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Form

990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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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 BERT SANTORA CHARITABLE TRUST		A Employer identification number 26-6094914	
Number and street (or P O box number if mail is not delivered to street address) 5 FORD AVE PO BOX 430		B Telephone number (see instructions) (607) 433-4129	
City or town, state or province, country, and ZIP or foreign postal code ONEONTA, NY 13820		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 2,191,617		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
J Accounting method <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	550	550		
	4 Dividends and interest from securities	58,466	58,466		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	97,462			
	b Gross sales price for all assets on line 6a 379,343				
	7 Capital gain net income (from Part IV, line 2)		97,462		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	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	156,478	156,478		
	13 Compensation of officers, directors, trustees, etc	9,803	9,803		
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule).				0
	b Accounting fees (attach schedule).	250	0	0	250
	c Other professional fees (attach schedule)				0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	2,943			2,943
	19 Depreciation (attach schedule) and depletion . . .	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings.		0	0	
	22 Printing and publications		0	0	
	23 Other expenses (attach schedule).	265			265
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	13,261	9,803	0	3,458
	25 Contributions, gifts, grants paid	117,500			117,500
	26 Total expenses and disbursements. Add lines 24 and 25	130,761	9,803	0	120,958
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	25,717			
	b Net investment income (if negative, enter -0-)		146,675		
	c Adjusted net income (if negative, enter -0-)			0	

Part II		Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing		471	486	486
	2	Savings and temporary cash investments		145,491	190,238	190,238
	3	Accounts receivable ▶ _____				
		Less allowance for doubtful accounts ▶ _____			0	0
	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 ▶ _____ 0				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments—U S and state government obligations (attach schedule)		322,924	 347,658	362,030
	b	Investments—corporate stock (attach schedule)		779,597	 792,791	1,189,464
	c	Investments—corporate bonds (attach schedule)		246,289	 197,248	203,169
	11	Investments—land, buildings, and equipment basis ▶ _____				
	Less accumulated depreciation (attach schedule) ▶ _____					
12	Investments—mortgage loans.					
13	Investments—other (attach schedule)		269,299	 261,367	246,231	
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)		1,764,071	1,789,788	2,191,618	
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 ▶ <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted		1,764,071	1,789,788	
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds				
	28	Paid-in or capital surplus, or land, bldg , and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds				
	30	Total net assets or fund balances(see instructions)		1,764,071	1,789,788	
	31	Total liabilities and net assets/fund balances(see instructions)		1,764,071	1,789,788	

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		1,764,071	
2	Enter amount from Part I, line 27a	2		25,717	
3	Other increases not included in line 2 (itemize) ▶ _____	3		0	
4	Add lines 1, 2, and 3	4		1,789,788	
5	Decreases not included in line 2 (itemize) ▶ _____	5		0	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6		1,789,788	

Part IV

Capital Gains and Losses for Tax on Investment Income

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

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
a See Additional Data Table			
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	97,462
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	107,467	2,249,411	0 047776
2013	117,466	2,128,683	0 055182
2012	111,964	2,014,913	0 055568
2011	100,585	1,996,145	0 05039
2010	112,783	1,968,452	0 057295

2	Total of line 1, column (d).	2	0 266211
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 053242
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	2,180,371
5	Multiply line 4 by line 3.	5	116,087
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	1,467
7	Add lines 5 and 6.	7	117,554
8	Enter qualifying distributions from Part XII, line 4.	8	120,958

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

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-).

3

Add lines 1 and 2.

4

Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-).

5

Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-

6

Credits/Payments

a

2015 estimated tax payments and 2014 overpayment credited to 2015

6a

1,292

b

Exempt foreign organizations—tax withheld at source.

6b

c

Tax paid with application for extension of time to file (Form 8868).

6c

0

d

Backup withholding erroneously withheld.

6d

7

Total credits and payments. Add lines 6a through 6d.

8

Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached.

9

Tax due. If the total of lines 5 and 8 is more than line 7, enter **amount owed**

10

Overpayment. If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid**.

11

Enter the amount of line 10 to be **Credited to 2015 estimated tax** ☐ 0 **Refunded** ☐

1	1,467
2	0
3	1,467
4	0
5	1,467
7	1,292
8	0
9	175
10	
11	0

Part VII-A

Statements Regarding Activities

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?

1b

Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.

1c

Did the foundation file **Form 1120-POL** for this year?

2

Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:
(1) On the foundation ☐ \$ _____ (2) On foundation managers ☐ \$ _____

3

Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ☐ \$ _____

2

Has the foundation engaged in any activities that have not previously been reported to the IRS?
If "Yes," attach a detailed description of the activities.

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*

4a

Did the foundation have unrelated business gross income of \$1,000 or more during the year?

4b

If "Yes," has it filed a tax return on **Form 990-T** for this year?

5

Was there a liquidation, termination, dissolution, or substantial contraction during the year?
If "Yes," attach the statement required by General Instruction T.

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?

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.*

8a

Enter the states to which the foundation reports or with which it is registered (see instructions):
☒ NY _____

8b

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.*

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

10

Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*

1a	No	No
1b		No
1c		No
2		No
3		No
4a		No
4b		
5		No
6	Yes	
7	Yes	
8b	Yes	
9		No
10		No

Part VII-A

Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		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? Website address N/A	13	Yes	
14	Community Bank NA The books are in care of Attn Trust Dept Telephone no (607) 433-4129 Located at 5 FORD AVE PO BOX 430 ONEONTA NY ZIP+4 13820			
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 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	16	Yes	No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	Yes	No	
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	Yes	No	
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	Yes	No	
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	Yes	No	
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	Yes	No	
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).	Yes	No	
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here.	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c		No
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 20 , 20 , 20 , 20	Yes	No	
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		No
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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>)	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	Expense account, (e) other allowances
Community Bank NA	Trustee	9,803		
5 Ford Ave PO Box 430	1			
Oneonta, NY 13820				

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	Contributions to employee benefit plans and deferred compensation (d)	Expense account, (e) other allowances
NONE				

Total

number of other employees paid over \$50,000.

0

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. <div></div>		0

Part IX-A

Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 TO ASSIST ORGANIZATIONS LISTED IN THE GRANTOR'S WILL BY PROVIDING FUNDS TO ACCOMPLISH THEIR GOALS THROUGH INCOME GENERATED BY THE TRUST ASSETS	117,500
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 N/A	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 <div></div>	

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	0
b	Average of monthly cash balances.	1b	134,424
c	Fair market value of all other assets (see instructions).	1c	2,079,151
d	Total (add lines 1a, b, and c).	1d	2,213,575
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	2,213,575
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	33,204
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,180,371
6	Minimum investment return. Enter 5% of line 5.	6	109,019

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	109,019
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	1,467
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	1,467
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	107,552
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	107,552
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	107,552

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	120,958
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	120,958
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	1,467
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	119,491

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				107,552
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			11,017	
b Total for prior years 2013 , 20__ , 20__		0		
3 Excess distributions carryover, if any, to 2015				
a From 2010.	0			
b From 2011.	0			
c From 2012.	0			
d From 2013.	0			
e From 2014.	0			
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ 120,958				
a Applied to 2014, but not more than line 2a			11,017	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2015 distributable amount.				107,552
e Remaining amount distributed out of corpus	2,389			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	2,389			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
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.		0		
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions			0	
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).	0			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions). . .	0			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	2,389			
10 Analysis of line 9				
a Excess from 2011.	0			
b Excess from 2012.	0			
c Excess from 2013.	0			
d Excess from 2014.	0			
e Excess from 2015.	2,389			

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)

☐ 4942(j)(3) or ☐ 4942(j)(5)

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 email 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	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total			3a	117,500
b <i>Approved for future payment</i>				
Total			3b	

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount		
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments.						
3 Interest on savings and temporary cash investments			14	550		
4 Dividends and interest from securities. . . .			14	58,466		
5 Net rental income or (loss) from real estate						
a Debt-financed property.						
b Not debt-financed property.						
6 Net rental income or (loss) from personal property						
7 Other investment income.						
8 Gain or (loss) from sales of assets other than inventory			18	97,462		
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). . .				156,478		
13 Total. Add line 12, columns (b), (d), and (e).					156,478	

[illegible]

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.

	Yes	No
1a(1)		No
1a(2)		No
1b(1)		No
1b(2)		No
1b(3)		No
1b(4)		No
1b(5)		No
1b(6)		No
1c		No

[illegible]

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

b If "Yes," complete the following schedule

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

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

* * * * *

2016-03-15

* * * * *

Signature of officer or trustee

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 <input type="checkbox"/>	PTIN
Firm's name <input type="checkbox"/>			Firm's EIN <input type="checkbox"/>	
Firm's address <input type="checkbox"/>			Phone no	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)	How acquired P—Purchase (b) D—Donation	Date acquired (c) (mo , day, yr)	(d) Date sold (mo , day, yr)
50000 ANHEUSER BUSCH COS INC NOTE 5 000% 1/15/15		2008-05-29	2015-01-15
401 88 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-01-15
234 72 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-01-15
71 33 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-01-20
30 96 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-01-20
25000 FEDERAL HOME LN BKS STEPUP DEB 0 750% 02/07/18		2013-02-07	2015-02-07
257 3 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-02-17
238 12 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-02-17
71 71 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-02-20
33 83 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-02-20

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
50,000		48,988	1,012
402		402	
235		234	1
71		71	
31		31	
25,000		25,000	
257		257	
238		238	
72		72	
34		34	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

[illegible]

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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)
500 ABBOTT LABS COM		2008-05-21	2015-03-10
400 AUTOMATIC DATA PROCESSING INC CO COM		2007-09-25	2015-03-10
100 AUTOMATIC DATA PROCESSING INC CO COM		2008-02-22	2015-03-10
400 BB&T CORP		2005-04-15	2015-03-10
100 BB&T CORP		2008-02-22	2015-03-10
100 ILLINOIS TOOL WORKS INC		2011-12-19	2015-03-10
500 JOHNSON CONTROLS INC		2005-04-15	2015-03-10
100 NIKE INC CL B		2007-08-31	2015-03-10
100 SEMPRA ENERGY		2009-04-01	2015-03-10
100 3M CO		2005-04-15	2015-03-10

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
23,165		13,130	10,035
34,382		16,298	18,084
8,596		3,510	5,086
15,172		14,978	194
3,793		3,308	485
9,742		4,593	5,149
24,658		8,850	15,808
9,666		2,817	6,849
10,805		4,647	6,158
16,392		8,115	8,277

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			10,035
			18,084
			5,086
			194
			485
			5,149
			15,808
			6,849
			6,158
			8,277

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
200 WALGREENS BOOTS ALLIANCE INC		2008-05-21	2015-03-10
243 04 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-03-16
182 3 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-03-16
164 43 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-03-20
147 71 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-03-20
244 82 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-04-15
181 44 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-04-15
13 25 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-04-20
32 77 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-04-20
25000 NOVARTIS CAPITAL CORP NOTE 2 900% 4/24/15		2010-03-25	2015-04-24

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
16,590		7,111	9,479
243		243	
182		182	
164		164	
148		148	
245		245	
181		181	
13		13	
33		33	
25,000		24,767	233

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			9,479
			233

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	Date acquired (c) (mo , day, yr)	(d) Date sold (mo , day, yr)
200 INTEL CORP COM		2006-05-04	2015-05-01
200 MICROSOFT CORP COM		2005-04-15	2015-05-01
360 73 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-05-15
212 49 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-05-15
13 32 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-05-20
181 23 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-05-20
100 DOW CHEM CO COM		2006-05-04	2015-05-22
240 55 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-06-15
217 05 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-06-15
13 38 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-06-22

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
6,668		3,877	2,791
9,723		4,925	4,798
361		361	
212		212	
13		13	
181		181	
5,090		4,245	845
241		241	
217		217	
13		13	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			2,791
			4,798
			845

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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)
35 36 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-06-22
233 34 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-07-15
241 73 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-07-15
13 45 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-07-20
32 5 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-07-20
277 86 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-08-17
257 02 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-08-17
13 54 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-08-20
35 74 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-08-20
279 47 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-09-15

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
35		35	
233		233	
242		241	1
13		13	
33		33	
278		278	
257		256	1
14		14	
36		36	
279		279	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			1
			1

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 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)
177 74 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-09-15
25000 FEDERAL HOME LN BKS STEPUP 2 000% 06/19/24		2014-05-20	2015-09-19
13 59 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-09-21
66 33 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-09-21
900 66 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-10-15
194 44 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-10-15
13 68 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-10-20
37 75 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-10-20
25000 PROCTER & GAMBLE CO NOTE 1 800%11/15/15		2010-11-30	2015-11-15
256 02 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-11-16

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
178		177	1
25,000		25,000	
14		14	
66		66	
901		901	
194		194	
14		14	
38		38	
25,000		24,938	62
256		256	

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			1
			62

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e g , real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	Date acquired (c) (mo , day, yr)	(d) Date sold (mo , day, yr)
318 61 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-11-16
13 73 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-11-20
31 53 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-11-20
25000 IL NAPERVILLE 2 850% 12/01/15		2010-03-25	2015-12-01
223 32 GNMA #603320 5 500% 12/15/17		2006-05-04	2015-12-15
253 98 GNMA POOL #604956 5 000% 01/15/19		2006-12-21	2015-12-15
13 81 GNMA POOL #4021 5 500% 09/20/22		2007-10-11	2015-12-21
216 04 GNMA POOL #004177 5 000% 07/20/23		2008-05-29	2015-12-21
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
319		318	1
14		14	
32		32	
25,000		24,850	150
223		223	
254		253	1
14		14	
216		216	
			1,961

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			1
			150
			1

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
WSKG Public Radio PO BOX 3000 Binghamton, NY 13902		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	2,000
Delhi Central School 2 SHELDON DR Delhi, NY 13753		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	2,000
Meridale Fire Dept & Emergency Squa 50 COUNTY HWY 10 Meridale, NY 13806		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	9,000
Delaware County Historical Assn 46549 STATE HWY 10 Delhi, NY 13753		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	12,000
Pine Grove Cemetery Assn 1301 HOUGHTALING HOLLOW RD East Meredith, NY 13757		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	3,000
Hanford Mills Museum PO BOX 99 East Meredith, NY 13757		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	45,500
The West Kortright Center 49 WEST KORTRIGHT CHURCH RD East Meredith, NY 13757		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	30,200
Meredith Historical Society Attn Bernice Telian PO BOX 116 Meridale, NY 13806		NON-PROFIT	PROVIDE FUNDS TO ASSIST IN	13,800
Total			3a	117,500

TY 2015 Accounting Fees Schedule

Name: BERT SANTORA CHARITABLE TRUST

EIN: 26-6094914

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	250			250

TY 2015 Investments Corporate Bonds Schedule**Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914

Name of Bond	End of Year Book Value	End of Year Fair Market Value
ANHEUSER BUSCH 5.000% 01/15/15		
GENERAL ELECTRIC 5.250% 12/06/	50,169	53,384
NOVARTIS CAP CORP 2.900% 04/24		
PROCTER & GAMBLE 1.80% 11/15/1		
CISCO SYSTEMS INC 4.45% 01/15/	24,823	27,202
APPLE INC 5% 1/15/15	24,913	24,991
MICROSOFT 2.125% 11/15/22	22,980	24,153
COCA COLA 1.15% 4/1/18	24,712	24,930
MERCK & CO 1.85% 02/10/20	24,938	24,883
HARVARD UNIV PRES 2.30% 10/01/	24,713	23,626

TY 2015 Investments Corporate Stock Schedule

Name: BERT SANTORA CHARITABLE TRUST
EIN: 26-6094914

Name of Stock	End of Year Book Value	End of Year Fair Market Value
3M COMPANY	29,072	60,256
ABBOTT LABORATORIES		
ABBVIE INC	14,238	29,620
AUTOMATIC DATA PROCESSING INC		
BB&T		
COCA COLA CO	20,873	42,960
CONOCOPHILLIPS CO	29,252	23,345
DEVON ENERGY CORP NEW	14,090	6,400
DOW CHEMICAL CO	31,096	36,036
EOG RESOURCES INC	13,703	28,316
EXXON MOBIL CORP	35,384	38,975
GENERAL ELECTRIC CO	39,299	46,725
INTEL CORP	17,438	27,560
IBM	15,773	27,524
JOHNSON & JOHNSON	30,299	51,360
JOHNSON CONTROLS INC	8,850	19,745
MICROSOFT CORP	20,168	44,384
NIKE INC CLASS B	11,267	50,000
PEPSICO INC	28,802	49,960
PFIZER INC	25,741	32,280
PROCTER & GAMBLE CO	29,552	39,705
SEMPRA ENERGY INC	18,588	37,604
SYSCO CORP	33,298	41,000
UNITED PARCEL SVC INC CL B	13,891	19,246
UNITED TECHNOLOGIES CORP	21,466	48,035
VERIZON COMMUNICATIONS CO	29,355	36,976
VIACOM NEW CL B	10,379	10,290
WALGREEN CO	10,667	25,547
WALMART STORES INC	24,238	30,650
WELLS FARGO & CO	17,264	27,180

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T	28,691	34,410
ILLINOIS TOOL WORKS INC	18,372	37,072
MERCK & CO INC NEW	29,184	42,256
PHILLIPS 66		
ISHARES RUSSELL MIDCAP	20,918	34,330
NOVARTIS	29,185	43,020
ROYAL BANK OF CANADA	23,847	21,432
E M C CORP MASS	27,560	25,680
TORONTO DOMINION BANK	20,991	19,585

TY 2015 Investments Government Obligations Schedule

Name: BERT SANTORA CHARITABLE TRUST

EIN: 26-6094914

**US Government Securities - End of
Year Book Value:**

123,656

**US Government Securities - End of
Year Fair Market Value:**

124,101

**State & Local Government
Securities - End of Year Book
Value:**

224,002

**State & Local Government
Securities - End of Year Fair
Market Value:**

237,929

TY 2015 Investments - Other Schedule**Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
GNMA POOL #603320 5.5% 12/15/1	AT COST	3,963	4,048
GNMA POOL #604956 5% 1/15/19	AT COST	5,533	5,844
GNMA POOL #4021 5.5% 9/20/22	AT COST	1,323	1,355
GNMA POOL #004177 5% 7/20/23	AT COST	2,769	2,991
DODGE & COX INT'L STOCK FD	AT COST	50,000	43,553
VANGUARD INFL PROTECTED SEC	AT COST	50,000	47,946
LOOMIS SAYLES BOND INSTL FD	AT COST	50,000	44,300
VANGUARD SHORT-TERM BOND ETF	AT COST	24,246	23,871
VANGUARD SHORT-TERM CORP BOND	AT COST	23,533	23,697
METROPOLITAN WEST TOTAL RETURN	AT COST	50,000	48,626

TY 2015 Other Expenses Schedule

Name: BERT SANTORA CHARITABLE TRUST

EIN: 26-6094914

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER NON-ALLOCABLE EXPENSE -	15	0		15
OTHER NON-ALLOCABLE EXPENSE -	250	0		250

TY 2015 Taxes Schedule**Name:** BERT SANTORA CHARITABLE TRUST**EIN:** 26-6094914

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	287	0		287
FEDERAL TAX PAYMENT - PRIOR YE	1,292	0		1,292
FEDERAL ESTIMATES - INCOME	646	0		646
FEDERAL ESTIMATES - PRINCIPAL	646	0		646
FOREIGN TAXES ON QUALIFIED FOR	72	0		72