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: CHAMBERS FAMILY FOUNDATION, INC.

A Employer identification number: 20-8779196

Number and street (or P O box number if mail is not delivered to street address): 317 EATONS LANDING DRIVE | Room/suite:

B Telephone number (see instructions): (410) 974-6161

City or town, state or province, country, and ZIP or foreign postal code: ANNAPOLIS, MD 21401

C If exemption application is pending, check here ▶ ☐

D 1. Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ $ 571,899.

J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) (Part I, column (d) must be on cash basis)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc, received (attach schedule)	58,707.			
	2 Check ▶ ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	41.	41.		ATCH 1
	4 Dividends and interest from securities	9,113.	9,113.		ATCH 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	139,056.			
	b Gross sales price for all assets on line 6a 603,119.				
	7 Capital gain net income (from Part IV, line 2)		139,056.		
	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) ATCH 3	-676.	-676.		
	12 **Total.** Add lines 1 through 11	206,241.	147,534.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.			
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) ATCH 4	4,215.	4,215.		
	c Other professional fees (attach schedule) [5]	6,031.	6,031.		
	17 Interest				
	18 Taxes (attach schedule) (see instructions) [6]	46.	46.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings	23.	23.		
	22 Printing and publications				
	23 Other expenses (attach schedule)				
	24 **Total operating and administrative expenses.** Add lines 13 through 23	10,315.	10,315.		
	25 Contributions, gifts, grants paid	30,000.			30,000.
	26 **Total expenses and disbursements.** Add lines 24 and 25	40,315.	10,315.	0.	30,000.
	27 Subtract line 26 from line 12.				
	a **Excess of revenue over expenses and disbursements**	165,926.			
	b **Net investment income** (if negative, enter -0-)		137,219.		
	c **Adjusted net income** (if negative, enter -0-)				

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

		Beginning of year (a) Book Value	End of year (b) Book Value	End of year (c) Fair Market Value
Assets				
1	Cash - non-interest-bearing			
2	Savings and temporary cash investments	16,757.	66,269.	66,269.
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) ATCH 7	385,180.	501,594.	505,630.
c	Investments - corporate bonds (attach schedule)			
11	Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
12	Investments - mortgage loans			
13	Investments - other (attach schedule)			
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)	401,937.	567,863.	571,899.
Liabilities				
17	Accounts payable and accrued expenses			
18	Grants payable			
19	Deferred revenue			
20	Loans from officers, directors, trustees, and other disqualified persons			
21	Mortgages and other notes payable (attach schedule)			
22	Other liabilities (describe ▶)			
23	**Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances				
	Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31.			
24	Unrestricted	401,937.	567,863.	
25	Temporarily restricted			
26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ [ ]			
27	Capital stock, trust principal, or current funds			
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)	401,937.	567,863.	
31	**Total liabilities and net assets/fund balances** (see instructions)	401,937.	567,863.	

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	401,937.
2	Enter amount from Part I, line 27a	2	165,926.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	567,863.
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	567,863.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr)	(d) Date sold (mo., day, yr)
1a	SEE PART IV SCHEDULE			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a				
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(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				
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	139,056.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	3	0.

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	24,799.	498,334.	0.049764
2013	34,857.	486,252.	0.071685
2012	34,893.	456,275.	0.076474
2011		432,200.	
2010	30,000.	424,335.	0.070699

2	Total of line 1, column (d)	2	0.268622
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	0.053724
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	529,267.
5	Multiply line 4 by line 3	5	28,434.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,372.
7	Add lines 5 and 6	7	29,806.
8	Enter qualifying distributions from Part XII, line 4	8	30,000.

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 ▶ ☐ 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 ▶ [X] and enter 1% of Part I, line 27b . . .			1	1,372.
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	1,372.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . .			4	0.
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0- . . .			5	1,372.
6	Credits/Payments:				
a	2015 estimated tax payments and 2014 overpayment credited to 2015 . . .	6a	3,004.		
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	3,004.
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached . . .			8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** . . . ▶			9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** . . . ▶			10	1,632.
11	Enter the amount of line 10 to be **Credited to 2016 estimated tax** ▶ 1,632. **Refunded** ▶			11	

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

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ EUNICE A. CHAMBERS, PRESIDENT Telephone no ▶ 410-974-6161

Located at ▶ 317 EATONS LANDING DRIVE ANNAPOLIS, MD ZIP+4 ▶ 21401

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
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?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ▶			

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

	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? ☐ Yes ☒ No If "Yes," list the years ▶ ____, ____, ____, ____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions)	2b		X
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ____, ____, ____, ____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ 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)*	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 2015?	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)?	**5b**		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☒ No			
	If "Yes," attach the statement required by Regulations section 53.4945-5(d)			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	**6b**		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?	**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
ATCH 8		0.	0.	0.

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

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

Total number of other employees paid over $50,000 ▶

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over $50,000 for professional services . . . . ▶

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 N/A	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments See instructions 3 NONE	
Total. Add lines 1 through 3 . . . . ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	495,814.
b	Average of monthly cash balances	1b	41,513.
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	537,327.
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	
3	Subtract line 2 from line 1d	3	537,327.
4	Cash deemed held for charitable activities Enter 1 1/2 % of line 3 (for greater amount, see instructions)	4	8,060.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	529,267.
6	**Minimum investment return.** Enter 5% of line 5	6	26,463.

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	26,463.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	1,372.		
b	Income tax for 2015 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	1,372.
3	Distributable amount before adjustments Subtract line 2c from line 1			3	25,091.
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	25,091.
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	25,091.

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	30,000.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc, purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	30,000.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	1,372.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	28,628.

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					25,091.
2 Undistributed income, if any, as of the end of 2015					
a Enter amount for 2014 only					
b Total for prior years 20 13 ,20 12 ,20 11					
3 Excess distributions carryover, if any, to 2015					
a From 2010	7,645.				
b From 2011					
c From 2012	12,293.				
d From 2013	10,830.				
e From 2014	284.				
f **Total** of lines 3a through e		31,052.			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 30,000.					
a Applied to 2014, but not more than line 2a					
b Applied to undistributed income of prior years (Election required - see instructions)					
c Treated as distributions out of corpus (Election required - see instructions)					
d Applied to 2015 distributable amount					25,091.
e Remaining amount distributed out of corpus		4,909.			
5 Excess distributions carryover applied to 2015 (*If an amount appears in column (d), the same amount must be shown in column (a)*)					
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		35,961.			
b Prior years' undistributed income Subtract line 4b from line 2b					
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					
d Subtract line 6c from line 6b Taxable amount - see instructions					
e Undistributed income for 2014. Subtract line 4a from line 2a Taxable amount - see instructions					
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016					
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)					
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)		7,645.			
9 **Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a		28,316.			
10 Analysis of line 9:					
a Excess from 2011					
b Excess from 2012	12,293.				
c Excess from 2013	10,830.				
d Excess from 2014	284.				
e Excess from 2015	4,909.				

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			
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	(e) Total
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

ATCH 9

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

SEE ATTACHED "GRANT PROCEDURES"

c Any submission deadlines

N/A

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

N/A

Part XV Supplementary Information *(continued)*

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
ATCH 10				
Total . . . . ▶ **3a**				30,000.
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	9,154.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	139,056.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue. a OTHER INCOME/LOSS				-676.	
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)				147,534.	

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 147,534.

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

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions)

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

			Yes	No
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?			
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.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
	N/A		N/A

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 — Date: 5/16/16 — ▶ Title: VT

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
E. PATRICK KEATING, CPA	CPA	5/16/16		P00242195

Firm's name ▶ DAVIS, JOSEY, & KEATING, LLC — Firm's EIN ▶ 51-0609908

Firm's address ▶ 2661 RIVA ROAD, SUITE 1040, ANNAPOLIS, MD 21401 — Phone no 410 974-6161

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*.**

OMB No 1545-0047

2015

Name of the organization
CHAMBERS FAMILY FOUNDATION, INC.

Employer identification number
20-8779196

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)

Name of organization CHAMBERS FAMILY FOUNDATION, INC.

Employer identification number 20-8779196

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	JAMES AND EUNICE CHAMBERS 317 EATONS LANDING DRIVE ANNAPOLIS, MD 21401	$ 58,707.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Name of organization CHAMBERS FAMILY FOUNDATION, INC.

Employer identification number 20-8779196

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
1	902 SH CORNING INC 87 SH PHILLIPS 66 487 SH QUEST DIAGNOSTICS INC 1098 SH VERIZON COMMUNICATIONS	$ 99,837.	09/30/2015

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

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

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

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

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

Name of organization CHAMBERS FAMILY FOUNDATION, INC.

Employer identification number 20-8779196

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 information once. See instructions.) ▶ $

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

(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

(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

(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

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
		UBS A/C RH 18572 JH SEE ATTACHED SCHEDUL					VARIOUS	VARIOUS
65,308.		64,938.					370.	
		UBS A/C RH 18572 JH SEE ATTACHED SCHEDUL					VARIOUS	VARIOUS
435,230.		340,043.					95,187.	
		UBS A/C RH 18190 JH SEE ATTACHED SCHEDUL					VARIOUS	VARIOUS
2,492.		2,782.					-290.	
		UBS A/C RH 18190 JH SEE ATTACHED SCHEDUL					VARIOUS	VARIOUS
97,515.		55,924.					41,591.	
		CAMPBELL FUND TRUST-SERIES A					VARIOUS	VARIOUS
307.							307.	
		CAVENDISH FUTURES FUND, LLC K-1					VARIOUS	VARIOUS
868.							868.	
		CAVENDISH FUTURES FUND, LLC K-1					VARIOUS	VARIOUS
877.							877.	
		CAVENDISH FUTURES FUND, LLC K-1 STRADDLE					VARIOUS	VARIOUS
		150.					-150.	
		CAVENDISH FUTURES FUND LLC, K-1 STRADDLE					VARIOUS	VARIOUS
		226.					-226.	
		CAMPBELL FUND TRUST SERIES A K-1- STRADD					VARIOUS	VARIOUS
209.							209.	
		CAMPBELL FUND TRUST SERIES A K-1- STRADD					VARIOUS	VARIOUS
313.							313.	
TOTAL GAIN(LOSS)							139,056.	

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INTEREST FROM INVESTMENT CAMPBELL FUND TRUST-SERIES A K-1	39.	39.
INTEREST FROM INVESTMENT CAVENDISH FUTURES FUND - K-1	2.	2.
TOTAL	41.	41.

ATTACHMENT 2

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USB ACCT #: 18190 ORDINARY DIVIDENDS	2,175.	2,175.
USB ACCT #: 18527 ORDINARY DIVIDENDS	5,902.	5,902.
SKYBRIDGE MULTI-ADVISER HEDGE FUND	1,036.	1,036.
TOTAL	9,113.	9,113.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
ORDINARY BUSINESS INCOME(LOSS) FROM CAMPBELL FUND TRUST-SERIES A K-1	-352.	-352.
OTHER INCOME(LOSS) FROM CAVENDISH FUTURES FUND K-1	-324.	-324.
TOTALS	-676.	-676.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
ACCOUNTING FEES	4,215.	4,215.		
TOTALS	4,215.	4,215.		

ATTACHMENT 5

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER PROFESSIONAL FEES	6,031.	6,031.
TOTALS	6,031.	6,031.

ATTACHMENT 6

FORM 990PF, PART I - TAXES

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES PAID		46.	46.
	TOTALS	46.	46.

ATTACHMENT 7

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
1118 SHARES PFIZER	21,202.	36,089.
VARIOUS STOCKS	377,293.	368,639.
VARIOUS STOCKS		
OTHER INVESTEMENTS/HEDGE FUNDS	103,099.	100,902.
TOTALS	501,594.	505,630.

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 8

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION
EUNICE A. CHAMBERS 317 EATONS LANDING DRIVE ANNAPOLIS, MD 21401	PRESIDENT
JAMES D. CHAMBERS 317 EATONS LANDING DRIVE ANNAPOLIS, MD 21401	VICE PRESIDENT
PATRICIA D. CHAMBERS 317 EATONS LANDING DRIVE ANNAPOLIS, MD 21401	DIRECTOR
KATHERINE C PAPENDICK 317 EATONS LANDING DRIVE ANNAPOLIS, MD 21401	TREASURER
JULIA A. CHAMBERS 317 EATONS LANDING DRIVE ANNAPOLIS, MD 21401	SECRETARY

ATTACHMENT 9

FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

BOD FOR CHAMBERS FAMILY FOUNDATION
317 EATONS LANDING DRIVE
ANNAPOLIS, MD 21401

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 10

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
ALL HANDS VOLUNTEERS 6 COUNTY ROAD, SUITE 6 MATTAPOISETT, MD 02739	NONE PC	TO PROVIDE COMMITTED VOLUNTEERS THE OPPORTUNITY TO GIVE IMMEDIATE AND SUSTAINABLE HELP TO COMMUNITIES IN NEED AND TO THOSE SUFFERING IN THE WAKE OF NATURAL DISASTERS.	5,000.
WATER.ORG 920 MAIN STREET SUITE 1800 KANSAS CITY, MO 64105	NONE PC	TO ACHIEVE GLOBAL EQUALITY BY BRINGING WATER AND SANITATION TO THE WORLD. TO EMPOWER BETTER LIVES BY MAKING WATER SAFE, ACCESSIBLE AND COST-EFFECTIVE.	10,000.
ENGINEERS WITHOUT BORDERS 1031 33RD STREET, SUITE 210 DENVER, CO 80205	NONE PC	TO SUPPORT COMMINITY-DRIVEN DEVELOPMENT PROGRAMS WORLWIDE THROUGH PARTNERSHIPS THAT DESIGN AND IMPLEMENT SUSTAINABLE ENGINEERING PROJECTS, WHILE CREATING TRANSFORMATIVE EXEPERINECES THAT ENRICH GLOBAL PERSPECTIVES AND CREATE RESPONSIBLE LEADERS.	15,000.
		TOTAL CONTRIBUTIONS PAID	30,000.

Realized gains and losses

Estimated 2015 gains and losses for transactions with trade dates through 12/31/15 have been incorporated into this statement Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss Please check with your tax advisor To calculate gains and losses, we liquidate the oldest security lot first This is known as the first-in, first-out or FIFO accounting method We use this method unless you specified which tax lot to close when you placed your order This is known as a versus purchases or VSP order

See *Important information about your statement* on the last page of this statement for more information. We may not adjust gains and losses for all capital changes Cost basis for coupon tax-exempt municipal securities, include securities subject to AMT, has been adjusted for mandatory amortization of bond premium. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
ADIDAS AG SPON ADR	FIFO	17 000	Aug 21, 15	Nov 09, 15	794 51	629.51			165.00
	FIFO	23 000	Aug 21, 15	Dec 04, 15	1,138 04	851 69			286.35
AMER EXPRESS CO	FIFO	12 000	Aug 17, 15	Dec 18, 15	816.37	972 48		-156 11	
	FIFO	15 000	Nov 06, 15	Dec 18, 15	1,020 47	1,119 00		-98 53	
AMER FUNDS AMERICAN HIGH-INCOME TRUST SM FUND CLASSS F2	FIFO	3 939	Aug 29, 14	Aug 10, 15	40 81	44 90		-4 09	
	FIFO	4 187	Sep 30, 14	Aug 10, 15	43 38	46.43		-3.05	
	FIFO	4 216	Oct 31, 14	Aug 10, 15	43.67	46 76		-3.09	
	FIFO	3 545	Nov 28, 14	Aug 10, 15	36.73	39 00		-2 27	
	FIFO	2 929	Dec 31, 14	Aug 10, 15	30 34	31 49		-1.15	
	FIFO	2.760	Jan 30, 15	Aug 10, 15	28 60	29 61		-1 01	
	FIFO	2.348	Feb 27, 15	Aug 10, 15	24 32	25 80		-1 48	
	FIFO	2 637	Mar 31, 15	Aug 10, 15	27 32	28 64		-1.32	
	FIFO	2.556	Apr 30, 15	Aug 10, 15	26 48	27 94		-1 46	
	FIFO	2.629	May 29, 15	Aug 10, 15	27.24	28.60		-1.36	
	FIFO	2 595	Jun 30, 15	Aug 10, 15	26.88	27.61		-0 73	
	FIFO	2 825	Jul 31, 15	Aug 10, 15	29 27	29 61		-0 34	
AMER FUNDS EUROPACIFIC GROWTH FUND CLASS F2	FIFO	19 832	Dec 26, 14	Aug 11, 15	993 98	941 82			52 16
AMERICAN FUNDAMENTAL INVESTORS FUND CLASS F2	FIFO	5 466	Sep 17, 14	Aug 11, 15	289 75	299 92		-10 17	
	FIFO	16 727	Dec 22, 14	Aug 11, 15	886 70	877 00			9 70
	FIFO	88 228	Dec 22, 14	Aug 11, 15	4,676.96	4,625 82			51 14
	FIFO	5 508	Mar 13, 15	Aug 11, 15	291 98	286 47			5 51

continued next page

Realized gains and losses (continued)

Short-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	19 000	Mar 13, 15	Aug 11, 15	1,007 19	988 19			19 00
	FIFO	5 351	Jun 17, 15	Aug 11, 15	283 66	286 39		-2 73	
ANHEUSER BUSCH INBEV SPON ADR	FIFO	7 000	Aug 17, 15	Nov 03, 15	832 59	816 20			16 39
AXA ADR	FIFO	79 000	Aug 21, 15	Oct 29, 15	2,093 33	1,973 65			119 68
BARON SMALL CAP INSTITUTIONAL SHS	FIFO	19 736	Dec 02, 14	Aug 11, 15	691 15	657 00			34.15
BG GROUP PLC SPON ADR	FIFO	125 000	Aug 21, 15	Nov 11, 15	1,876 04	1,981.63		-105 59	
CABLEVISION SYSTEMS CORP N Y GROUP CL A	FIFO	117 000	Aug 17, 15	Sep 17, 15	3,830 32	3,033 06			797 26
CARE CAPITAL PROPERTIES INC REIT	FIFO	0 750	Aug 17, 15	Aug 18, 15	26 72	26 54			0.18
	FIFO	7 000	Aug 17, 15	Aug 26, 15	222 70	247 70		-25 00	
CHECK POINT SOFTWARE TECH LTD ILS	FIFO	15 000	Aug 21, 15	Oct 13, 15	1,190 99	1,160.52			30 47
	FIFO	10 000	Aug 21, 15	Oct 14, 15	787 03	773 68			13 35
CHEVRON CORP	FIFO	13 000	Aug 17, 15	Oct 06, 15	1,128.41	1,085 24			43 17
	FIFO	6 000	Aug 17, 15	Oct 07, 15	522.43	500.88			21 55
	FIFO	5.000	Aug 17, 15	Oct 07, 15	435 35	417 23			18 12
EATON CORP PLC	FIFO	17 000	Aug 17, 15	Oct 06, 15	892 81	1,025 10		-132 29	
EMBRAER S A SPON ADR	FIFO	19 000	Aug 21, 15	Nov 09, 15	553 06	486 44			66.62
GENL ELECTRIC CO	FIFO	48 000	Aug 17, 15	Oct 19, 15	1,400 23	1,256 89			143 34
GOLDMAN SACHS GROWTH OPPORTUNTIES FUND I	FIFO	10 343	Dec 04, 14	Aug 11, 15	291 15	285.99			5 16
	FIFO	103 012	Dec 04, 14	Aug 11, 15	2,899 79	2,848 28			51 51
HEINEKEN NV SPON ADR	FIFO	49 000	Aug 21, 15	Nov 02, 15	2,228 34	1,954 74			273 60
INFINEON TECHNOLOGIES ADR	FIFO	58 000	Aug 21, 15	Dec 03, 15	834 33	593 21			241 12
KINDER MORGAN INC	FIFO	24 000	Aug 17, 15	Dec 07, 15	376 15	826 80		-450 65	
	FIFO	32.000	Sep 24, 15	Dec 07, 15	501.54	918 92		-417 38	
KRAFT HEINZ CO/THE	FIFO	9 000	Aug 17, 15	Sep 24, 15	647.99	681 57		-33 58	

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Realized gains and losses (continued)

Short-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
LAZARD EMERGING MARKETS FUND INSTITUTIONAL SHS	FIFO	10 237	Aug 11, 14	Aug 11, 15	161 44	207.40		-45 96	
	FIFO	28 660	Dec 22, 14	Aug 11, 15	451 97	497 82		-45 85	
	FIFO	0 138	Dec 22, 14	Aug 11, 15	2 17	2 39		-0.22	
	FIFO	14 880	Dec 22, 14	Aug 11, 15	234.66	258 47		-23.81	
MICROSOFT CORP	FIFO	10 000	Aug 17, 15	Nov 13, 15	528 91	474.35			54.56
NIPPON TELEG & TEL CORP SPON ADR	FIFO	52 000	Aug 21, 15	Oct 29, 15	1,913 48	1,961 19		-47 71	
OCCIDENTAL PETROLEUM CRP	FIFO	17 000	Aug 17, 15	Oct 07, 15	1,217 88	1,253 24		-35 36	
ORACLE CORP	FIFO	25 000	Aug 17, 15	Nov 13, 15	944 31	993 00		-48 69	
PEARSON PLC SPON ADR	FIFO	49 000	Aug 21, 15	Nov 17, 15	574.79	863 81		-289 02	
	FIFO	63 000	Aug 21, 15	Nov 19, 15	777 19	1,110 62		-333 43	
PIMCO EMERGING LOCAL BOND FUND CLASS P	FIFO	3 742	Aug 29, 14	Aug 10, 15	27.77	35 89		-8.12	
	FIFO	3 582	Sep 30, 14	Aug 10, 15	26 57	32.45		-5 88	
	FIFO	3 822	Oct 31, 14	Aug 10, 15	28 36	34 86		-6 50	
	FIFO	3.228	Nov 28, 14	Aug 10, 15	23 96	28 92		-4.96	
	FIFO	4 755	Dec 31, 14	Aug 10, 15	35 28	39 56		-4 28	
	FIFO	3 275	Jan 30, 15	Aug 10, 15	24.30	27.35		-3 05	
	FIFO	2 892	Feb 27, 15	Aug 10, 15	21 46	23 80		-2 34	
	FIFO	3 734	Mar 31, 15	Aug 10, 15	27 70	29 57		-1 87	
	FIFO	3 670	Apr 30, 15	Aug 10, 15	27 23	29 80		-2 57	
	FIFO	4 047	May 29, 15	Aug 10, 15	30 03	32 05		-2 02	
	FIFO	3.907	Jun 30, 15	Aug 10, 15	28 99	30.40		-1 41	
	FIFO	3 947	Jul 31, 15	Aug 10, 15	29 29	29 60		-0 31	
PIMCO TOTAL RETURN FUND CLASS P	FIFO	8 843	Aug 29, 14	Aug 10, 15	94 00	97.18		-3.18	
	FIFO	6 848	Sep 30, 14	Aug 10, 15	72 79	74 44		-1.65	
	FIFO	7 209	Oct 31, 14	Aug 10, 15	76 63	78.87		-2 24	
	FIFO	8 026	Nov 28, 14	Aug 10, 15	85 32	88 53		-3.21	
	FIFO	36 982	Dec 10, 14	Aug 10, 15	393 12	403 10		-9 98	

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401-455-6700/800-333-6303

Realized gains and losses (continued)

Short-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	93 677	Dec 29, 14	Aug 10, 15	995 78	996.72		-0 94	
	FIFO	11 115	Dec 31, 14	Aug 10, 15	118 16	118 49		-0 33	
	FIFO	4 586	Jan 30, 15	Aug 10, 15	48 75	50 12		-1 37	
	FIFO	5 063	Feb 27, 15	Aug 10, 15	53 82	54 88		-1 06	
	FIFO	5 662	Mar 31, 15	Aug 10, 15	60 18	61 49		-1 31	
	FIFO	11 888	Apr 30, 15	Aug 10, 15	126 37	128 03		-1 66	
	FIFO	13 218	May 29, 15	Aug 10, 15	140 51	141 43		-0 92	
	FIFO	11 270	Jun 30, 15	Aug 10, 15	119 80	119 24			0 56
	FIFO	17 715	Jul 31, 15	Aug 10, 15	188 31	189 02		-0 71	
PRAXAIR INC	FIFO	17 000	Aug 17, 15	Nov 17, 15	1,948 83	1,938 00			10 83
PUTNAM EQUITY SPECTRUM CLASS Y	FIFO	7 059	Dec 05, 14	Aug 11, 15	291 68	310 16		-18 48	
	FIFO	6 272	Dec 05, 14	Aug 11, 15	259.16	275.58		-16.42	
QUALCOMM INC	FIFO	16 000	Aug 17, 15	Oct 26, 15	948 60	992 00		-43 40	
REYNOLDS AMERN INC (HOLDING CO)	FIFO	31 000	Aug 17, 15	Sep 24, 15	1,301 18	1,326 65		-25 47	
ROYCE PREMIER FUND	FIFO	1 935	Dec 17, 14	Aug 11, 15	37 82	37 38			0 44
	FIFO	49 144	Dec 17, 14	Aug 11, 15	960 77	949 46			11 31
TEMPLETON GLBAL BOND ADV	FIFO	3 165	Aug 15, 14	Aug 10, 15	37 98	42 00		-4 02	
	FIFO	3 214	Sep 15, 14	Aug 10, 15	38 57	42.62		-4.05	
	FIFO	3 244	Oct 15, 14	Aug 10, 15	38.92	42 33		-3 41	
	FIFO	3 228	Nov 17, 14	Aug 10, 15	38 74	42 45		-3 71	
	FIFO	52 530	Dec 15, 14	Aug 10, 15	630.36	645 59		-15 23	
	FIFO	2 976	Dec 15, 14	Aug 10, 15	35 71	36 57		-0 86	
	FIFO	3.590	Jan 15, 15	Aug 10, 15	43 08	44 37		-1 29	
	FIFO	3 555	Feb 17, 15	Aug 10, 15	42 66	44 08		-1 42	
	FIFO	3 615	Mar 16, 15	Aug 10, 15	43 38	44 46		-1.08	
	FIFO	3 581	Apr 15, 15	Aug 10, 15	42 97	44 58		-1.61	
	FIFO	3 605	May 15, 15	Aug 10, 15	43 26	44 70		-1.44	
	FIFO	3 659	Jun 15, 15	Aug 10, 15	43 91	44 68		-0 77	

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Realized gains and losses (continued)

Short-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	3 669	Jul 15, 15	Aug 10, 15	44 03	44 95		-0 92	
THE GROWTH FUND OF AMERICA FUND CLASS F2	FIFO	12 530	Dec 17, 14	Aug 11, 15	569 62	522 13			47 49
	FIFO	173 907	Dec 17, 14	Aug 11, 15	7,905 81	7,246 70			659 11
TOTAL S.A. FRANCE SPON ADR	FIFO	65 000	Aug 17, 15	Aug 26, 15	2,840 55	3,197 54		-356 99	
WALT DISNEY CO (HOLDING CO) DISNEY COM	FIFO	5 000	Aug 17, 15	Nov 04, 15	562.02	544 73			17 29
Total					**$65,307.99**	**$64,937.74**		**-$2,895.87**	**$3,266.12**
Net short-term capital gains and losses									**$370.25**

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
AMER FUNDS AMERICAN HIGH-INCOME TRUST SM FUND CLASSS F2	FIFO	285 691	Jun 04, 10	Aug 10, 15	2,959 76	3,039.75		-79 99	
	FIFO	91 154	Aug 24, 12	Aug 10, 15	944 36	1,009.99		-65.63	
	FIFO	9 567	Mar 28, 13	Aug 10, 15	99 11	109 64		-10 53	
	FIFO	10.303	Apr 26, 13	Aug 10, 15	106 74	119 21		-12 47	
	FIFO	12 205	May 28, 13	Aug 10, 15	126.44	141 21		-14.77	
	FIFO	13 274	Jun 28, 13	Aug 10, 15	137.52	147 61		-10.09	
	FIFO	6 837	Jul 26, 13	Aug 10, 15	70 83	77 26		-6 43	
	FIFO	6 627	Aug 28, 13	Aug 10, 15	68 66	73 96		-5 30	
	FIFO	5 899	Sep 27, 13	Aug 10, 15	61 11	66 30		-5 19	
	FIFO	6 563	Oct 28, 13	Aug 10, 15	67 99	75 02		-7 03	
	FIFO	6 151	Nov 27, 13	Aug 10, 15	63 73	69 75		-6 02	
	FIFO	4 877	Dec 27, 13	Aug 10, 15	50 53	55 31		-4 78	
	FIFO	3 963	Jan 31, 14	Aug 10, 15	41 05	44 98		-3 93	
	FIFO	3 853	Feb 28, 14	Aug 10, 15	39 92	44 35		-4 43	
	FIFO	3.448	Mar 31, 14	Aug 10, 15	35 72	39.55		-3.83	

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Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	3 396	Apr 30, 14	Aug 10, 15	35 18	39.02		-3 84	
	FIFO	3.801	May 30, 14	Aug 10, 15	39 38	43 83		-4 45	
	FIFO	3 858	Jun 30, 14	Aug 10, 15	39 97	44 68		-4 71	
	FIFO	4 139	Jul 31, 14	Aug 10, 15	42.88	46 94		-4 06	
AMER FUNDS EUROPACIFIC GROWTH FUND CLASS F2	FIFO	767 690	Dec 10, 09	Aug 11, 15	38,476 63	29,713.03			8,763 60
	FIFO	236 672	Feb 19, 10	Aug 11, 15	11,862 00	8,634 00			3,228 00
	FIFO	77 175	Jun 04, 10	Aug 11, 15	3,868 01	2,591 00			1,277 01
	FIFO	98 568	Sep 23, 11	Aug 11, 15	4,940.23	3,340 00			1,600 23
	FIFO	14 034	Dec 26, 13	Aug 11, 15	703 38	677 98			25 40
AMERICAN FUNDAMENTAL INVESTORS FUND CLASS F2	FIFO	996 527	Dec 10, 09	Aug 11, 15	52,825 89	32,232 16			20,593 73
	FIFO	248 871	Feb 19, 10	Aug 11, 15	13,192 66	8,077 00			5,115 66
	FIFO	175 063	Jun 04, 10	Aug 11, 15	9,280 08	5,368 00			3,912 08
	FIFO	0.839	Sep 23, 11	Aug 11, 15	44.48	27 00			17 48
	FIFO	5 571	Mar 15, 13	Aug 11, 15	295 32	246 18			49 14
	FIFO	5 478	Jun 12, 13	Aug 11, 15	290 39	250 78			39 61
	FIFO	5 235	Sep 12, 13	Aug 11, 15	277 50	250 81			26.69
	FIFO	9 815	Dec 18, 13	Aug 11, 15	520.30	497 91			22 39
	FIFO	29 796	Dec 18, 13	Aug 11, 15	1,579 48	1,511.57			67.91
	FIFO	5 263	Mar 14, 14	Aug 11, 15	279.00	268.10			10 90
	FIFO	16 604	Mar 14, 14	Aug 11, 15	880 17	845 80			34.37
	FIFO	5 204	Jun 12, 14	Aug 11, 15	275.87	277 43		-1 56	
BARON SMALL CAP INSTITUTIONAL SHS	FIFO	245.630	Dec 10, 09	Aug 11, 15	8,602 00	4,592.37			4,009 63
	FIFO	65 357	Feb 19, 10	Aug 11, 15	2,288.83	1,267.00			1,021.83
	FIFO	11 926	Nov 26, 13	Aug 11, 15	417 66	404 95			12 71
GOLDMAN SACHS GROWTH OPPORTUNTIES FUND I	FIFO	395 881	Dec 10, 09	Aug 11, 15	11,144 05	7,806 78			3,337 27
	FIFO	64 510	Feb 19, 10	Aug 11, 15	1,815 96	1,316 00			499.96

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Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	13 155	Sep 23, 11	Aug 11, 15	370 31	276 00			94 31
	FIFO	1 506	Dec 05, 13	Aug 11, 15	42 39	44 42		-2 03	
	FIFO	33 652	Dec 05, 13	Aug 11, 15	947 31	992 74		-45 43	
ISHARES SHORT TREAS BOND ETF	FIFO	181 000	Aug 24, 12	Aug 10, 15	19,956 71	19,949.80			6 91
ISHARES TIPS BOND ETF	FIFO	99 000	Aug 24, 12	Aug 10, 15	11,079 89	11,937.42		-857.53	
LAZARD EMERGING MARKETS FUND INSTITUTIONAL SHS	FIFO	797 903	Dec 10, 09	Aug 11, 15	12,582 93	14,458 00		-1,875 07	
	FIFO	220 343	Feb 19, 10	Aug 11, 15	3,474 81	3,856 00		-381 19	
	FIFO	122 469	Sep 23, 11	Aug 11, 15	1,931.33	2,093 00		-161 67	
	FIFO	14 339	Oct 24, 11	Aug 11, 15	226 13	268 00		-41 87	
	FIFO	115.523	Jan 04, 12	Aug 11, 15	1,821 80	1,987 00		-165 20	
	FIFO	24 403	Dec 23, 13	Aug 11, 15	384.83	454.38		-69 55	
	FIFO	24 220	Dec 23, 13	Aug 11, 15	381 95	450 97		-69.02	
PFIZER INC	FIFO	1,000 000	Oct 16, 09	Aug 19, 15	35,224 65	17,659.06			17,565 59
PIMCO EMERGING LOCAL BOND FUND CLASS P	FIFO	767 435	Jun 04, 10	Aug 10, 15	5,694.37	7,488 94		-1,794.57	
	FIFO	34 831	Aug 24, 12	Aug 10, 15	258 45	368 45		-110 00	
	FIFO	6 426	Mar 28, 13	Aug 10, 15	47 68	69 01		-21 33	
	FIFO	6 389	Apr 30, 13	Aug 10, 15	47 40	70 65		-23 25	
	FIFO	8 131	May 31, 13	Aug 10, 15	60 34	83 25		-22.91	
	FIFO	7 435	Jun 28, 13	Aug 10, 15	55 16	71 95		-16.79	
	FIFO	7 278	Jul 31, 13	Aug 10, 15	54.01	70 30		-16 29	
	FIFO	8 559	Aug 30, 13	Aug 10, 15	63 50	78 29		-14 79	
	FIFO	6 366	Sep 30, 13	Aug 10, 15	47 24	60 66		-13 42	
	FIFO	6 584	Oct 31, 13	Aug 10, 15	48 85	64 05		-15.20	
	FIFO	8.094	Nov 29, 13	Aug 10, 15	60 06	75 51		-15.45	
	FIFO	4 144	Dec 31, 13	Aug 10, 15	30 75	38 23		-7 48	
	FIFO	3 532	Jan 31, 14	Aug 10, 15	26 21	31 06		-4 85	
	FIFO	2.983	Feb 28, 14	Aug 10, 15	22 13	27 28		-5 15	
	FIFO	3.218	Mar 31, 14	Aug 10, 15	23 88	30 22		-6.34	

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Account name: CHAMBERS FAMILY
Friendly account name: CFF SWP
Account number: RH 18572 JH

Your Financial Advisor:
THE HILTON GROUP 855-729-4745
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Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	3 475	Apr 30, 14	Aug 10, 15	25 78	32.91		-7 13	
	FIFO	3 970	May 30, 14	Aug 10, 15	29 46	38 27		-8 81	
	FIFO	3 669	Jun 30, 14	Aug 10, 15	27 22	35 59		-8 37	
	FIFO	3 680	Jul 31, 14	Aug 10, 15	27 31	35 18		-7 87	
PIMCO TOTAL RETURN FUND CLASS P	FIFO	2,475 453	Dec 10, 09	Aug 10, 15	26,314 06	26,878 14		-564 08	
	FIFO	1,219 707	Feb 19, 10	Aug 10, 15	12,965 49	13,280 01		-314 52	
	FIFO	577 530	Dec 23, 10	Aug 10, 15	6,139 14	6,207.22		-68 08	
	FIFO	286 326	Oct 24, 11	Aug 10, 15	3,043 65	3,071 67		-28 02	
	FIFO	11 801	Mar 28, 13	Aug 10, 15	125 44	132 38		-6.94	
	FIFO	16 431	Apr 30, 13	Aug 10, 15	174 66	185 96		-11.30	
	FIFO	13 834	May 31, 13	Aug 10, 15	147.06	152 83		-5 77	
	FIFO	9 708	Jun 28, 13	Aug 10, 15	103 19	104 25		-1 06	
	FIFO	12 058	Jul 31, 13	Aug 10, 15	128 18	129.84		-1.66	
	FIFO	13 023	Aug 30, 13	Aug 10, 15	138 44	138 41			0 03
	FIFO	9 941	Sep 30, 13	Aug 10, 15	105.67	107 33		-1 66	
	FIFO	11.150	Oct 31, 13	Aug 10, 15	118.52	121 30		-2 78	
	FIFO	10 663	Nov 29, 13	Aug 10, 15	113 35	115 77		-2 42	
	FIFO	4 976	Dec 11, 13	Aug 10, 15	52 90	53 38		-0 48	
	FIFO	26 034	Dec 11, 13	Aug 10, 15	276 74	279 30		-2 56	
	FIFO	6 141	Dec 31, 13	Aug 10, 15	65 28	65 51		-0 23	
	FIFO	5 932	Jan 31, 14	Aug 10, 15	63 05	64 09		-1.04	
	FIFO	6 553	Feb 28, 14	Aug 10, 15	69 66	71 11		-1 45	
	FIFO	7.751	Mar 31, 14	Aug 10, 15	82.39	83 56		-1 17	
	FIFO	8 187	Apr 30, 14	Aug 10, 15	87 03	88 75		-1 72	
	FIFO	10.503	May 30, 14	Aug 10, 15	111 65	115 01		-3 36	
	FIFO	8 487	Jun 30, 14	Aug 10, 15	90 22	93 10		-2 88	
	FIFO	9 461	Jul 31, 14	Aug 10, 15	100 57	103 03		-2 46	
PUTNAM EQUITY SPECTRUM CLASS Y	FIFO	364.039	Jan 13, 14	Aug 11, 15	15,042.09	15,500.00		-457 91	

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Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
ROYCE PREMIER FUND	FIFO	291.119	Dec 10, 09	Aug 11, 15	5,691 38	4,608 41			1,082.97
	FIFO	72 848	Feb 19, 10	Aug 11, 15	1,424 18	1,202 00			222.18
	FIFO	24 373	Jan 04, 12	Aug 11, 15	476 49	457.00			19 49
	FIFO	25 502	Aug 24, 12	Aug 11, 15	498.56	493 98			4.58
	FIFO	44 237	Dec 05, 13	Aug 11, 15	864.84	937 39		-72 55	
TEMPLETON GLBAL BOND ADV	FIFO	828 420	Dec 10, 09	Aug 10, 15	9,941.04	10,462 94		-521 90	
	FIFO	292 940	Feb 19, 10	Aug 10, 15	3,515.28	3,776 00		-260 72	
	FIFO	18 141	Dec 23, 10	Aug 10, 15	217 69	244 00		-26 31	
	FIFO	78.554	Jan 04, 12	Aug 10, 15	942 65	978 00		-35.35	
	FIFO	3 888	Mar 15, 13	Aug 10, 15	46 66	52.25		-5.59	
	FIFO	3 865	Apr 15, 13	Aug 10, 15	46 38	52 29		-5 91	
	FIFO	3 853	May 15, 13	Aug 10, 15	46.23	52 59		-6 36	
	FIFO	4 030	Jun 17, 13	Aug 10, 15	48 36	52 51		-4 15	
	FIFO	4.052	Jul 15, 13	Aug 10, 15	48 63	52 68		-4 05	
	FIFO	4.133	Aug 15, 13	Aug 10, 15	49 59	52 99		-3 40	
	FIFO	4 098	Sep 16, 13	Aug 10, 15	49 18	53 03		-3.85	
	FIFO	4 068	Oct 15, 13	Aug 10, 15	48.81	53 33		-4.52	
	FIFO	4 100	Nov 15, 13	Aug 10, 15	49 20	53 38		-4 18	
	FIFO	8 712	Dec 16, 13	Aug 10, 15	104 55	113 26		-8 71	
	FIFO	0 299	Dec 16, 13	Aug 10, 15	3 59	3 89		-0 30	
	FIFO	4 149	Jan 15, 14	Aug 10, 15	49 78	54 06		-4.28	
	FIFO	4 195	Feb 18, 14	Aug 10, 15	50 34	53 86		-3 52	
	FIFO	4 238	Mar 17, 14	Aug 10, 15	50 86	54 29		-3 43	
	FIFO	3 204	Apr 15, 14	Aug 10, 15	38 45	41 72		-3 27	
	FIFO	3 190	May 15, 14	Aug 10, 15	38 28	41 95		-3.67	
	FIFO	3 166	Jun 16, 14	Aug 10, 15	37 99	42 04		-4 05	
	FIFO	3 189	Jul 15, 14	Aug 10, 15	38 27	42 41		-4 14	
THE GROWTH FUND OF AMERICA FUND CLASS F2	FIFO	26 555	Dec 10, 09	May 11, 15	1,200 00	718.68			481.32
	FIFO	22 129	Dec 10, 09	May 11, 15	1,000 00	598 90			401 10

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Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	1,109 048	Dec 10, 09	Aug 11, 15	50,417 32	30,015 15			20,402 17
	FIFO	300 433	Feb 19, 10	Aug 11, 15	13,657.69	8,143 00			5,514 69
	FIFO	192 185	Jun 04, 10	Aug 11, 15	8,736 73	4,969.00			3,767 73
	FIFO	11 047	Dec 18, 13	Aug 11, 15	502 19	462.87			39 32
	FIFO	124 824	Dec 18, 13	Aug 11, 15	5,674 50	5,230 13			444 37
Total					**$435,229.73**	**$340,042.73**		**-$8,525.36**	**$103,712.36**
Net long-term capital gains or losses									**$95,187.00**
Net capital gains/losses:									**$95,557.25**

Realized gains and losses

Estimated 2015 gains and losses for transactions with trade dates through 12/31/15 have been incorporated into this statement Please note that gain or loss recognized on the sale or redemption of certain Structured Products, like Contingent Debt Securities, may be ordinary, and not capital, gain or loss Please check with your tax advisor To calculate gains and losses, we liquidate the oldest security lot first This is known as the first-in, first-out or FIFO accounting method We use this method unless you specified which tax lot to close when you placed your order This is known as a versus purchases or VSP order.

See Important information about your statement on the last page of this statement for more information We may not adjust gains and losses for all capital changes Cost basis for coupon tax-exempt municipal securities, include securities subject to AMT, has been adjusted for mandatory amortization of bond premium Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided

Short-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
QUEST DIAGNOSTICS INC	FIFO	2.000	Oct 22, 14	Oct 19, 15	129 73	123.22			6 51
	FIFO	2 000	Jan 28, 15	Oct 19, 15	129 73	143 72		-13 99	
	FIFO	2.000	Apr 22, 15	Oct 19, 15	129 74	150 26		-20.52	
	FIFO	2 000	Jul 22, 15	Oct 19, 15	129 73	143 70		-13 97	
VERIZON COMMUNICATIONS INC	FIFO	11 000	Nov 03, 14	Sep 30, 15	471 87	554 57		-82.70	
	FIFO	12 000	Feb 02, 15	Sep 30, 15	514 77	550 43		-35.66	
	FIFO	11 000	May 01, 15	Sep 30, 15	471 87	554 12		-82 25	
	FIFO	12.000	Aug 03, 15	Sep 30, 15	514 77	562 27		-47 50	
Total					**$2,492.21**	**$2,782.29**		**-$296.59**	**$6.51**
Net short-term capital gains and losses								**-$290.08**	

Long-term capital gains and losses

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
CORNING INC	FIFO	902 000	May 02, 01	Oct 27, 15	16,194 79	14,657 49			1,537 30
PHILLIPS 66	FIFO	19 277	Mar 06, 07	Sep 30, 15	1,434 82	584.43			850 39
	FIFO	6 523	Mar 03, 09	Sep 30, 15	485 52	107 52			378.00
	FIFO	4.936	Jun 02, 09	Sep 30, 15	367 40	108 92			258.48
	FIFO	5 370	Sep 02, 09	Sep 30, 15	399 70	109 99			289 71
	FIFO	4 929	Dec 02, 09	Sep 30, 15	366 88	118.24			248 64
	FIFO	5 274	Mar 02, 10	Sep 30, 15	392 55	119 37			273 18
	FIFO	5.658	Jun 02, 10	Sep 30, 15	421 14	132 64			288 50
	FIFO	5 394	Sep 02, 10	Sep 30, 15	401 48	134 06			267 42
	FIFO	4 741	Dec 02, 10	Sep 30, 15	352 88	135 42			217 46

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Your Financial Advisor:
THE HILTON GROUP 855-729-4745
401-455-6700/800-333-6303

Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	4 599	Mar 02, 11	Sep 30, 15	342 32	163 94			178 38
	FIFO	4 989	Jun 02, 11	Sep 30, 15	371 34	165 33			206 01
	FIFO	5 475	Sep 02, 11	Sep 30, 15	407 51	166 84			240 67
	FIFO	5 072	Dec 02, 11	Sep 30, 15	377 52	168 50			209 02
	FIFO	4 763	Mar 02, 12	Sep 30, 15	354 52	170 02			184 50
QUEST DIAGNOSTICS INC	FIFO	287 000	May 28, 04	Sep 30, 15	17,262.53	1,695 90			15,566 63
	FIFO	90 609	May 28, 04	Oct 19, 15	5,877 49	535 42			5,342 07
	FIFO	5 885	Oct 20, 05	Oct 19, 15	381 74	283 68			98 06
	FIFO	5 545	Jan 26, 06	Oct 19, 15	359 69	284 21			75 48
	FIFO	5 559	Apr 20, 06	Oct 19, 15	360 59	316 34			44 25
	FIFO	5 195	Jul 24, 06	Oct 19, 15	336 98	316.90			20 08
	FIFO	6 230	Oct 19, 06	Oct 19, 15	404.12	317 41			86 71
	FIFO	3 447	Jan 25, 07	Oct 19, 15	223 60	173 03			50 57
	FIFO	3 501	Apr 19, 07	Oct 19, 15	227 09	173 38			53 71
	FIFO	3 202	Jul 19, 07	Oct 19, 15	207 71	173 74			33 97
	FIFO	3 094	Oct 18, 07	Oct 19, 15	200 69	174 06			26 63
	FIFO	3 487	Jan 24, 08	Oct 19, 15	226 19	174 37			51.82
	FIFO	3 670	Apr 21, 08	Oct 19, 15	238 06	174.71			63 35
	FIFO	2 233	Jul 21, 08	Oct 19, 15	144 85	115 17			29 68
	FIFO	2 581	Oct 21, 08	Oct 19, 15	167 42	115 41			52 01
	FIFO	2 242	Jan 27, 09	Oct 19, 15	145.43	115.66			29 77
	FIFO	2.209	Apr 21, 09	Oct 19, 15	143 29	115 89			27 40
	FIFO	2 036	Jul 21, 09	Oct 19, 15	132 07	116 11			15 96
	FIFO	2 038	Oct 20, 09	Oct 19, 15	132 20	116 31			15 89
	FIFO	2 050	Jan 25, 10	Oct 19, 15	132 98	116 52			16 46
	FIFO	1 999	Apr 21, 10	Oct 19, 15	129.66	116 72			12 94
	FIFO	2 498	Jul 21, 10	Oct 19, 15	162 04	116 92			45 12
	FIFO	2 300	Oct 20, 10	Oct 19, 15	149 19	117 17			32 02
	FIFO	1 506	Jan 26, 11	Oct 19, 15	97.69	87 40			10 29

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Realized gains and losses (continued)

Long-term capital gains and losses (continued)

Security description	Method	Quantity or face value	Purchase date	Sale date	Sale amount ($)	Cost basis ($)	Wash sale cost basis adjustment($)	Loss ($)	Gain ($)
	FIFO	1 496	Apr 20, 11	Oct 19, 15	97 04	87 55			9 49
	FIFO	1 512	Jul 20, 11	Oct 19, 15	98.08	87.70			10.38
	FIFO	1 555	Oct 25, 11	Oct 19, 15	100 87	87 85			13 02
	FIFO	2 490	Jan 25, 12	Oct 19, 15	161 52	149 61			11.91
	FIFO	2.481	Apr 18, 12	Oct 19, 15	160 93	150 04			10.89
	FIFO	2 390	Jul 18, 12	Oct 19, 15	155 03	150.46			4 57
	FIFO	2 362	Oct 16, 12	Oct 19, 15	153.22	150 86			2 36
	FIFO	4 598	Jan 28, 13	Oct 19, 15	298 25	266 94			31 31
	FIFO	2 000	Jul 17, 13	Oct 19, 15	129 74	120 58			9 16
	FIFO	2.000	Oct 16, 13	Oct 19, 15	129 73	117 00			12.73
	FIFO	2 000	Jan 22, 14	Oct 19, 15	129 73	109 46			20 27
	FIFO	2.000	Apr 23, 14	Oct 19, 15	129 73	116 74			12 99
	FIFO	2 000	Jul 23, 14	Oct 19, 15	129 74	122 11			7 63
VERIZON COMMUNICATIONS INC	FIFO	1,000 000	Apr 09, 10	Sep 30, 15	42,897 32	28,579 37			14,317 95
	FIFO	10 000	Aug 01, 13	Sep 30, 15	428.98	497 18		-68 20	
	FIFO	10 000	Nov 01, 13	Sep 30, 15	428 97	510 49		-81 52	
	FIFO	11.000	Feb 03, 14	Sep 30, 15	471.87	516 24		-44 37	
	FIFO	11 000	May 01, 14	Sep 30, 15	471 87	515 41		-43 54	
	FIFO	10 000	Aug 01, 14	Sep 30, 15	428 97	503 67		-74.70	
Total					**$97,515.26**	**$55,924.40**		**-$312.33**	**$41,903.19**
Net long-term capital gains or losses									**$41,590.86**
Net capital gains/losses:									**$41,300.78**

CHAMBERS FAMILY FOUNDATION, INC.

Grant Procedures

Pursuant to Section 501(c)(3) of the Internal Revenue Service Code of 1986, as amended, and the Treasury Regulations thereunder (the "Code"), the Board of Directors of the Chambers Family Foundation, Inc. (the "Foundation") has adopted the following procedures in the awarding of grants to organizations:

1. *The Selection Process - Candidates for Grants*

Grantees shall be individuals or organizations, selected on the basis of criteria and in the manner determined from time to time by the Board in its discretion and the then-existing demands on Foundation funds, in furtherance of the Foundation's charitable objectives and in accordance with the Code. Grants may be one-time grants or continuing grants as the Board shall determine in its discretion. Recipients shall be those individuals or organizations which the Board shall from time to time designate. On the basis of criteria relating to the particular grant program involved, a grantee may be selected from a group of qualified individuals or organizations or without reference to a group of organizations as the Board shall determine. The person or persons who select recipients shall not derive a private benefit, directly or indirectly, if certain potential grantees are selected over others. Neither employees of the Foundation nor "disqualified persons" (as defined in Code Section 4946) shall be eligible for grants.

2. *Terms and Conditions Under Which the Foundation Makes Grants*

The Foundation may make restricted or unrestricted grants. In the case of restricted grants, the terms and conditions (if any) of each grant to an individual or organization shall be contained in a letter sent to each recipient of such a grant. The recipient may be required to communicate its acceptance thereof by a letter in writing to the Foundation. Terms and conditions may include: specific purpose of the grant, its duration, the total amount of the grant and requirements for narrative reports, including due dates for such reports, if any, and such other information as the Board may from time to time request. In each case, it shall be stipulated that a renewal of the grant for any succeeding period, if the terms of such grant provide for any such renewal, is contingent upon evidence of adequate performance at the time of review.

3. *Procedures for Review of Grantee Reports, for Investigation Where Diversion of Grant Funds from Their Specified Purposes Is Indicated, and for Recovery of Diverted Grant Funds*

(a) *Review of grantee reports*

In the case of restricted grants, the Foundation or its designee shall have the responsibility to follow the progress of the grant, that is, to review each report submitted by the funded individuals or organizations, to make a determination as to whether the grant purposes are being or have been fulfilled and to address any questions requiring further scrutiny or investigation.

(b) *Investigation where diversion of grant funds from their specified purposes is indicated*

In the case of restricted grants, where reports to the Foundation or other information (including failure to submit reports after a reasonable time has elapsed after the due date) indicates that all or any part of grant funds are not being used for the purposes of such grant, the Foundation shall initiate an investigation. While conducting the investigation, the Foundation may withhold any applicable further payments to the extent possible until it has determined that no part of the grant has been used for improper purposes, and until any delinquent reports have been submitted.

If the Foundation determines that any part of a restricted grant has been used for improper purposes, the Foundation may at its option elect to either (i) terminate the grant and take all reasonable and appropriate steps recover the diverted grant funds or (ii) take all reasonable and appropriate steps to insure the restoration of diverted funds to their proper purpose and receive assurances acceptable to the Board in its discretion from the grantee that all additional grant funds held by the grantee shall be dedicated solely to the purposes being financed by the grant.

In the case of restricted grants, the Foundation may take legal action to recover any diverted grant funds, unless such action would in all probability not result in the satisfaction of execution of a judgment. Without limiting the right of the Foundation to terminate the grant pursuant to the immediately preceding paragraph, if the Foundation determines that any part of a restricted grant has been used for improper purposes, the Foundation may withhold any applicable further payments on the particular grant until it has received the grantee's assurances that future diversions will not occur, any delinquent reports have been submitted, and it has received evidence satisfactory to the Board in its discretion that the grantee shall take extraordinary precaution to prevent future diversions from occurring.

4. *General Provisions*

These procedures shall be periodically reviewed by the Board of Directors to determine their effectiveness. The adoption of these procedures shall not prevent the Foundation, in its sole discretion, from limiting or discontinuing all or any part of its grant programs.

Adopted: ________________, 2007