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Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**

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

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

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

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning

, 2015, and ending

, 20

Name of foundation

FRED W FORSYTH FBO ELM ST CHURCH UA 43M326013

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

Room/suite

850 MAIN STREET, 13TH FLOOR

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

BRIDGEPORT, CT 06604

Check all that apply:

Initial return

Final return

Address change

Initial return of a former public charity

Amended return

Name change

Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

Fair market value of all assets at

end of year (from Part II, col. (c), line

16) ▶ \$ 284,832.

J Accounting method: ☒ Cash ☐ Accrual☐ Other (specify)

(Part I, column (d) must be on cash basis.)

A Employer identification number

01-6009119

B Telephone number (see instructions)

802-872-6852

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 ☐**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)

	(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 (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	4,245.	4,245.		STMT 1
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	24,230.			
b Gross sales price for all assets on line 6a 66,030				
7 Capital gain net income (from Part IV, line 2)		24,230.		
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)	1,344.			STMT 4
12 Total. Add lines 1 through 11	29,819.	28,475.		
13 Compensation of officers, directors, trustees, etc.	5,000.	4,500.		500.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) STMT 5	750.	NONE	NONE	NONE
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions) STMT 6	463.	131.		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule)				
24 Total operating and administrative expenses. Add lines 13 through 23.	6,213.	4,631.	NONE	500.
25 Contributions, gifts, grants paid	16,059.			16,059.
26 Total expenses and disbursements. Add lines 24 and 25	22,272.	4,631.	NONE	16,559.
27 Subtract line 26 from line 12.				
a Excess of revenue over expenses and disbursements	7,547.			
b Net investment income (if negative, enter -0-)		23,844.		
c Adjusted net income (if negative, enter -0-)				

6-27-2016

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	9,235.	21,712.	21,712.
	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 ▶			
	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 7	54,431.	52,011.	70,319.
	c	Investments - corporate bonds (attach schedule)			
	Liabilities	11	Investments - land, buildings, and equipment basis ▶ Less accumulated depreciation (attach schedule) ▶		
12		Investments - mortgage loans			
13		Investments - other (attach schedule) STMT 8	216,483.	213,988.	192,801.
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)	280,149.	287,711.	284,832.
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, check here ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	280,149.	287,711.	
	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)	280,149.	287,711.		
31	Total liabilities and net assets/fund balances (see instructions)	280,149.	287,711.		

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	280,149.
2	Enter amount from Part I, line 27a	2	7,547.
3	Other increases not included in line 2 (itemize) ▶ POSTING ADJUSTMENT	3	15.
4	Add lines 1, 2, and 3	4	287,711.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	287,711.

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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 66,030.		41,800.	24,230.		
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			24,230.		
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	24,230.	
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.

(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))
2014	14,550.	299,899.	0.048516
2013	11,676.	277,851.	0.042023
2012	10,683.	240,956.	0.044336
2011	12,326.	229,728.	0.053655
2010	12,517.	230,991.	0.054188
2 Total of line 1, column (d)			2 0.242718
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 0.048544
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 291,160.
5 Multiply line 4 by line 3			5 14,134.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 238.
7 Add lines 5 and 6			7 14,372.
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 16,559.

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)		1	238.
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			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	
3 Add lines 1 and 2		3	238.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	238.
6 Credits/Payments			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a	332.	
b Exempt foreign organizations - tax withheld at source	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	332.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	94.	
11 Enter the amount of line 10 to be Credited to 2016 estimated tax <input type="checkbox"/> NONE Refunded <input type="checkbox"/>	11	94.	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation. \$ _____ (2) On foundation managers \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> ME		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		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)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <u>N/A</u>	X	
14 The books are in care of <u>SEE STATEMENT 9</u> Telephone no <u></u> Located at <u></u> ZIP+4 <u></u>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here <u></u> and enter the amount of tax-exempt interest received or accrued during the year		15
16 At any time during calendar year 2015, 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?		X
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country <u></u>		

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 <u></u>		
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 2015?		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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes," list the years <u></u>		
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.)		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. <u></u>		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If "Yes," did it have excess business holdings in 2015 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 2015)		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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 2015?		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)? ☐ Yes ☒ No

Organizations relying on a current notice regarding disaster assistance check here ☐ **5b**

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 **6b** X

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 **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
PEOPLES UNITED BANK, N.A. 850 MAIN STREET, RC13-505, BRIDGEPORT, CT 06604-4913	TRUSTEE	5,000	-0-	-0-

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

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

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

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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	287,458.
b	Average of monthly cash balances	1b	8,136.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	295,594.
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	295,594.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	4,434.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	291,160.
6	Minimum investment return. Enter 5% of line 5	6	14,558.

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	14,558.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	238.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	238.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	14,320.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	14,320.
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	14,320.

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	16,559.
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	16,559.
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	238.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	16,321.

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 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				14,320.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			NONE	
b Total for prior years 20 <u>13</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2015				
a From 2010	136.			
b From 2011	878.			
c From 2012	NONE			
d From 2013	NONE			
e From 2014	NONE			
f Total of lines 3a through e	1,014.			
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ <u>16,559.</u>				
a Applied to 2014, but not more than line 2a . . .			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount				14,320.
e Remaining amount distributed out of corpus. . .	2,239.			
5 Excess distributions carryover applied to 2015 . (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	3,253.			
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 2014. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016.				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions) . . .	136.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	3,117.			
10 Analysis of line 9				
a Excess from 2011 . . .	878.			
b Excess from 2012 . . .	NONE			
c Excess from 2013 . . .	NONE			
d Excess from 2014 . . .	NONE			
e Excess from 2015 . . .	2,239.			

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 2015, 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) 2015	(b) 2014	(c) 2013	
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 <i>Paid during the year</i>				
ELM STREET CONGREGATIONAL CHURCH ATTN: GERRY 149 FRANKLIN STREET BUCKSPORT ME 04416-4017	NONE	EXEMPT	GENERAL FUND	16,059.
Total			▶ 3a	16,059.
b <i>Approved for future payment</i>				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated

(See worksheet in line 13 instructions to verify calculations.)

Line No.

NOT APPLICABLE

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


- | | | | |
|----------|--|--------------|----|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | Yes | No |
| | | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | |
| | (1) Cash | 1a(1) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions: | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

- b** If "Yes," complete the following schedule.

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

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.		
	 Signature of officer or trustee	03/25/2016 Date	First V. P. Title
	PETER OLDERSHAW		

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

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	GORDON POWERS	<i>Gordon Powers</i>	03/25/2016		P00260194
	Firm's name ▶ ERNST & YOUNG U.S., LLP	Firm's EIN ▶ 34-6565596			
	Firm's address ▶ 200 CLARENDON STREET, 44TH FLOOR BOSTON, MA 02116	Phone no. 617-587-9019			

Form **990-PF** (2015)

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
ABBOTT LABS	50.	50.
AMGEN INC	27.	27.
APACHE CORP	5.	5.
APPLE COMPUTER, INC	42.	42.
BOEING CO	36.	36.
CVS CORP	15.	15.
CAPITAL ONE FINL CORP	36.	36.
CHEMOURS CO	2.	2.
CHUBB CORPORATION	40.	40.
CISCO SYSTEMS INC	21.	21.
CONOCOPHILLIPS COM	59.	59.
COSTCO WHSL CORP NEW	77.	77.
CUMMINS ENGINE INC	27.	27.
DANAHER CORP	2.	2.
DISCOVER FINANCIAL SERVICES	8.	8.
DOVER CORP	10.	10.
DUPONT E I DE NEMOURS & CO	20.	20.
EMC CORP	30.	30.
EOG RES INC COM	5.	5.
EXXON MOBIL CORP	58.	58.
FIDELITY SMALL CAP DISCOVERY #384	116.	116.
GENERAL MILLS INC	35.	35.
GENUINE PARTS CO	36.	36.
GILEAD SCIENCES INC	22.	22.
GOODYEAR TIRE & RUBBER CO	7.	7.
HARMAN INTL INDS INC NEW	11.	11.
OAKMARK INTERNATIONAL #109	1,011.	1,011.
HOME DEPOT INC	44.	44.
HONEYWELL INTL INC	10.	10.
INTEL CORP	29.	29.
ITC HOLDINGS CORP	15.	15.
J P MORGAN CHASE & CO	58.	58.

43M326013

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STATEMENT 1

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

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
KEYCORP NEW COMM	6.	6.
KROGER CORP	12.	12.
MCDONALDS CORP	69.	69.
METLIFE INC	57.	57.
MICROSOFT CORP	52.	52.
MOTOROLA SOLUTIONS INC	35.	35.
NUVEEN DIVIDEND VALUE I #6756	865.	865.
OCCIDENTAL PETROLEUM CORP	53.	53.
OMNICON GROUP	62.	62.
ORACLE CORPORATION	29.	29.
OPPENHEIMER DEVELOPING MARKETS I #799	299.	299.
PPG INDUSTRIES INC	3.	3.
PHILIP MORRIS INTL INC	10.	10.
PHILLIPS 66	29.	29.
PRINCIPAL MIDCAP INSTL #4749	47.	47.
PROCTOR & GAMBLE CO	61.	61.
QUALCOMM INC	45.	45.
FINANCIAL SELECT SECTOR SPDR FND ETF	2.	2.
SOUTHWEST AIRLINES CO	8.	8.
STATE STREET CORP	33.	33.
TJX COS INC NEW	8.	8.
THERMO ELECTRON	9.	9.
3M CO	29.	29.
US BANCORP DEL NEW	27.	27.
UNITED PARCEL SERVICE	16.	16.
UNITED TECHNOLOGIES CORP	19.	19.
UNITEDHEALTH GROUP INC	15.	15.
VANGUARD SMALL-CAP GROWTH ETF	17.	17.
VANGUARD SMALL CAP VALUE ETF	28.	28.
VANGUARD MID-CAP ETF	39.	39.
VISA INC CLASS A SHARES	3.	3.
WELLS FARGO & CO NEW	52.	52.
WHOLE FOOD MARKET INC	15.	15.

43M326013

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STATEMENT 2

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
WISDOMTREE EUROPE HEDGED EQ FUND ETF	227.	227.
TOTAL	4,245.	4,245.
	=====	=====

FORM 990PF, PART I - OTHER INCOME
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----

TOTALS	1,344.
	=====

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
TAX PREPARATION FEE (NON-ALLOC	750.			
TOTALS	750.	NONE	NONE	NONE
	=====	=====	=====	=====

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FEDERAL ESTIMATES - PRINCIPAL	332.	
FOREIGN TAXES ON QUALIFIED FOR	129.	129.
FOREIGN TAXES ON NONQUALIFIED	2.	2.
	-----	-----
TOTALS	463.	131.
	=====	=====

FRED W FORSYTH FBO ELM ST CHURCH UA 43M326013

01-6009119

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

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ----
STOCK - SEE ATTACHED	52,011.	70,319.
	-----	-----
TOTALS	52,011.	70,319.
	=====	=====

FRED W FORSYTH FBO ELM ST CHURCH UA 43M326013

01-6009119

FORM 990PF, PART II - OTHER INVESTMENTS

=====

DESCRIPTION	COST/ FMV C OR F
-----	-----

ENDING BOOK VALUE	ENDING FMV
-----	---

MUTUAL FUNDS - SEE ATTACHED

C

213,988. 192,801.

TOTALS

213,988. 192,801.

=====

FRED W FORSYTH FBO ELM ST CHURCH UA 43M326013

01-6009119

FORM 990PF, PART VII-A, LINE 14 - BOOKS ARE IN THE CARE OF
=====

NAME: PEOPLES UNITED BANK, N.A.

ATTN: BERNARD WATERM

ADDRESS: 467 CONGRESS STREET

PORTLAND, ME 04104

TELEPHONE NUMBER: (802)872-6852

STATEMENT 9

03/25/16

AS OF ACCOUNT HOLDINGS

REPORT PTR207 8G PEOPLES UNITED BANK, NA
43-M326-01-3 FRED W FORSYTH FBO ELM ST CHURCH UA

AS OF DATE: 12/31/15

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE 312.500 12/31/2015	MARKET VALUE
G0177J-10-8	ALLERGAN PLC	4.000	342.72		1,250.00
002824-10-0	ABBOTT LABS	39.000	1,281.15	44.910 12/31/2015	1,751.49
02079K-10-7	ALPHABET INC CL C	1.000	302.47	758.880 12/31/2015	758.88
02079K-30-5	ALPHABET INC CL A	2.000	877.39	778.010 12/31/2015	1,556.02
031162-10-0	AMGEN INC	8.000	900.72	162.330 12/31/2015	1,298.64
037833-10-0	APPLE INC	22.000	1,706.80	105.260 12/31/2015	2,315.72
084670-70-2	BERKSHIRE HATHAWAY INC DEL CL B	6.000	852.60	132.040 12/31/2015	792.24
097023-10-5	BOEING CO	10.000	703.55	144.590 12/31/2015	1,445.90
126650-10-0	C V S HEALTH CORP	13.000	621.58	97.770 12/31/2015	1,271.01
14040H-10-5	CAPITAL ONE FINL CORP	24.000	1,519.84	72.180 12/31/2015	1,732.32
151020-10-4	CELGENE CORP	7.000	573.93	119.760 12/31/2015	838.32
171232-10-1	CHUBB CORPORATION	14.000	1,000.00	132.640 12/31/2015	1,856.96
17275R-10-2	CISCO SYSTEMS INC	25.000	517.23	27.155 12/31/2015	678.88
22160K-10-5	COSTCO WHSL CORP NEW	9.000	746.01	161.500 12/31/2015	1,453.50
231021-10-6	CUMMINS INC	10.000	1,296.46	88.010 12/31/2015	880.10
235851-10-2	DANAHER CORP	11.000	927.69	92.880 12/31/2015	1,021.68
254687-10-6	DISNEY (WALT) COMPANY HOLDING CO	14.000	1,507.52	105.080 12/31/2015	1,471.12

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
261941-10-8	DREYFUS INST TREAS PRIME CSH MGT#761	21,711.510	21,711.51	1.000 12/31/2015	21,711.51
268648-10-2	E M C CORP	65.000	1,111.40	25.680 12/31/2015	1,669.20
26875P-10-1	EOG RESOURCES INC	8.000	640.20	70.790 12/31/2015	566.32
278865-10-0	ECOLAB INC	9.000	1,095.57	114.380 12/31/2015	1,029.42
30219G-10-8	EXPRESS SCRIPTS HLDG CO	18.000	856.06	87.410 12/31/2015	1,573.38
30231G-10-2	EXXON MOBIL CORP	20.000	1,845.35	77.950 12/31/2015	1,559.00
315912-60-0	FIDELITY SMALL CAP DISCOVERY #384	723.609	22,192.85	26.420 12/31/2015	19,117.75
370334-10-4	GENERAL MILLS INC	15.000	508.04	57.660 12/31/2015	864.90
375558-10-3	GILEAD SCIENCES INC	17.000	395.83	101.190 12/31/2015	1,720.23
382550-10-1	GOODYEAR TIRE & RUBR CO	25.000	570.75	32.670 12/31/2015	816.75
413086-10-9	HARMAN INTL INDS INC NEW	13.000	1,241.70	94.210 12/31/2015	1,224.73
413838-20-2	OAKMARK INTERNATIONAL #109	1,860.592	47,800.88	21.360 12/31/2015	39,742.25
437076-10-2	HOME DEPOT INC	14.000	376.44	132.250 12/31/2015	1,851.50
438516-10-6	HONEYWELL INTL INC	17.000	1,667.33	103.570 12/31/2015	1,760.69
458140-10-0	INTEL CORP	32.000	707.36	34.450 12/31/2015	1,102.40
465685-10-5	ITC HOLDINGS CORP	27.000	979.64	39.250 12/31/2015	1,059.75
46625H-10-0	JPMORGAN CHASE & CO	30.000	1,281.87	66.030 12/31/2015	1,980.90

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE 12/31/2015	MARKET VALUE
493267-10-8	KEYCORP NEW	77.000	1,031.79	13.190 12/31/2015	1,015.63
501044-10-1	KROGER CORP	30.000	602.85	41.830 12/31/2015	1,254.90
580135-10-1	MCDONALDS CORP	15.000	1,256.04	118.140 12/31/2015	1,772.10
59156R-10-8	METLIFE INC	37.000	2,039.26	48.210 12/31/2015	1,783.77
594918-10-4	MICROSOFT CORP	40.000	1,185.54	55.480 12/31/2015	2,219.20
66987V-10-9	NOVARTIS ADR	17.000	1,593.24	86.040 12/31/2015	1,462.68
670678-87-9	NUVEEN DIVIDEND VALUE I #6756	2,166.446	36,680.20	14.330 12/31/2015	31,045.17
674599-10-5	OCCIDENTAL PETROLEUM CORP	18.000	1,390.32	67.610 12/31/2015	1,216.98
68389X-10-5	ORACLE CORPORATION	50.000	1,374.44	36.530 12/31/2015	1,826.50
683974-60-4	OPPENHEIMER DEVELOPING MARKETS I #799	868.721	31,701.14	29.980 12/31/2015	26,044.26
693506-10-7	PPG INDUSTRIES INC	9.000	888.66	98.820 12/31/2015	889.38
718546-10-4	PHILLIPS 66	14.000	924.52	81.800 12/31/2015	1,145.20
741503-40-3	PRICELINE GROUP INC	1.000	1,231.61	1,274.950 12/31/2015	1,274.95
74253Q-74-7	PRINCIPAL MIDCAP INSTL #4749	1,777.978	36,181.86	20.900 12/31/2015	37,159.74
742718-10-9	PROCTER & GAMBLE CO	21.000	1,634.63	79.410 12/31/2015	1,667.61
747525-10-3	QUALCOMM INC	24.000	1,560.31	49.985 12/31/2015	1,199.64
857477-10-3	STATE STREET CORP	26.000	848.12	66.360 12/31/2015	1,725.36

AS OF ACCOUNT HOLDINGS

03/25/16

PAGE 4

REPORT PTR207 8G PEOPLES UNITED BANK, NA
43-M326-01-3 FRED W FORSYTH FBO ELM ST CHURCH UA

AS OF DATE: 12/31/15

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE 12/31/2015	MARKET VALUE
858912-10-8	STERICYCLE INC	7.000	858.37	120.600 12/31/2015	844.20
872540-10-9	T J X COS INC	10.000	300.76	70.910 12/31/2015	709.10
883556-10-2	THERMO FISHER SCIENTIFIC INC	14.000	709.24	141.850 12/31/2015	1,985.90
88579Y-10-1	3M CO	7.000	535.56	150.640 12/31/2015	1,054.48
91324P-10-2	UNITEDHEALTH GROUP INC	5.000	275.50	117.640 12/31/2015	588.20
92826C-83-9	VISA INC CLASS A SHARES	21.000	1,579.12	77.550 12/31/2015	1,628.55
949746-10-1	WELLS FARGO & CO NEW	35.000	1,236.20	54.360 12/31/2015	1,902.60
94984B-45-4 #4123	WELLS FARGO PREMIER LG CO GROWTH I	2,269.852	32,861.55	14.950 12/31/2015	33,934.29
97717X-70-1	WISDOMTREE EUROPE HEDGED EQ FUND ETF	107.000	6,569.07	53.810 12/31/2015	5,757.67
TOTAL HOLDINGS			287,710.34		284,831.52
TOTAL INCOME CASH			.00		.00
TOTAL PRINCIPAL CASH			.00		.00
TOTAL ACCOUNT			287,710.34		284,831.52