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 instructions is at *www.irs.gov/form990pf*.

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015, or tax year beginning 01-01-2015 , and ending 12-31-2015

Name of foundation
FERN & GLADYS MOYER MEMORIAL TRUST

A Employer identification number
23-2689605

Number and street (or P O box number if mail is not delivered to street address) Room/suite
C/O 1ST NATL TRUST CO PO BOX 57

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
SELINSGROVE, PA 17870

C If exemption application is pending, check here ▶ ☐

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

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 ▶ ☐

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)* ▶$ 854,548

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

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

Part I Analysis of Revenue and Expenses

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

	Line	Description	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	22,414	22,414	22,414	
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	58,866			
	b	Gross sales price for all assets on line 6a 542,048				
	7	Capital gain net income (from Part IV, line 2)				
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	81,280	22,414	22,414	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	11,087	11,087	11,087	
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)	16,606			16,606
	b	Accounting fees (attach schedule)	750	750		
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	160	160		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings	415	415		
	22	Printing and publications				
	23	Other expenses (attach schedule)	1,908	1,908		
	24	**Total operating and administrative expenses.** Add lines 13 through 23	30,926	14,320	11,087	16,606
	25	Contributions, gifts, grants paid	38,967			38,967
	26	**Total expenses and disbursements.** Add lines 24 and 25	69,893	14,320	11,087	55,573
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	11,387			
	b	**Net investment income** (if negative, enter -0-)		8,094		
	c	**Adjusted net income** (if negative, enter -0-)			11,327	

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		29,171	29,171
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)	48,709		
b	Investments—corporate stock (attach schedule)	434,450	479,305	524,406
c	Investments—corporate bonds (attach schedule)	325,490	311,340	300,971
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)	808,649	819,816	854,548
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	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here** ▶ ☐ **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.**			
27	Capital stock, trust principal, or current funds	808,649	819,816	
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)	808,649	819,816	
31	**Total liabilities and net assets/fund balances** (see instructions)	808,649	819,816	

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	808,649
2	Enter amount from Part I, line 27a	2	11,387
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	820,036
5	Decreases not included in line 2 (itemize) ▶	5	220
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	819,816

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

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

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)
If section 4940(d)(2) applies, leave this part blank

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

1 Enter the appropriate amount in each column for each year, see 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	62,330	955,636	0 065224
2013	59,695	929,950	0 064192
2012	59,887	882,253	0 067880
2011	59,485	902,661	0 065900
2010	41,722	873,340	0 047773

2	**Total** of line 1, column (d).	2	0 310969
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 062194
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	896,342
5	Multiply line 4 by line 3.	5	55,747
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	81
7	Add lines 5 and 6.	7	55,828
8	Enter qualifying distributions from Part XII, line 4.	8	55,573

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 page 18 of the 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 ▶ ☐ and enter 1% of Part I, line 27b . . .	1	162
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	162
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0- . . .	5	162
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015 — 6a		
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	
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	162
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid**. . . ▶	10	
11	Enter the amount of line 10 to be **Credited to 2015 estimated tax** ▶ **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		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?. . .	1b		No
	*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		No
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? . . .	2		No
	If "Yes," attach a detailed description of the activities.			
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		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?. . .	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?. . .	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . .	5		No
	If "Yes," attach the statement required by General Instruction T.			
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	Yes	
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	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ PA			
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	Yes	
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		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.* . . .	10		No

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

		Line	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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶WWW MONYER-FEN ORG/INDEXX HTML

14 The books are in care of ▶FIRST NATIONAL TRUST COMPANY Telephone no ▶(570) 374-4252

Located at ▶2 S MARKET STREET SELINSGROVE PA ZIP+4 ▶17870

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 |

		Line	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		No
	See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) 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.

			Line	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		
	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		
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 ▶ 20____ , 20____ , 20____ , 20____				
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		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____				
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		No
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		No

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**	
	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**	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?		**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	Title, and average hours per week **(b)** devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
See Additional Data TableSee Additional Data Table				

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	Title, and average hours per week **(b)** 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	
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 N/A	
2	
All other program-related investments See instructions	
3	
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	894,060
b	Average of monthly cash balances		1b	15,932
c	Fair market value of all other assets (see instructions)		1c	0
d	**Total** (add lines 1a, b, and c)		1d	909,992
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	909,992
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	13,650
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	896,342
6	**Minimum investment return.** Enter 5% of line 5		6	44,817

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	44,817
2a	Tax on investment income for 2015 from Part VI, line 5	2a	162		
b	Income tax for 2015 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	162
3	Distributable amount before adjustments Subtract line 2c from line 1			3	44,655
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	44,655
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	44,655

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	55,573
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	55,573
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	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	55,573

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					44,655
2	Undistributed income, if any, as of the end of 2015					
a	Enter amount for 2014 only.					
b	Total for prior years 20___ , 20___ , 20___					
3	Excess distributions carryover, if any, to 2015					
a	From 2010.					
b	From 2011.	4,262				
c	From 2012.	16,070				
d	From 2013.	13,669				
e	From 2014.	14,988				
f	**Total** of lines 3a through e.		48,989			
4	Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 55,573					
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.					44,655
e	Remaining amount distributed out of corpus		10,918			
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		59,907			
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 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015					0
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) . . .					
9	**Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a		59,907			
10	Analysis of line 9					
a	Excess from 2011. . . .	4,262				
b	Excess from 2012. . . .	16,070				
c	Excess from 2013. . . .	13,669				
d	Excess from 2014. . . .	14,988				
e	Excess from 2015. . . .	10,918				

Part XIV **Private Operating Foundations** (see instructions and Part VII-A, question 9)

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 organization is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2015	**(b)** 2014	**(c)** 2013	**(d)** 2012	
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 organization 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))

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ▶☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

FERN GLADYS MOYER MEMORIAL TRUST
43 S FIFTH STREET
SUNBURY,PA 17801
(570) 286-1582

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

SEE ATTACHED APPLICATION

c Any submission deadlines

SEE ATTACHED

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

CHARITABLE AID TO CHILDREN WHO RESIDE WITHIN SNYDER/NORTHUMBERLAND COUNTIES OF PA

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* See Additional Data Table				
Total . . . . ▶ **3a**				38,967
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)
1 Program service revenue	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
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	22,414	
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					58,866
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory . .					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e). .				22,414	58,866

13 **Total.** Add line 12, columns (b), (d), and (e). 13 81,280

(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)		No
(2) Other assets.	1a(2)		No
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization.	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)		No
(3) Rental of facilities, equipment, or other assets.	1b(3)		No
(4) Reimbursement arrangements.	1b(4)		No
(5) Loans or loan guarantees.	1b(5)		No
(6) Performance of services or membership or fundraising solicitations.	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c		No

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

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 | 2016-05-06 Date | Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ☐	PTIN
WILLIAM J ROLL CPA		2016-05-09		P00093819

Firm's name ▶ HERRING ROLL & SOLOMON PC

Firm's EIN ▶ 23-2297880

Firm's address ▶ 41 SOUTH 5TH STREET SUNBURY, PA 17801

Phone no (570) 286-5895

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
JILL FECKER VICTOR ROAD SUNBURY, PA 17801	MEMBER 1 00	0	0	0
MARGARET KELLER PO BOX 0190 PORT TREVORTON, PA 17864	MEMBER 1 00	0	0	0
SIDNEY APFELBAUM 43 S 5TH STREET SUNBURY, PA 17801	CO-TRUSTEE 1 00	0	0	0
JEFFREY APFELBAUM 43 S 5TH STREET SUNBURY, PA 17801	ATTORNEY 1 00	0	0	0
FIRST NATIONAL TRUST COMPANY FIRST NATIONAL TRUST COMPANY 2 S MARKET ST SELINSGROVE, PA 17870	CO-TRUSTEE 1 00	11,087	0	0
MARY JANE MITTERLING 1443 SAND HILL ROAD SELINSGROVE, PA 17870	MEMBER 1 00	0	0	0

Form 990PF Part XV Line 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*				
CENTRAL SUSQUEHANNA COMMUNITY FOUND 2859 N SUSQUEHANNA TRAIL SHAMOKIN DAM,PA 17876	NONE	EXEMPT	CHILDREN NEEDS	1,000
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	NEW GAMES FOR SUMMER	1,500
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	FREE CHILDRENS' ACTIVITIES	1,500
CITY OF SUNBURY 225 MARKET ST SUNBURY,PA 17801	NONE	EXEMPT	GIRLS SOFTBALL	2,500
CONCERNED CITIZENS FOR CHILD CARE 619 RACE ST SUNBURY,PA 17801	NONE	EXEMPT	FLOORING FOR THE DAYCARE	1,500
DEGENSTEIN LIBRARY 40 S 5TH ST SUNBURY,PA 17801	NONE	EXEMPT	CHILDREN'S BOOKS AND FIELD TRIPS	1,000
NORTHUMBERLAND CO CY 153 PENNSYLVANIA AVE SUNBURY,PA 17801	NONE	EXEMPT	CHRISTMAS GIFT PROGRAM	1,000
PORT TREVORTON RECREATION INC 2621 DUNDORE ROAD PORT TREVORTON,PA 17864	NONE	EXEMPT	SUMMER ACTIVITIES FOR CHILDREN	1,500
PORT TREVORTON RECREATION INC 2621 DUNDORE ROAD PORT TREVORTON,PA 17864	NONE	EXEMPT	CHRISTMAS GIFT PROGRAM	3,000
ZION LUTHERAN CHURCH 5TH AND MARKET STREET SUNBURY,PA 17801	NONE	EXEMPT	GENERAL	7,733
SHRINERS HOSPITAL FOR CHI 3551 N BROAD STREET PHILADELPHIA,PA 19140	NONE	EXEMPT	GENERAL	3,867
GREATER SUSQUEHANNA VALLEY YMCA 1150 N 4TH STREET SUNBURY,PA 17801	NONE	EXEMPT	YOUTH CYCLING PROGRAM	1,500
GREATER SUSQUEHANNA VALLEY YMCA 1150 N 4TH STREET SUNBURY,PA 17801	NONE	EXEMPT	MATS FOR MARTIAL ARTS PROGRAM	1,500
GREATER SUSQUEHANNA VALLEY YMCA 1150 N 4TH STREET SUNBURY,PA 17801	NONE	EXEMPT	YOUTH PROGRAMS	1,500
LITTLE SHAMOKIN CREEK WATERSHED 441 PLUM CREEK ROAD SUNBURY,PA 17801	NONE	EXEMPT	CHILDREN'S FISHING DERBY	1,000
Total . . . . ▶ **3a**				38,967

Form 990PF Part XV Line 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*				
GREATER SUSQUEHANNA VALLEY YMCA 1150 N 4TH STREET SUNBURY,PA 17801	NONE	EXEMPT	KIDSPACE RENOVATE & EQUIPMENT	1,000
KIDSGROVE INC PO BOX 340 SELINSGROVE,PA 17870	NONE	EXEMPT	PLAYGROUND EQUIPMENT	1,000
SELINSGROVE AREA RECREATION INC PO BOX 172 SELINSGROVE,PA 17870	NONE	EXEMPT	SELINSGROVE POOLS	1,000
SHIKELLAMY SCHOOL DISTRICT 200 ISLAND BLVD SUNBURY,PA 17801	NONE	EXEMPT	JR ROTC PROGRAM	500
SHRINERS HOSPITAL FOR CHILDREN 51 BLOSSOM ST BOSTON,MA 02114	NONE	EXEMPT	GENERAL	3,867
Total . . . . ▶ **3a**				38,967

TY 2015 Accounting Fees Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INDIRECT ACCOUNTING FEES	750	750		

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2015 Gain/Loss from Sale of Other Assets Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
SEE ATTACHED	2013-07	PURCHASE	2015-07		542,048	483,182			58,866	

TY 2015 Investments Corporate Bonds Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FEDERATED INST HIGH YLD BD FD	17,350	16,445
FEDERATED INTMD CORPORATE BD FD	37,296	34,035
FEDERATED ULTRA SHORT BD	32,003	31,695
FIDELITY SPARTAN INTER TREAS BD INDE	28,970	28,319
JPMORGAN MTGE BACK SEC-SEL	15,013	14,802
MERGER FUND	17,778	16,768
NEUBERGER BERMAN INCOME FDS		
OPPENHEIMBER SR FLOAT RATE		
OPPENHEIMER SR FLOATING RATE INSTITU	12,320	11,202
VANGUARD INTER TERM INV GRADE	35,520	34,201
VANGUARD INTM TERM TREAS ADM		
VANGUARD SHORT TERM CORP BOND INDEX	115,090	113,504
VANGUARD SHORT TERM INV GRADE		

TY 2015 Investments Corporate Stock Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T INC	4,017	5,678
ABBVIE	2,398	5,924
ACE LTD SHS	6,297	6,427
AFLAC	6,247	5,990
AGRIUM INC	5,016	4,467
AMERICAN BEACON S/C VALUE FUND		
AMGEN INC	1,958	5,682
APPLE INC	8,554	7,895
ARCHER DANIELS MIDLAND CO	6,003	4,768
BARON SMALL CAP FUND		
BRISTOL MYERS SQUIBB		
CHEVRON CORP	5,521	7,197
CISCO SYS INC	4,214	4,752
COHEN & STEERS REALTY		
CONOCOPHILLIPS	8,074	5,369
CORNING INC	4,672	5,484
CSX CORP	6,586	4,671
DEERE & CO	5,325	5,339
DELTA AIR LINES INC DEL COM NEW	5,064	5,069
DIAGEO P L C SPON ADR NEW	6,275	5,999
DISCOVER FINL SVCS	7,173	5,898
DOMINION RES INC		
FEDERATED INTL LEADERS	38,552	37,299
FORD MTR CO DEL	5,116	4,579
FRANKLIN SMALL CAP GROWTH FUND ADV	20,266	20,714
FREEPORT-MCMORAN COPPER & GOLD		
GENERAL DYNAMICS	2,969	4,808
GE	3,795	4,984
GLAXOSMITHKLINE PLC SPONSORED ADR	5,220	5,044
GOLDMAN SACHS M/C VALUE		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
HARBOR INTL FD 111	34,708	37,129
HELMERICH & PAYNE INC	7,864	5,890
HOME DEPOT INC	1,147	5,290
HONEYWELL INTL	2,189	5,179
INTEL CORP	5,170	5,168
JP MORGAN CHASE	4,416	6,603
JOHNSON & JOHNSON	2,772	5,136
KOHLS CORP	6,292	5,239
LILLY ELI & CO	2,182	5,477
LYONDELLBASELL INDUSTRIES	5,122	6,083
MACYS INC	5,133	3,673
MCDONALDS CORP		
METLIFE INC	3,666	6,026
MICROSOFT CORP	2,231	5,271
NATIONAL OILWELL VARCO	4,502	4,019
OMNICOM GROUP INC	5,223	5,296
OPPENHEIMER DEVELOPING MKTS		
OPPENHEIMER DEVELOPING MKTS INSTITUT	15,523	12,654
ORACLE CORP		
PFIZER	3,273	3,712
PHILIP MORRIS		
PIMCO COMMODITY REAL RETURN		
PLUM CREEK TIMBER CO INC	6,022	7,158
PROCTER & GAMBLE	4,799	6,353
PROLOGIS INC	6,024	6,009
PUBLIC SVC ENTERPRISE GROUP	6,902	6,577
QUALCOMM INC	3,768	4,249
ROYAL DUTCH SHELL PLC SPON ADR B	6,069	5,295
ROYAL DUTCH SHELL		
SEAGATE TECHNOLOGY	5,135	2,933

Name of Stock	End of Year Book Value	End of Year Fair Market Value
SOUTHERN CO	3,588	4,679
T ROWE PRICE INTL DISCOVERY	11,045	10,745
T ROWE PRICE MID-CAP GROWTH INST SHA	34,777	43,491
TARGET CORP	3,660	5,083
TEVA PHARMACEUTICAL INDS LTD ADR	5,039	5,579
TRAVELERS COMPANIES INC	5,645	6,207
UNITED TECHNOLOGIES CORP	2,747	4,804
VALERO ENERGY CORP NEW	6,248	7,071
VANGUARD MID-CAP VALUE INDEX FUND AD	43,375	42,553
VANGUARD SMALL-CAP VALUE INDEX-ADM	19,875	19,311
VERIZON COMMUNICATIONS	2,911	5,546
VISA INC	1,263	5,429
WAL MART STORES	5,125	6,436
WALGREEN CO		
WALGREENS BOOTS ALLIANCE INC	3,078	5,961
WELLS FARGO & CO	6,124	6,251
WESTERN DIGITAL CORP	5,361	4,804

TY 2015 Legal Fees Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
RETAINER	16,600			16,600
LEGAL COSTS ADVANCED	6			6

TY 2015 Other Decreases Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Description	Amount
FEDERAL EXCISE TAX	220

TY 2015 Other Expenses Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
WEBSITE	350	350		
INSURANCE	1,558	1,558		

TY 2015 Taxes Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX WITHHELD	160	160		

EIN 23-2689605

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
Cohen & Steers Realty Shares #1262					
03/12/15	Sold 119.268 Shs 03/11/15 @ 77.41		9,232.54	-6,809.52	2,423.02
PIMCO Commodity Real Return #45					
03/12/15	Sold 1342.910 Shs 03/11/15 @ 4.29		5,761.08	-10,462.18	-4,701.10
Freeport-McMoran Copper & Gold					
08/25/15	Sold 200 Shs 08/20/15 @ 9.6441		1,916.78	-7,450.47	-5,533.69
American Beacon S/C Value Fund Is					
10/28/15	Sold 676.198 Shs 10/27/15 @ 24.34		16,458.66	-17,851.99	-1,393.33
Baron Small Cap Fund Cl I #1583					
10/28/15	Sold 506.740 Shs 10/27/15 @ 31.98		16,205.55	-9,535.76	6,669.79
Goldman Sachs M/C Value-Inst #864					
10/28/15	Sold 823.625 Shs 10/27/15 @ 38.66		31,841.34	-27,042.10	4,799.24
Seagate Technology					
10/30/15	Sold 45 Shs 10/27/15 @ 39.08		1,756.31	-2,888.55	-1,132.24
Lyondellbasell Industries N Shs - A -					
10/30/15	Sold 30 Shs 10/27/15 @ 89.9935		2,698.26	-2,195.10	503.16

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
AFLAC Inc Com					
10/30/15	Sold 50 Shs 10/27/15 @ 63.05		3,149.94	-3,123.50	26.44
AT&T Inc Com					
10/30/15	Sold 35 Shs 10/27/15 @ 33.23		1,161.27	-852.06	309.21
Abbvie Inc					
10/30/15	Sold 20 Shs 10/27/15 @ 52.6		1,050.98	-479.54	571.44
Amgen Inc Com					
10/30/15	Sold 15 Shs 10/27/15 @ 160.0001		2,399.20	-839.21	1,559.99
Bristol Myers Squibb Co Com					
10/30/15	Sold 135 Shs 10/27/15 @ 66.6301		8,988.14	-2,713.23	6,274.91
CSX Corp					
10/30/15	Sold 70 Shs 10/27/15 @ 26.7701		1,870.37	-2,561.30	-690.93
Chevron Corp New Com					
10/30/15	Sold 20 Shs 10/27/15 @ 87.2201		1,743.36	-1,380.20	363.16

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
Cisco Sys Inc Com					
10/30/15	Sold 135 Shs 10/27/15 @ 28.9501		3,901.43	-3,250.80	650.63
Conocophillips Com					
10/30/15	Sold 25 Shs 10/27/15 @ 51.5401		1,287.22	-1,755.25	-468.03
Corning Inc Com					
10/30/15	Sold 100 Shs 10/27/15 @ 18.28		1,822.96	-1,557.24	265.72
Discover Finl Svcs Com					
10/30/15	Sold 30 Shs 10/27/15 @ 56.1601		1,683.26	-1,956.30	-273.04
Dominion Res Inc VA New Com					
10/30/15	Sold 100 Shs 10/27/15 @ 72.2601		7,220.87	-4,364.73	2,856.14
Ford Mtr Co Del Com Par $0.01					
10/30/15	Sold 155 Shs 10/27/15 @ 14.8801		2,298.62	-2,439.70	-141.08

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
General Dynamics Corp Com					
10/30/15	Sold 35 Shs 10/27/15 @ 148.03		5,179.20	-2,969.05	2,210.15
General Electric Co Com					
10/30/15	Sold 190 Shs 10/27/15 @ 29.512		5,597.67	-4,506.78	1,090.89
Helmerich & Payne Inc Com					
10/30/15	Sold 30 Shs 10/27/15 @ 54.54		1,634.66	-2,144.62	-509.96
Home Depot Inc Com					
10/30/15	Sold 35 Shs 10/27/15 @ 124.1501		4,343.42	-1,004.06	3,339.36
Honeywell Intl Inc Com					
10/30/15	Sold 50 Shs 10/27/15 @ 102.26		5,110.40	-2,189.00	2,921.40
JP Morgan Chase & Co Com					
10/30/15	Sold 50 Shs 10/27/15 @ 63.4501		3,169.95	-2,207.99	961.96

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
Johnson & Johnson Com					
10/30/15	Sold 20 Shs 10/27/15 @ 99.98		1,998.56	-1,108.75	889.81
Kohls Corp Com					
10/30/15	Sold 20 Shs 10/27/15 @ 45.6		910.98	-1,144.00	-233.02
Lilly Eli & Co Com					
10/30/15	Sold 50 Shs 10/27/15 @ 80.68		4,031.42	-1,678.73	2,352.69
McDonalds Corp Com					
10/30/15	Sold 75 Shs 10/27/15 @ 111.65		8,369.84	-2,464.49	5,905.35
Metlife Inc Com					
10/30/15	Sold 40 Shs 10/27/15 @ 49.04		1,959.56	-1,173.20	786.36
Microsoft Corp Com					
10/30/15	Sold 65 Shs 10/27/15 @ 53.7401		3,489.79	-1,526.20	1,963.59

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
Oracle Corp Com					
10/30/15	Sold 200 Shs 10/27/15 @ 38.232		7,636.25	-3,988.58	3,647.67
Pfizer Inc Com					
10/30/15	Sold 145 Shs 10/27/15 @ 34.91		5,054.60	-4,126.70	927.90
Philip Morris Intl Inc Com					
10/30/15	Sold 140 Shs 10/27/15 @ 88.532		12,387.25	-12,602.52	-215.27
Procter & Gamble Co Com					
10/30/15	Sold 20 Shs 10/27/15 @ 77.0901		1,540.77	-1,199.75	341.02
Qualcomm Inc Com					
10/30/15	Sold 15 Shs 10/27/15 @ 59.1601		886.63	-664.95	221.68
Royal Dutch Shell PLC Spons ADR Repstg A Shs					
10/30/15	Sold 150 Shs 10/27/15 @ 52.4101		7,853.87	-8,966.50	-1,112.63

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
Target Corp Com					
10/30/15	Sold 40 Shs 10/27/15 @ 74.33		2,971.14	-2,091.49	879.65
Travelers Companies Inc Com					
10/30/15	Sold 30 Shs 10/27/15 @ 113.2601		3,396.23	-3,078.90	317.33
United Technologies Corp Com					
10/30/15	Sold 35 Shs 10/27/15 @ 98.9001		3,459.68	-1,923.15	1,536.53
Verizon Communications Com					
10/30/15	Sold 30 Shs 10/27/15 @ 46.1401		1,382.67	-727.81	654.86
Visa Inc Com Cl A					
10/30/15	Sold 70 Shs 10/27/15 @ 77.3201		5,408.81	-1,262.83	4,145.98
Wal Mart Stores Inc Com					
10/30/15	Sold 65 Shs 10/27/15 @ 57.4601		3,731.59	-3,172.64	558.95
Walgreens Boots Alliance Inc					
10/30/15	Sold 150 Shs 10/27/15 @ 94.824		14,215.83	-6,594.98	7,620.85

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
Wells Fargo & Co New Com					
10/30/15	Sold 55 Shs 10/27/15 @ 53.91		2,962.24	-2,928.75	33.49
Franklin Small Cap Growth Fund Adv					
12/17/15	Short Term Capital Gains Dist At $ .185 Per Share		207.25		207.25
12/17/15	Long Term Capital Gains Dist At $ .164 Per Share		183.65		183.65
T Rowe Price Intl Discovery					
12/18/15	Long Term Capital Gains Dist At $ 1.970 Per Share		375.98		375.98
12/18/15	Short Term Capital Gains Dist At $ .360 Per Share		68.71		68.71
Harbor Intl Fd #2011					
12/22/15	Long Term Capital Gains Dist At $ 1.772 Per Share		1,074.77		1,074.77
T Rowe Price Mid-Cap Growth Institutional Shares					
12/23/15	Long Term Capital Gains Dist At $ 6.650 Per Share		3,596.67		3,596.67
12/23/15	Short Term Capital Gains Dist At $ .350 Per Share		189.30		189.30
Total Equities			**248,827.48**	**-188,955.15**	**59,872.33**

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain / Loss
	Total Sales	***918.43***	***541,129.29***	***-483,181.69***	***58,866.03***
	Earnings Activity				
	Dividends				
	Fed Prime Obligations Is #10				
01/02/15	Div to 12/31/14	0.02			
01/02/15	Div to 12/31/14	0.40			
	Oppenheimer Sr Float Rate-Y				
01/02/15	Div to 12/31/14	78.45			
	Vanguard Inter Term Inv Grade Admiral #571				
01/02/15	Div to 12/31/14	138.58			
	Vanguard Intm Term Treas Adm #535				
01/02/15	Div to 12/31/14	64.90			
	Vanguard Short Term Invest Grade Admiral #539				
01/02/15	Div to 12/31/14	100.19			
	Vanguard Adm Srt Trm US Trsry #532				
01/02/15	Div to 12/31/14	9.44			
	Merger Fund - Inst				
01/02/15	Div .448 Per Sh on 2,471 Shs	1,107.36			