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**Return of Private Foundation**

**2015**

Department of the Treasury  
Internal Revenue Service

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

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

Open to Public Inspection

For calendar year 2015 or tax year beginning , 2015, and ending , 20

Name of foundation <b>THE HANDLER FAMILY CHARITABLE TRUST</b>		A Employer identification number 22-6645494
Number and street (or P O box number if mail is not delivered to street address) Room/suite		B Telephone number (see instructions) (212) 485-5500
City or town, state or province, country, and ZIP or foreign postal code FORT LEE, NJ 07024		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
<input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 708,172.		
J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)		

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)	54,015.			
	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	32,919.	32,919.		ATCH 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-5,665.			
	b Gross sales price for all assets on line 6a 224,234.				
	7 Capital gain net income (from Part IV, line 2)		31,017.		
	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 2	320.	320.			
12 Total. Add lines 1 through 11	81,589.	64,256.			
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)	5,700.	2,850.		2,850.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)				
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) ATCH 3	1,212.	969.		
	24 Total operating and administrative expenses. Add lines 13 through 23.	6,912.	3,819.		2,850.
	25 Contributions, gifts, grants paid	156,150.			156,150.
26 Total expenses and disbursements. Add lines 24 and 25	163,062.	3,819.	0.	159,000.	
27 Subtract line 26 from line 12.					
a Excess of revenue over expenses and disbursements	-81,473.				
b Net investment income (if negative, enter -0-)		60,437.			
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 (c) Fair Market Value		
Assets	1	Cash - non-interest-bearing . . . . .	68,506.	6,888.	6,888.
	2	Savings and temporary cash investments . . . . .			
	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) . . . . .			
	c	Investments - corporate bonds (attach schedule) ATCH 4 . . . . .	824,903.	805,250.	700,792.
	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 ▶ ATCH 5 ) . . . . .	694.	492.	492.	
16	<b>Total assets</b> (to be completed by all filers - see the instructions Also, see page 1, item I) . . . . .	894,103.	812,630.	708,172.	
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	<b>Total liabilities</b> (add lines 17 through 22) . . . . .	0.	0.		
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 and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds . . . . .	894,103.	812,630.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund . . . . .			
29	Retained earnings, accumulated income, endowment, or other funds . . . . .				
30	<b>Total net assets or fund balances</b> (see instructions), . . . . .	894,103.	812,630.		
31	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	894,103.	812,630.		

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), . . . . .	1 894,103.
2	Enter amount from Part I, line 27a. . . . .	2 -81,473.
3	Other increases not included in line 2 (itemize) ▶ . . . . .	3
4	Add lines 1, 2, and 3 . . . . .	4 812,630.
5	Decreases not included in line 2 (itemize) ▶ . . . . .	5
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30 . . . . .	6 812,630.

**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			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(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		
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	31,017.
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	{ 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	151,227.	999,617.	0.151285
2013	117,899.	704,342.	0.167389
2012	126,543.	810,352.	0.156158
2011	113,250.	873,766.	0.129611
2010	114,423.	909,179.	0.125853
2	Total of line 1, column (d)		0.730296
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		0.146059
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5		724,375.
5	Multiply line 4 by line 3		105,801.
6	Enter 1% of net investment income (1% of Part I, line 27b)		604.
7	Add lines 5 and 6		106,405.
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		159,000.

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

Table with 11 rows for excise tax calculations. Includes fields for exempt foundations, tax under section 511, add lines 1 and 2, subtitle A tax, tax based on investment income, credits/payments (6a-6d), total credits, penalty, tax due, overpayment, and estimated tax.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, Yes, and No. Questions cover political campaign participation, political expenditures, unrelated business income, and substantial contributors.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).
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)
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A
14 The books are in care of ALAN HANDLER Telephone no 201-224-9653 Located at 6 HORIZON ROAD, FORT LEE, NJ ZIP+4 07024
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
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? 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.

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?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(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)?
(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).
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
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?
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? 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)
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?
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?
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?

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?  Yes  No

(3) Provide a grant to an individual for travel, study, or other similar purposes?  Yes  No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?  Yes  No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?  Yes  No

Organizations relying on a current notice regarding disaster assistance check here

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?  Yes  No

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

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?  Yes  No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?  Yes  No

**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 6		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		0.

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 NONE	

**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	
All other program-related investments See instructions	
3 NONE	
<b>Total.</b> Add lines 1 through 3 . . . . . ▶	

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	690,665.
<b>b</b>	Average of monthly cash balances	<b>1b</b>	44,249.
<b>c</b>	Fair market value of all other assets (see instructions)	<b>1c</b>	492.
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	735,406.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	735,406.
<b>4</b>	Cash deemed held for charitable activities Enter 1 1/2 % of line 3 (for greater amount, see instructions)	<b>4</b>	11,031.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3 Enter here and on Part V, line 4	<b>5</b>	724,375.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	36,219.

**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)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	36,219.
<b>2a</b>	Tax on investment income for 2015 from Part VI, line 5	<b>2a</b>	604.
<b>b</b>	Income tax for 2015 (This does not include the tax from Part VI)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	604.
<b>3</b>	Distributable amount before adjustments Subtract line 2c from line 1	<b>3</b>	35,615.
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	
<b>5</b>	Add lines 3 and 4	<b>5</b>	35,615.
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	
<b>7</b>	<b>Distributable amount as adjusted</b> Subtract line 6 from line 5 Enter here and on Part XIII, line 1	<b>7</b>	35,615.

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc - total from Part I, column (d), line 26	<b>1a</b>	159,000.
<b>b</b>	Program-related investments - total from Part IX-B	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	159,000.
<b>5</b>	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)	<b>5</b>	604.
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	158,396.

**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 . . . . .				35,615.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only. . . . .				
b Total for prior years 20 <u>13</u> , 20 <u>12</u> , 20 <u>11</u> . . . . .				
3 Excess distributions carryover, if any, to 2015				
a From 2010 . . . . .	70,118.			
b From 2011 . . . . .	70,578.			
c From 2012 . . . . .	87,443.			
d From 2013 . . . . .	87,944.			
e From 2014 . . . . .	102,352.			
f Total of lines 3a through e . . . . .	418,435.			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ <u>159,000.</u>				
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. . . . .				35,615.
e Remaining amount distributed out of corpus. . . . .	123,385.			
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	541,820.			
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) . . . . .	70,118.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a . . . . .	471,702.			
10 Analysis of line 9				
a Excess from 2011 . . . . .	70,578.			
b Excess from 2012 . . . . .	87,443.			
c Excess from 2013 . . . . .	87,944.			
d Excess from 2014 . . . . .	102,352.			
e Excess from 2015 . . . . .	123,385.			

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

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

Table with columns: Tax year (a) 2015, (b) 2014, (c) 2013, (d) 2012, (e) Total. Rows include: 2 a Adjusted net income, b 85% of line 2a, c Qualifying distributions from Part XII, 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, 3 Complete 3a, b, or c for the alternative test relied upon (Assets, Endowment, Support).

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) )

ATTACHMENT 7

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 [X] 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>  ATCH 8				
<b>Total</b> ..... ▶ <b>3a</b>				156,150.
b <i>Approved for future payment</i>				
<b>Total</b> ..... ▶ <b>3b</b>				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, etc.

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

Table with 2 columns: 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.



# Schedule of Contributors

**2015**

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**

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

Name of the organization

THE HANDLER FAMILY CHARITABLE TRUST

Employer identification number

22-6645494

**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 THE HANDLER FAMILY CHARITABLE TRUST

Employer identification number  
22-6645494

**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	ALAN HANDLER 6 HORIZON ROAD FORT LEE, NJ 07024	\$ 54,015.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization THE HANDLER FAMILY CHARITABLE TRUST

Employer identification number

22-6645494

**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	500 SHS. OF APPLE INC.	\$ 54,015.	12/24/2015
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization THE HANDLER FAMILY CHARITABLE TRUST

Employer identification number

22-6645494

**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	
_____		_____	
_____		_____	
_____		_____	

**SCHEDULE D  
(Form 1041)**

**Capital Gains and Losses**

OMB No 1545-0092

Department of the Treasury  
Internal Revenue Service

▶ Attach to Form 1041, Form 5227, or Form 990-T.  
▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.

**2015**

▶ Information about Schedule D and its separate instructions is at [www.irs.gov/form1041](http://www.irs.gov/form1041).

Name of estate or trust

THE HANDLER FAMILY CHARITABLE TRUST

Employer identification number

22-6645494

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

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

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
<b>1a</b> Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions) However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b .				
<b>1b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box A</b> checked . . . . .				
<b>2</b> Totals for all transactions reported on Form(s) 8949 with <b>Box B</b> checked . . . . .	8,945.	11,970.		-3,025.
<b>3</b> Totals for all transactions reported on Form(s) 8949 with <b>Box C</b> checked . . . . .				
<b>4</b> Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824 . . . . .				<b>4</b>
<b>5</b> Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts . . . . .				<b>5</b> -27.
<b>6</b> Short-term capital loss carryover Enter the amount, if any, from line 9 of the 2014 Capital Loss Carryover Worksheet. . . . .				<b>6</b> ( )
<b>7</b> Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h) Enter here and on line 17, column (3) on the back . . . . . ▶				<b>7</b> -3,052.

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

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

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

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
<b>8a</b> Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions) However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b .				
<b>8b</b> Totals for all transactions reported on Form(s) 8949 with <b>Box D</b> checked . . . . .	189,156.	156,962.		32,194.
<b>9</b> Totals for all transactions reported on Form(s) 8949 with <b>Box E</b> checked . . . . .	25,000.	24,285.		715.
<b>10</b> Totals for all transactions reported on Form(s) 8949 with <b>Box F</b> checked . . . . .				
<b>11</b> Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824 . . . . .				<b>11</b>
<b>12</b> Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts. . . . .				<b>12</b> 971.
<b>13</b> Capital gain distributions. . . . .				<b>13</b> 189.
<b>14</b> Gain from Form 4797, Part I. . . . .				<b>14</b>
<b>15</b> Long-term capital loss carryover Enter the amount, if any, from line 14 of the 2014 Capital Loss Carryover Worksheet . . . . .				<b>15</b> ( )
<b>16</b> Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h) Enter here and on line 18a, column (3) on the back . . . . . ▶				<b>16</b> 34,069.

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

Schedule D (Form 1041) 2015

JSA  
5F1210 1 000

<b>Part III Summary of Parts I and II</b> <b>Caution: Read the instructions before completing this part</b>		(1) Beneficiaries' (see instr)	(2) Estate's or trust's	(3) Total
17	Net short-term gain or (loss)	17		-3,052.
18	Net long-term gain or (loss):			
a	Total for year	18a		34,069.
b	Unrecaptured section 1250 gain (see line 18 of the wrksh)	18b		
c	28% rate gain	18c		
19	Total net gain or (loss). Combine lines 17 and 18a	19		31,017.

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

**Part IV Capital Loss Limitation**

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

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

**Part V Tax Computation Using Maximum Capital Gains Rates**

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

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

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

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

21	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34)	21		
22	Enter the smaller of line 18a or 19 in column (2) but not less than zero	22		
23	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	23		
24	Add lines 22 and 23	24		
25	If the estate or trust is filing Form 4952, enter the amount from line 4g, otherwise, enter -0-	25		
26	Subtract line 25 from line 24. If zero or less, enter -0-	26		
27	Subtract line 26 from line 21. If zero or less, enter -0-	27		
28	Enter the smaller of the amount on line 21 or \$2,500	28		
29	Enter the smaller of the amount on line 27 or line 28	29		
30	Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0%	30		
31	Enter the smaller of line 21 or line 26	31		
32	Subtract line 30 from line 26	32		
33	Enter the smaller of line 21 or \$12,300	33		
34	Add lines 27 and 30	34		
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		
36	Enter the smaller of line 32 or line 35	36		
37	Multiply line 36 by 15%	37		
38	Enter the amount from line 31	38		
39	Add lines 30 and 36	39		
40	Subtract line 39 from line 38. If zero or less, enter -0-	40		
41	Multiply line 40 by 20%	41		
42	Figure the tax on the amount on line 27. Use the 2015 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43	Add lines 37, 41, and 42	43		
44	Figure the tax on the amount on line 21. Use the 2015 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45	Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36)	45		

**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)	
		TOTAL SHORT-TERM COMMON TRUST FUND AND PARTNERSHIP, S CORPORATION, AND OTHER ESTATES OR TRUST GAIN OR LOSS					-27.	
		TOTAL LONG-TERM COMMON TRUST FUND AND PARTNERSHIP, S CORPORATION, AND OTHER ESTATES OR TRUST GAIN OR LOSS					971.	
		TOTAL CAPITAL GAIN DISTRIBUTIONS					189.	
8,945.		500 SHS. KKR & CO LP DEL PROPERTY TYPE: SECURITIES 11,970.				P	12/31/2014	10/13/2015
							-3,025.	
15,000.		600 SHS. DEUTSCHE BANK 6.375% PERP NON-C PROPERTY TYPE: SECURITIES 14,996.				P	07/30/2012	04/20/2015
							4.	
35,017.		2,400 SHS. FORD MOTOR COMPANY PROPERTY TYPE: SECURITIES 29,095.				P	01/13/2012	01/30/2015
							5,922.	
41,742.		1,200 SHS. GANNETT CO INC DEL PROPERTY TYPE: SECURITIES 32,325.				P	12/16/2013	03/13/2015
							9,417.	
35,799.		1,500 SHS. GENERAL ELECTRIC COMPANY PROPERTY TYPE: SECURITIES 3,000.				D	12/12/2013	01/30/2015
							32,799.	
32,620.		500 SHS. KOHLS CORP PROPERTY TYPE: SECURITIES 27,367.				P	12/16/2013	02/04/2015
							5,253.	
11,478.		700 SHS. NAVISTAR INTL CORP NEW PROPERTY TYPE: SECURITIES 31,157.				P	02/01/2012	10/15/2015
							-19,679.	
17,500.		700 SHS. PS BUSINESS PARKS 6.875% PERPET PROPERTY TYPE: SECURITIES 19,022.				P	07/12/2012	10/15/2015
							-1,522.	
25,000.		25,000 SHS. BEAR STEARNS CO INC PROPERTY TYPE: SECURITIES 24,285.				P	01/30/2006	03/16/2015
							715.	
<b>TOTAL GAIN(LOSS)</b> .....							<u>31,017.</u>	

ATTACHMENT 1

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

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
FIRST CLEARING - INTEREST	18,266.	18,266.
SUMMIT - DIVIDENDS	13,351.	13,351.
K-1 KKR - INTEREST	451.	451.
K-1 KKR - DIVIDENDS	851.	851.
TOTAL	<u>32,919.</u>	<u>32,919.</u>

ATTACHMENT 2

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
K-1 KKR - ROYALTIES	36.	36.
K-1 KKR - ORDINARY INCOME	152.	152.
K-1 KKR - OTHER INCOME 11A	12.	12.
K-1 KKR - OTHER INCOME 11C	-1.	-1.
K-1 KKR - OTHER INCOME 11F	115.	115.
K-1 KKR - NET RENTAL REAL ESTATE	6.	6.
TOTALS	<u>320.</u>	<u>320.</u>

ATTACHMENT 3

FORM 990PF, PART I - OTHER EXPENSES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
ACCRUED INTEREST ON PURCHASES	402.	402.
OTHER INVESTMENT EXPENSES	259.	16.
K-1 KKR	551.	551.
TOTALS	<u>1,212.</u>	<u>969.</u>

ATTACHMENT 4

FORM 990PF, PART II - CORPORATE BONDS

<u>DESCRIPTION</u>	<u>BEGINNING BOOK VALUE</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
FIRST CLEARING (SUMMIT)	824,903.	805,250.	700,792.
TOTALS	<u>824,903.</u>	<u>805,250.</u>	<u>700,792.</u>

FORM 990PF, PART II - OTHER ASSETS

ATTACHMENT 5

<u>DESCRIPTION</u>	<u>BEGINNING BOOK VALUE</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
FIRST CLEAR - DIVIDENDS RECEIV	658.	492.	492.
FIRST CLEAR - CAP GAIN RECEIV	36.		
TOTALS	<u>694.</u>	<u>492.</u>	<u>492.</u>

THE HANDLER FAMILY CHARITABLE TRUST

22-6645494

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

ATTACHMENT 6

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
ALAN HANDLER 6 HORIZON ROAD FORT LEE, NJ 07024	TRUSTEE 1.00	0.	0.	0.
JOAN HANDLER 6 HORIZON ROAD FORT LEE, NJ 07024	TRUSTEE 1.00	0.	0.	0.
<u>GRAND TOTALS</u>		<u>0.</u>	<u>0.</u>	<u>0.</u>

FORM 990PF, PART XV - INFORMATION REGARDING FOUNDATION MANAGERS

ALAN & JOAN HANDLER  
6 HORIZON ROAD  
FORT LEE, NJ 07024

THE HANDLER FAMILY CHARITABLE TRUST

22-6645494

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

ATTACHMENT R

RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR  
AND  
FOUNDATION STATUS OF RECIPIENT

RECIPIENT NAME AND ADDRESS

AMOUNT

PURPOSE OF GRANT OR CONTRIBUTION

NONE  
PC

FOR GENERAL PURPOSES

156,150

SEE ATTACHED STATEMENT

156,150

TOTAL CONTRIBUTIONS PAID



THE HANDLER CHARITABLE FAMILY  
 TRUST DTD 6/2/1994  
 ALAN P HANDLER &  
 JOAN CUSACK HANDLER TTEES  
 DECEMBER 1, 2015 - DECEMBER 31, 2015  
 ACCOUNT NUMBER 3708-6051

**Additional information**

Accrued interest on purchases	THIS PERIOD 0 00	THIS YEAR -401 98	Gross proceeds	THIS PERIOD 0 00	THIS YEAR 223,101 04
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**Portfolio detail**

**Cash and Sweep Balances**

Sweep Balances - You have the right, in the course of normal business operations, to withdraw balances in the Bank Deposit Sweep or redeem shares of the money market mutual fund used in the sweep, subject to any open commitments in any of your accounts and have the proceeds returned to your accounts or remitted to you. Note, however, that as required by federal banking regulations, the banks in the Bank Deposit Sweep reserve the right to require seven days prior notice before permitting a transfer out of the Bank Deposit Sweep. In addition, the money market mutual funds in the sweep reserve the right to require one or more day's prior notice before permitting withdrawals.

Bank Deposit Sweep - Consists of monies held at Wells Fargo Bank, N.A. and (if amounts exceed \$250,000) at one or more other Wells Fargo affiliated banks. These assets are not covered by SIPC, but are instead eligible for FDIC insurance of up to \$250,000 per depositor, per institution, in accordance with FDIC rules. For additional information on the Bank Deposit Sweep for your account, please contact Your Registered Representative.

DESCRIPTION	ANNUAL PERCENTAGE YIELD EARNED*	CURRENT MARKET VALUE	ESTIMATED ANNUAL INCOME
Cash	0 00	174 79	0 00
BANK DEPOSIT SWEEP	0 01	6,713 29	0 67
Interest Period 12/01/15 - 12/31/15			
<b>Total Cash and Sweep Balances</b>		<b>\$6,888.08</b>	<b>\$0.67</b>

\* APYE measures the total amount of the interest paid on an account based on the interest rate and the frequency of the compounding during the interest period. The annual percentage yield earned is expressed as an annualized rate, based on a 365 day year.

**Stocks, options & ETFs**

**Stocks and ETFs**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
							ANNUAL INCOME	ANNUAL YIELD (%)
APPLE INC								
AAPL								
Acquired 01/13/12	500	59 87	29 997 08		52 630 00	22,632 92		
Acquired 05/04/15	500	129 52	65,300 00		52,630 00	-12,670 00		
<b>Total</b>	<b>1,000</b>	<b>\$95.30</b>	<b>\$95,297.08</b>	<b>105.2600</b>	<b>\$105,260.00</b>	<b>\$9,962.92</b>	<b>\$2,080.00</b>	<b>1.98</b>
CHESAPEAKE ENERGY CORP								
CHK								
Acquired 12/31/14	1,500	19 53	29,694 47	4 5000	6,750 00	-22,944 47	N/A	N/A





THE HANDLER CHARITABLE FAMILY  
 TRUST DTD 6/2/1994  
 ALAN P HANDLER &  
 JOAN CUSACK HANDLER TTEES  
 DECEMBER 1, 2015 - DECEMBER 31, 2015  
 ACCOUNT NUMBER 3708-6051

**Stocks, options & ETFs**  
**Stocks and ETFs continued**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
							ANNUAL INCOME	ANNUAL YIELD (%)
<b>DIGITAL REALTY TRUST INC</b>								
DLR	300	73.70	22,110.07		22,686.00	575.93		
Acquired 07/19/12		72.99	22,127.92					
Acquired 07/19/12 R	100	73.70	7,370.03		7,562.00	191.97		
		72.99	7,375.98					
<b>Total</b>	<b>400</b>	<b>\$73.70</b>	<b>\$29,480.10</b>	<b>75.6200</b>	<b>\$30,248.00</b>	<b>\$767.90</b>	<b>\$1,360.00</b>	<b>4.50</b>
<b>HEWLETT PACKARD ENTERPRISE CO</b>								
HPE	1,100	13.95	15,547.15		16,720.00	1,172.85		
Acquired 01/13/12	1,000	9.05	9,208.39		15,200.00	5,991.61		
Acquired 02/12/13	2,100	\$11.79	\$24,755.54	15.2000	\$31,920.00	\$7,164.46	\$462.00	1.45
<b>Total</b>								
HP INC	1,100	12.45	13,870.36		13,024.00	-846.36		
HPO	1,000	8.07	8,215.24		11,840.00	3,624.76		
Acquired 01/13/12	2,100	\$10.52	\$22,085.60	11.8400	\$24,864.00	\$2,778.40	\$1,041.60	4.19
Acquired 02/12/13								
<b>Total</b>								
<b>ISHARES ET U S PREFERRED STOCK</b>								
PFF	550	39.14	21,826.85		21,367.50	-459.35		5.76
Acquired 07/12/12								
KKR & COL P DEL	1,000	23.40	23,683.46		15,590.00	-8,093.46		10.13
KKR								
Acquired 12/31/14 nc	1,000	37.22	37,220.00	55.4800	55,480.00	18,260.00	1,440.00	2.59
MICROSOFT CORP								
MSFT	1,145	17.94	20,799.84		10,453.85	-10,345.99		
Acquired 12/12/13	700	17.93	12,706.56		6,391.00	-6,315.56		
SANGAMO BIOSCIENCES INC	155	17.93	2,820.22		1,415.15	-1,405.07		
SGMO	2,000	\$18.16	\$36,326.62	9.1300	\$18,260.00	-\$18,066.62	N/A	N/A
Acquired 03/20/15								
Acquired 03/20/15								
Acquired 03/20/15								
<b>Total</b>								



THE HANDLER CHARITABLE FAMILY  
 TRUST DTD 6/2/1994  
 ALAN P HANDLER &  
 JOAN CUSACK HANDLER TTEES  
 DECEMBER 1, 2015 - DECEMBER 31, 2015  
 ACCOUNT NUMBER 3708-6051

**Stocks, options & ETFs**  
**Stocks and ETFs continued**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
							ANNUAL INCOME	ANNUAL YIELD (%)
UNITED STATES STEEL CORP NEW X Acquired 12/16/13	1,500	26 98	40,921 81	7 9800	11,970 00	-28,951 81	300 00	2 50
VIACOM INC CL B VIAB Acquired 06/05/14	600	87 57	53,114 93	41 1600	24,696 00	-28,418 93	960 00	3 88
WHOLE FOODS MARKET INC WFM Acquired 01/13/12	800	36 47	29,484 30	33 5000	26,800 00	-2,684 30	432 00	1 61
<b>Total Stocks and ETFs</b>			<b>\$443,890.76</b> <b>\$443,914.56</b>		<b>\$373,205.50</b>	<b>-\$70,685.26</b>	<b>\$10,887.05</b>	<b>2.92</b>
<b>Total Stocks, options &amp; ETFs</b>			<b>\$443,890.76</b>		<b>\$373,205.50</b>	<b>-\$70,685.26</b>	<b>\$10,887.05</b>	<b>2.92</b>

See Cash information for this tax lot is not covered by IRS reporting requirements Unless indicated, cost for all other lots will be reported to the IRS  
 R Tax lot(s) held in Margin, rather than Cash

**Fixed Income Securities**

Corporate and municipal bonds and other fixed income securities are priced by a computerized pricing service or, for less actively traded issues, by utilizing a yield-based matrix system to arrive at an estimated market value

**Corporate Bonds**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
							ACCRUED INTEREST	ANNUAL YIELD (%)
RENT-A-CENTER INC COMPANY GTD CALLABLE CPN 6 625% DUE 11/15/20 DTD 05/15/11 FC 11/15/11 CALL 01/31/16 @ 103 313 Moody B1, S&P B+ CUSIP 76009NAH3 Acquired 09/05/14	20,000	100 56 100 75	20,112 31 20,157 50	100 00	17,100 00	-3,012 31		
Acquired 01/05/15	30,000	98 37	29,520 00		25,650 00	-3,870 00		





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**Fixed Income Securities**  
**Corporate Bonds continued**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INTEREST	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
<b>Total</b>	<b>50,000</b>	<b>\$99.26</b> <b>\$99.35</b>	<b>\$49,632.31</b> <b>\$49,677.50</b>	<b>85.5000</b>	<b>\$42,750.00</b>	<b>-\$6,882.31</b>	<b>\$423.26</b>	<b>\$3,312.50</b>	<b>7.75</b>
US STEEL CORP SR UNSECURED CALLABLE CPN 7.500% DUE 03/15/22 DTD 03/15/12 FC 09/15/12 CALL 03/15/17 @ 103.750 Moody B2, S&P BB- CUSIP 912909AG3 Acquired 03/31/15	25,000	101.77 102.00	25,443.66 25,507.50	49.0000	12,250.00	-13,193.66	552.08	1,875.00	15.30
BELLSOUTH TELECOMM BONDS CALL @ MAKE WHOLE + 15BP CPN 6.375% DUE 06/01/28 DTD 06/04/98 FC 12/01/98 Moody WR, S&P BBB+ CUSIP 079867AW7 Acquired 03/10/10 nc	20,000	103.17	20,642.70	109.4940	21,898.80	1,256.10	106.25	1,275.00	5.82
CITIGROUP INC GLOBAL BONDS SUBORDINATE CPN 5.875% DUE 02/22/33 DTD 02/19/03 FC 08/22/03 Moody BAA3, S&P BBB CUSIP 172967BU4 Acquired 09/19/12 nc	50,000	108.20	54,107.50	110.3540	55,177.00	1,069.50	1,052.60	2,937.50	5.32
ASSURED GUARANTY US HLDG COMPANY GUARNT CALLABLE CPN 7.000% DUE 06/01/34 DTD 05/18/04 FC 12/01/04 Moody BAA2, S&P A CUSIP 04621WAA8 Acquired 09/15/10 nc	25,000	103.17	25,802.00	109.0530	27,263.25	1,461.25	145.83	1,750.00	6.41



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**Fixed Income Securities**  
**Corporate Bonds continued**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ACCRUED INTEREST	ESTIMATED	
								ANNUAL INCOME	ANNUAL YIELD (%)
LOEWS CORP NOTES CPN 6.000% DUE 02/01/35 DTD 01/27/05 FC 08/01/05 Moody A2, S&P A+ CUSIP 540424AP3 Acquired 05/11/10 nc Acquired 05/11/10 nc	14,000 6,000 <b>20,000</b>	101.74 100.83 <b>\$101.54</b>	14,251.52 6,057.72 <b>\$20,309.24</b>	116.6750	16,334.50 7,000.50 <b>\$23,335.00</b>	2,082.98 942.78 <b>\$3,025.76</b>	\$500.00	\$1,200.00	5.14
MERRILL LYNCH & CO SUBORDINATE BONDS CPN 6.110% DUE 01/29/37 DTD 01/29/07 FC 07/29/07 Moody BAA3, S&P BBB CUSIP 59022CAJ2 Acquired 09/11/12 nc	25,000	105.25	26,320.00	113.5090	28,377.25	2,057.25	644.94	1,527.50	5.38
BELLSOUTH TELECOM DEBENTURES PUTABLE 11/15/00 CPN 5.850% DUE 11/15/45 DTD 11/15/95 FC 05/15/96 Moody WR, S&P BBB+ CUSIP 079867AN7 Acquired 09/11/09 nc	75,000 <b>290,000</b>	96.13	72,111.00 <b>\$294,368.41</b> <b>\$294,477.44</b>	97.6480	73,236.00 <b>\$284,287.30</b>	1,125.00 <b>-\$10,081.11</b>	560.63 <b>\$3,985.59</b>	4,387.50 <b>\$18,265.00</b>	5.99 <b>6.42</b>
<b>Total Fixed Income Securities</b>			<b>\$294,368.41</b> <b>\$294,477.44</b>		<b>\$284,287.30</b>	<b>-\$10,081.11</b>	<b>\$3,985.59</b>	<b>\$18,265.00</b>	<b>6.42</b>

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Stocks, Options & ETF's	373,205.5
Fixed Income Securities	284,287.3 +
Preferred/Fixed Rate Cap Securities	43,299 +
<hr/>	
Total Assets at FMV	700,791.8 =

**Preferreds/Fixed Rate Cap Securities**

DESCRIPTION	QUANTITY	ADJ PRICE/ ORIG PRICE	ADJ COST/ ORIG COST	CURRENT PRICE	CURRENT MARKET VALUE	UNREALIZED GAIN/LOSS	ESTIMATED	
							ANNUAL INCOME	ANNUAL YIELD (%)
BARCLAYS BK PLC 7 10% NON-CUM PERPETUAL PFD CALL STARTING 12/15/2012 BCS'A	400	24 92	10,125 37		10,388.00	262 63		
Acquired 03/03/08 nc	200	24 93	5,060 96		5,194 00	133 04		
Acquired 03/03/08 nc	100	24 90	2,527 44		2,597 00	69 56		
<b>Total</b>	<b>700</b>	<b>\$25.31</b>	<b>\$17,713.77</b>	<b>25.9700</b>	<b>\$18,179.00</b>	<b>\$465.23</b>	<b>\$1,242.50</b>	<b>6.83</b>
PEBBLEBROOK 7 875% PFD HOTEL TR CALL 3/11/16@25 PERP/CUMULATIVE SER A PEB'A	1,000	25 23	25,573 23	25 1200	25,120 00	-453 23	1,969 00	7 83
Acquired 12/17/13 nc					<b>\$43,299.00</b>	<b>\$12.00</b>	<b>\$3,211.50</b>	<b>7.42</b>
<b>Total Preferreds/Fixed Rate Cap Securities</b>			<b>\$43,287.00</b>					

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**Activity detail**

DATE	ACCOUNT TYPE	TRANSACTION	QUANTITY	DESCRIPTION	PRICE	AMOUNT	CASH AND SWEEP BALANCES
12/01	Cash	INTEREST		BEGINNING BALANCE		875 00	4,366 55
12/01	Cash	INTEREST		ASSURED GUARANTY US HLDG COMPANY GUARNT CALLABLE CPN 7 000% DUE 06/01/34 DTD 05/18/04 FC 12/01/04 120115 25,000 CUSIP 04621WAA8 BELLSOUTH TELECOMM BONDS CALL @ MAKE WHOLE + 15BP CPN 6 375% DUE 06/01/28 DTD 06/04/98 FC 12/01/98 120115 20,000 CUSIP 079867JAW7			
12/01	Cash	INTEREST				637 50	5,879 05