland, ME 04112	Director, Vice President, 1.00	0.	0. 0.
Elizabeth W. Bresnahan P.O. Box 507 Portland, ME 04112	Director 1.00	0.	0. 0.
David H. Bresnahan P.O. Box 507 Portland, ME 04112	Director 1.00	0.	0. 0.
Totals included on 990-PF, Page 6, Part VIII		0.	0. 0.

## Investment Detail - Fixed Income

Corporate Bonds	Par	Market Price	Market Value
AMGEN INCORPORATE 5.7%19 DUE 02/01/19 CUSIP: 031162AZ3 MOODY'S: Baa1 S&P: A	70,000.0000	110.5998	77,419.86
			Accrued Interest: 997.50
EMC CORP MASS 2.65%20 DUE 06/01/20 CUSIP: 268648AQ5 MOODY'S: A1 S&P: A	50,000.0000	91.0776	45,538.80
			Accrued Interest: 552.08
FLUOR CORPORATI 3.375%21 DUE 09/15/21 CUSIP: 343412AB8 MOODY'S: A3 S&P: A-	50,000.0000	102.8282	51,414.10
			Accrued Interest: 215.63
PEPSICO INCORPORA 7.9%18 DUE 11/01/18 CUSIP: 713448BJ6 MOODY'S: A1 S&P: A	50,000.0000	117.5075	58,753.75
			Accrued Interest: 1,975.00
PFIZER INCORPORA 5.45%17 DUE 04/01/17 CUSIP: 983024AM2 MOODY'S: A1 S&P: AA	70,000.0000	106.3637	74,454.59
			Accrued Interest: 317.92
			Total Accrued Interest for Corporate Bonds: 4,058.13

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment

## Statement 10

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of  
REDCO FOUNDATION INC

EIN: 01-0546160

Statement Period  
October 1-31, 2015

## Investment Detail - Equities

Equities	Quantity	Market Price	Market Value
ACCENTURE PLC CL A F SYMBOL: ACN	500.0000	107.2000	53,600.00
ACUTY BRANDS INC SYMBOL: AYI	250.0000	218.6000	54,650.00
ALPHABET INC CLASS A SYMBOL: GOOGL	50.0000	737.3900	36,869.50
ALPHABET INC CLASS C SYMBOL: GOOG	25.0000	710.8100	17,770.25
AMPHENOL CORP CLASS A SYMBOL: APH	600.0000	54.2200	32,532.00
APPLE INC SYMBOL: AAPL	650.0000	119.5000	77,675.00
BORG WARNER INC SYMBOL: BWA	800.0000	42.8200	34,256.00
CME GROUP INC CLASS A SYMBOL: CME	550.0000	94.4700	51,958.50
COGNIZANT TECH SOLU CLASS A SYMBOL: CTSH	850.0000	68.1100	57,893.50

Accrued Dividend: 32.50

## Statement 10

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement



Schwab One® Account of  
**REDCO FOUNDATION INC**

**EIN: 01-0546160**

Statement Period  
**October 1-31, 2015**

### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value
<b>COLGATE-PALMOLIVE CO</b> SYMBOL: CL	670.0000	66.3500	44,454.50
			<b>Accrued Dividend: 254.60</b>
<b>COOPER COMPANIES</b> SYMBOL: COO	350.0000	152.3600	53,326.00
<b>CR BARD INCORPORATE</b> SYMBOL: BCR	400.0000	186.3500	74,540.00
			<b>Accrued Dividend: 96.00</b>
<b>DANAHER CORP</b> SYMBOL: DHR	550.0000	93.3100	51,320.50
<b>DICKS SPORTING GOODS</b> SYMBOL: DKS	1,800.0000	44.5500	80,190.00
<b>DUNKIN BRANDS GROUP</b> SYMBOL: DNKN	1,700.0000	41.4100	70,397.00
<b>ECOLAB INC</b> SYMBOL: ECL	450.0000	120.3500	54,157.50
<b>EXPRESS SCRIPTS HLDG</b> SYMBOL: ESRX	500.0000	86.3800	43,190.00
<b>EXXON MOBIL CORP</b> SYMBOL: XOM	600.0000	82.7400	49,644.00
<b>GILEAD SCIENCES INC</b> SYMBOL: GILD	500.0000	108.1300	54,065.00
<b>HAIN CELESTIAL GROUP</b> SYMBOL: HAIN	700.0000	49.8500	34,895.00

### Statement 10

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.





Schwab One® Account of  
**REDCO FOUNDATION INC**

**EIN: 01-0546160**

Statement Period  
**October 1-31, 2015**

### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value
<b>HERSHEY COMPANY</b> SYMBOL: HSY	500 0000	88.6900	44,345.00
<b>HOLOGIC INC</b> SYMBOL: HOLX	2,000 0000	38.8600	77,720.00
<b>INTUIT INC</b> SYMBOL: INTU	500.0000	97.4300	48,715.00
<b>MEDTRONIC PLC F</b> SYMBOL: MDT	700 0000	73.9200	51,744 00
<b>METTLER TOLEDO INTL F</b> SYMBOL: MTD	200.0000	310.9900	62,198.00
<b>NORTHERN TRUST CORP</b> SYMBOL: NTRS	500.0000	70.3900	35,195.00
<b>PEPSICO INCORPORATED</b> SYMBOL: PEP	550.0000	102.1900	56,204.50
<b>PERRIGO CO PLC F</b> US SHARES SYMBOL: PRGO	350.0000	157.7400	55,209.00
<b>PHILLIPS 66</b> SYMBOL: PSX	425.0000	89.0500	37,846.25
<b>PRICELINE GROUP</b> SYMBOL: PCLN	40.0000	1,454.2400	58,169.60
<b>QUALCOMM INC</b> SYMBOL: QCOM	600.0000	59.4200	35,652.00

### Statement 10

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of  
**REDCO FOUNDATION INC**

**EIN: 01-0546160**

Statement Period  
**October 1-31, 2015**

### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value
<b>REDHAT INC</b> SYMBOL: RHT	600.0000	79.1100	47,466.00
<b>ROPER TECHNOLOGIES</b> SYMBOL: ROP	200.0000	186.3500	37,270.00
<b>SCHEIN HENRY INC</b> SYMBOL: HSIC	450.0000	151.7100	68,269.50
<b>STERICYCLE INC</b> SYMBOL: SRCL	600.0000	121.3700	72,822.00
<b>STRYKER CORP</b> SYMBOL: SYK	650.0000	95.6200	62,153.00
<b>T ROWE PRICE GROUP</b> SYMBOL: TROW	500.0000	75.6200	37,810.00
<b>TJX COMPANIES INC</b> SYMBOL: TJX	900.0000	73.1900	65,871.00
<b>TORCHMARK CORP</b> SYMBOL: TMK	1,000.0000	58.0100	58,010.00
<b>U S BANCORP</b> SYMBOL: USB	1,120.0000	42.1800	47,241.60
<b>UNILEVER PLC</b> F ADR	1,500.0000	44.4500	66,675.00
1 ADR REPS 1 ORD SHS SYMBOL: UL			

### Statement 10

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of  
**REDCO FOUNDATION INC**

**EIN: 01-0546160**

Statement Period  
**October 1-31, 2015**

### Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value
<b>UNION PACIFIC CORP</b> SYMBOL: UNP	400.0000	89.3500	35,740.00
<b>UNITED TECHNOLOGIES</b> SYMBOL: UTX	450.0000	98.4100	44,284.50
<b>WALT DISNEY CO</b> SYMBOL: DIS	500.0000	113.7400	56,870.00
<b>WASTE CONNECTIONS</b> SYMBOL: WCN	975.0000	54.4800	53,118.00
<b>WELLS FARGO &amp; CO</b> SYMBOL: WFC	825.0000	54.1400	44,665.50

**Total Accrued Dividend for Equities: 383.10**

### Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value
<b>DODGE &amp; COX INTL STOCK</b> ° FUND SYMBOL: DODFX	1,757.0470	39.8900	70,088.60



Schwab One® Account of  
**REDCO FOUNDATION INC**

**EIN: 01-0546160**

Statement Period  
**October 1-31, 2015**

### Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value
AMERICAN TOWER CORP REIT SYMBOL: AMT	500.0000	102.2300	51,115.00


### Transaction Detail - Purchases & Sales

#### Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
10/05/15	10/05/15	Name Change	ALPHABET INC CLASS A: GOOGL	50.0000		
10/05/15	10/05/15	Name Change	ALPHABET INC CLASS C: GOOG	25.0000		
10/05/15	10/05/15	Name Change	GOOGLE INC NAME CHANGE	(50.0000)		
10/05/15	10/05/15	Name Change	GOOGLE INC NAME CHANGE	(25.0000)		
10/29/15	10/26/15	Bought	DICKS SPORTING GOODS: DKS	1,800.0000	44.2377	(79,663.86)
10/29/15	10/26/15	Bought	DUNKIN BRANDS GROUP: DNKN	700.0000	41.5040	(29,072.80)
10/29/15	10/26/15	Sold	STARBUCKS CORP: SBUX	(100.0000)	63.5210	6,331.98

### Statement 10

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

# Asset detail

## Cash and cash equivalents

Description	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
115,753.84 CRA (BNY Mellon, N.A., Member FDIC) (Principal Holding)	\$ 115,753.84	\$ 115,753.84		\$ 0.00	0.0%	16.5%
Principal Cash	-425,038.49					
Income Cash	425,038.49					
Total cash and cash equivalents	\$ 115,753.84	\$ 115,753.84	\$ 0.00	\$ 0.00		16.5%

## Fixed income

### Taxable

#### Pooled vehicle

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
464.037	BNY Mellon Corporate Bond Fund	\$ 12.6100	\$ 5,851.51	\$ 6,000.00	\$ -148.49	\$ 192.58	3.3%	0.8%
786.164	BNY Mellon Intermediate Bond Fund	12.5900	9,897.80	10,000.00	-102.20	189.47	1.9	1.4
5,774.181	BNY Mellon Bond Fund	12.7900	73,851.77	75,000.00	-1,148.23	1,997.87	2.7	10.5
Total taxable pooled vehicle			\$ 89,601.08	\$ 91,000.00	\$ -1,398.92	\$ 2,379.92		12.8%
Total taxable fixed income			\$ 89,601.08	\$ 91,000.00	\$ -1,398.92	\$ 2,379.92		12.8%

## Statement 10

## High yield

## Pooled vehicle

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
537.634	Dreyfus High Yield Fund	\$ 6 1800	\$ 3,322.58	\$ 3,500.00	\$ -177.42	\$ 215.05	6.5%	0.5%
Total high yield pooled vehicle								
			\$ 3,322.58	\$ 3,500.00	\$ -177.42	\$ 215.05		0.5%
Total high yield fixed income								
			\$ 3,322.58	\$ 3,500.00	\$ -177.42	\$ 215.05		0.5%
Total fixed income								
			\$ 92,923.66	\$ 94,500.00	\$ -1,576.34	\$ 2,594.97		13.2%

## Equities

## U.S. large cap

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
18	Allergan PLC ( AGN )	\$ 308.4700	\$ 5,552.46	\$ 2,662.17	\$ 2,890.29	\$ 0.00	0.0%	0.8%
75	Eaton Corp PLC ( ETN )	55.9100	4,193.25	4,520.16	-326.91	165.00	3.9	0.6
100	Ingersoll-Rand PLC ( IR )	59.2600	5,926.00	5,630.35	295.65	116.00	2.0	0.8
150	Invesco Limited ( IZ )	33.1700	4,975.50	4,976.93	-1.43	162.00	3.3	0.7
70	Seagate Technology ( STX )	38.0600	2,664.20	3,868.66	-1,204.46	176.40	6.6	0.4
50	T E Connectivity Limited ( TEL )	64.4400	3,222.00	2,959.68	262.32	66.00	2.1	0.5
110	Avago Technologies ( AVGO )	123.1300	13,544.30	4,923.89	8,620.41	184.80	1.4	1.9
80	Aflac Inc ( AFL )	63.7500	5,100.00	4,997.04	102.96	131.20	2.6	0.7
50	AT&T Inc ( T )	33.5100	1,675.50	1,682.23	-6.73	94.00	5.6	0.2
110	Abbott Laboratories ( ABT )	44.8000	4,928.00	4,160.75	767.25	105.60	2.1	0.7
130	Abbvie Inc ( ABBV )	59.5500	7,741.50	7,144.94	596.56	265.20	3.4	1.1
60	Adobe Systems Inc ( ADBE )	88.6600	5,319.60	3,140.65	2,178.95	0.00	0.0	0.8
11	Alexion Pharmaceuticals Inc ( ALXN )	176.0000	1,936.00	1,713.83	222.17	0.00	0.0	0.3
5	Alliance Data Sys Corp ( ADS )	297.3100	1,486.55	174.50	1,312.05	0.00	0.0	0.2
4	Alphabet, Inc. ( GOOG )	710.8100	2,843.24	1,745.85	1,097.39	0.00	0.0	0.4
13	Alphabet, Inc ( GOOGL )	737.3900	9,586.07	6,672.13	2,913.94	0.00	0.0	1.4
16	Amazon.Com Inc ( AMZN )	625.9000	10,014.40	4,404.49	5,609.91	0.00	0.0	1.4

## Statement 10

# Equities

U.S. large cap  
continued

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
20	American Express Company ( AXP )	73.2600	1,465.20	798.60	666.60	23.20	1.6	0.2
26	Ameriprise Financial Inc ( AMP )	115.3600	2,999.36	462.74	2,536.62	69.68	2.3	0.4
17	Amgen Inc ( AMGN )	158.1800	2,689.06	1,929.12	759.94	53.72	2.0	0.4
154	Apple Inc ( AAPL )	119.5000	18,403.00	4,680.59	13,722.41	320.32	1.7	2.6
9	Biogen Idec Inc ( BIIB )	290.5100	2,614.59	2,705.01	-90.42	0.00	0.0	0.4
50	Bristol-Myers Squibb Company ( BMY )	65.9500	3,297.50	2,308.34	989.16	74.00	2.2	0.5
40	C B S Corp ( CBS ) Class B	46.5200	1,860.80	1,073.55	787.25	24.00	1.3	0.3
20	CIGNA Corp ( CI )	134.0400	2,680.80	488.22	2,192.58	0.80	0.0	0.4
60	Capital One Financial Corporation ( COF )	78.9000	4,734.00	2,681.41	2,052.59	96.00	2.0	0.7
60	Cardinal Health Inc ( CAH )	82.2000	4,932.00	4,098.46	833.54	92.88	1.9	0.7
30	Caterpillar Inc ( CAT )	72.9900	2,189.70	2,585.78	-396.08	92.40	4.2	0.3
50	Celanese Corp ( CE ) Series A	71.0500	3,552.50	2,606.12	946.38	60.00	1.7	0.5
30	The Cheesecake Factory ( CAKE )	48.2000	1,446.00	1,454.64	-8.64	24.00	1.7	0.2
57	Chevron Corporation ( CVX )	90.8800	5,180.16	6,991.54	-1,811.38	243.96	4.7	0.7
100	Comcast Corp Cl A ( CMCSA )	62.6200	6,262.00	4,733.84	1,528.16	100.00	1.6	0.9
35	Costco Whsl Corp New ( COST )	158.1200	5,534.20	3,987.79	1,546.41	56.00	1.0	0.8
60	The Walt Disney Company ( DIS )	113.7400	6,824.40	2,751.58	4,072.82	79.20	1.2	1.0
30	Dow Chemical Co ( DOW )	51.6700	1,550.10	1,500.30	49.80	55.20	3.6	0.2
60	Electronic Arts Inc ( EA )	72.0700	4,324.20	2,274.74	2,049.46	0.00	0.0	0.6
60	Exxon Mobil Corp ( XOM )	82.7400	4,964.40	4,355.70	608.70	175.20	3.5	0.7
80	Facebook Inc. ( FB )	101.9700	8,157.60	2,841.68	5,315.92	0.00	0.0	1.2
140	F N V Group ( FNF )	35.2800	4,939.20	3,544.03	1,395.17	117.60	2.4	0.7
100	General Electric Company ( GE )	28.9200	2,892.00	1,334.80	1,557.20	92.00	3.2	0.4
50	Gilead Sciences Inc ( GILD )	108.1300	5,406.50	3,308.19	2,098.31	86.00	1.6	0.8
70	H C A Holdings Inc ( HCA )	68.7900	4,815.30	3,910.03	905.27	0.00	0.0	0.7

## Statement 10

## Equities

U.S. large cap  
continued

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
80	Halliburton Co ( HAL )	38.3800	3,070.40	3,915.03	-844.63	57.60	1.9	0.4
60	Harley Davidson Inc ( HOG )	49.4500	2,967.00	3,872.63	-905.63	74.40	2.5	0.4
120	Hartford Finl Svcs Group Inc ( HIG )	46.2600	5,551.20	4,382.80	1,168.40	100.80	1.8	0.8
24	Hershey Co ( HSY )	88.6900	2,128.56	2,506.06	-377.50	55.97	2.6	0.3
40	Home Depot Inc ( HD )	123.6400	4,945.60	3,068.27	1,877.33	94.40	1.9	0.7
40	Honeywell Intl Inc ( HON )	103.2800	4,131.20	3,410.87	720.33	82.80	2.0	0.6
40	Illinois Tool Wks Inc ( ITW )	91.9400	3,677.60	3,517.16	160.44	88.00	2.4	0.5
29	Intercontinentalexchange Group, Inc.( ICE )	252.4000	7,319.60	4,561.09	2,758.51	87.00	1.2	1.0
150	JP Morgan Chase & Co ( JPM )	64.2500	9,637.50	6,369.24	3,268.26	264.00	2.7	1.4
50	Johnson & Johnson ( JNJ )	101.0300	5,051.50	4,844.75	206.75	150.00	3.0	0.7
50	Lam Resh Corp ( LRCX )	76.5900	3,829.50	3,654.86	174.64	60.00	1.6	0.6
50	Las Vegas Sands Corp ( LVS )	49.5100	2,475.50	3,456.50	-981.00	130.00	5.3	0.4
90	Merck & Co Inc ( MRK )	54.6600	4,919.40	2,110.42	2,808.98	162.00	3.3	0.7
60	Monster Beverage Corporation ( MNST )	136.3200	8,179.20	4,067.81	4,111.39	0.00	0.0	1.2
50	Nucor Corp ( NUE )	42.3000	2,115.00	2,425.38	-310.38	74.50	3.5	0.3
30	PNC Financial Services Group ( PNC )	90.2600	2,707.80	2,356.08	351.72	61.20	2.3	0.4
32	P V H Corp ( PVH )	90.9500	2,910.40	3,632.96	-722.56	4.80	0.2	0.4
70	Pepsico Inc ( PEP )	102.1900	7,153.30	4,268.46	2,884.84	196.70	2.8	1.0
120	Pfizer Inc ( PFE )	33.8200	4,058.40	1,757.01	2,301.39	134.40	3.3	0.6
40	Philip Morris International Inc ( PM )	88.4000	3,536.00	1,672.80	1,863.20	163.20	4.6	0.5
40	Phillips 66 ( PSX )	89.0500	3,562.00	2,934.52	627.48	89.60	2.5	0.5
40	The Procter & Gamble Company ( PG )	76.3800	3,055.20	3,146.45	-91.25	106.08	3.5	0.4
80	Salesforce.Com Inc ( CRM )	77.7100	6,216.80	4,318.90	1,897.90	0.00	0.0	0.9
49	Schlumberger Ltd ( SLB )	78.1600	3,829.84	4,082.60	-252.76	98.00	2.6	0.6
24	Sempra Energy ( SRE )	102.4100	2,457.84	2,094.18	363.66	67.20	2.7	0.4
70	Servicenow, Inc ( NOW )	81.6500	5,715.50	3,614.57	2,100.93	0.00	0.0	0.8

## Statement 10



# Equities

U.S. large cap  
continued

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
70	State Street Corp ( STT )	69.0000	4,830.00	4,678.21	151.79	95.20	2.0	0.7
40	Teva Pharmaceutical Inds Ltd ADR ( TEVA )	59.1900	2,367.60	1,536.56	831.04	45.64	1.9	0.3
30	Thermo Fisher Scientific Inc ( TMO )	130.7800	3,923.40	3,270.80	652.60	18.00	0.5	0.6
60	Time Warner Inc ( TWX )	75.3400	4,520.40	4,497.93	22.47	84.00	1.9	0.6
70	Twenty-First Century Fox, Inc. ( FOX )	30.8800	2,161.60	665.83	1,495.77	21.00	1.0	0.3
22	Union Pac Corp ( UNP )	89.3500	1,965.70	1,767.51	198.19	48.40	2.5	0.3
47	United Technologies Corp ( UTX )	98.4100	4,625.27	5,260.30	-635.03	120.32	2.6	0.7
100	Valero Energy Corp New ( VLO )	65.9200	6,592.00	4,097.44	2,494.56	200.00	3.0	0.9
30	Verizon Communications Inc ( VZ )	46.8800	1,406.40	1,421.99	-15.59	67.80	4.8	0.2
130	Wells Fargo & Company ( WFC )	54.1400	7,038.20	3,233.82	3,804.38	195.00	2.8	1.0
60	Yum! Brands Inc ( YUM )	70.9100	4,254.60	4,371.64	-117.04	110.40	2.6	0.6
Total U.S. large cap			\$ 363,310.15	\$ 259,628.48	\$ 103,681.67	\$ 6,810.77		51.8%

U.S. mid cap

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
160	Centerpoint Energy Inc ( CNP )	\$ 18.5500	\$ 2,968.00	\$ 3,831.81	\$ -863.81	\$ 158.40	5.3%	0.4%
30	Mead Johnson Nutrition Company ( MJN )	82.0000	2,460.00	2,765.11	-305.11	49.50	2.0	0.4
150	Southwestern Energy Co ( SWN )	11.0400	1,656.00	5,125.78	-3,469.78	0.00	0.0	0.2
2,379.034	The BNY Mellon Mid Cap ( MPMCX ) Multi-Strategy Fund	14.9100	35,471.40	35,000.00	471.40	97.78	0.3	5.1
Total U.S. mid cap			\$ 42,555.40	\$ 46,722.70	\$ -4,167.30	\$ 305.68		6.1%

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## U.S. small cap

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct. of holdings
428 082	Dreyfus Select Managers Small Cap ( DSGYX ) Growth Fund	\$ 23.5700	\$ 10,089.89	\$ 10,000.00	\$ 89.89	\$ 0.00	0.0%	1.4%
477 783	Dreyfus Select Managers Small Cap ( DMVYX ) Value Fund	21.8200	10,425.23	10,000.00	425.23	30.43	0.3	1.5
Total U.S. small cap			\$ 20,515.12	\$ 20,000.00	\$ 515.12	\$ 30.43		2.9%

## Developed international

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct. of holdings
29	Anheuser Busch Inbev Spn ( BUD )	\$ 119.3300	\$ 3,460.57	\$ 3,160.17	\$ 300.40	\$ 82.82	2.4%	0.5%
3,242 552	Dreyfus Diversified International ( DFPIX ) Fund	11 2700	36,543.56	35,000.00	1,543.56	0.00	0.0	5.2
Total developed international			\$ 40,004.13	\$ 38,160.17	\$ 1,843.96	\$ 82.82		5.7%

## Emerging markets

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct. of holdings
951.777	Dfa Emerging Markets Core Equity ( DFCEX ) Funds	\$ 16.8100	\$ 15,999.37	\$ 15,000.00	\$ 999.37	\$ 347.40	2.2%	2.3%
Total emerging markets			\$ 15,999.37	\$ 15,000.00	\$ 999.37	\$ 347.40		2.3%

## Equity reits

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct. of holdings
626 305	Dreyfus Global Real Estate ( DRLYX ) Securities Fund	\$ 9 2200	\$ 5,774.53	\$ 6,000.00	\$ -225.47	\$ 147.81	2.6%	0.8%
Total equity reits			\$ 5,774.53	\$ 6,000.00	\$ -225.47	\$ 147.81		0.8%
Total equities			\$ 488,158.70	\$ 385,511.35	\$ 102,647.35	\$ 7,724.91		69.6%

## Statement 10

## Alternative investments

Shares/par value	Description	Market price	Market value	Tax cost	Unrealized gain (or loss)	Estimated annual income	Current yield	Pct of holdings
306 748	Advantage Dynamic Total Return Fund	\$ 15.9100	\$ 4,880.36	\$ 5,000.00	\$ -119.64	\$ 0.00	0.0%	0.7%
Total alternative investments			\$ 4,880.36	\$ 5,000.00	\$ -119.64	\$ 0.00		0.7%
Total assets			\$ 701,716.56	\$ 600,765.19	\$ 100,951.37	\$ 10,319.88		100.0%

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