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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 separate instructions is at www.irs.gov/form990pf

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning

, 2015, and ending

, 20

Name of foundation **STERLING INSURANCE COMPANY FOUNDATION C/O
COMMUNITY BANK NA 008132**

A Employer identification number

46-7199984

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

Room/suite

B Telephone number (see instructions)

5 FORD AVE

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

ONEONTA, NY 13820

G Check all that apply:

Initial return

Final return

Address change

Initial return of a former public charity

Amended return

Name change

H Check type of organization:

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

I Fair market value of all assets at

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

16) \$ 695,687.

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

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

C If exemption application is
pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the
85% test, check here and attach
computation ☐E If private foundation status was terminated
under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination
under section 507(b)(1)(B), check here ☐**Part I Analysis of Revenue and Expenses** (The
total of amounts in columns (b), (c), and (d)
may not necessarily equal the amounts in
column (a) (see instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue				
1 Contributions, gifts, grants, etc., received (attach schedule)	200,000.			
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B.				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	10,793.	10,793.		STMT 1
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	11,211.			
b Gross sales price for all assets on line 6a 60,767.				
7 Capital gain net income (from Part IV, line 2)		11,211.		
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	222,004.	22,004.		
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc.	2,382.	2,382.		
14 Other employee salaries and wages		NONE	NONE	
15 Pension plans, employee benefits		NONE	NONE	
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule)				
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions)	57.			57.
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings		NONE	NONE	
22 Printing and publications		NONE	NONE	
23 Other expenses (attach schedule)				
24 Total operating and administrative expenses. Add lines 13 through 23.	2,439.	2,382.	NONE	57.
25 Contributions, gifts, grants paid	59,085.			59,085.
26 Total expenses and disbursements Add lines 24 and 25	61,524.	2,382.	NONE	59,142.
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	160,480.			
b Net investment income (if negative, enter -0-)		19,622.		
c Adjusted net income (if negative, enter -0-)				

JSA For Paperwork Reduction Act Notice, see instructions.

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
				(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing		255.	100,236.	100,236.
	2	Savings and temporary cash investments		89,173.	112,748.	112,748.
	3	Accounts receivable <input type="checkbox"/>				
		Less: allowance for doubtful accounts <input type="checkbox"/>				
	4	Pledges receivable <input type="checkbox"/>				
		Less: allowance for doubtful accounts <input type="checkbox"/>				
	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) <input type="checkbox"/>				
		Less: allowance for doubtful accounts <input type="checkbox"/>	NONE			
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U S and state government obligations (attach schedule)	STMT 4	124,866.	149,804.	149,725.
	b	Investments - corporate stock (attach schedule)	STMT 5	190,271.	170,922.	189,220.
	c	Investments - corporate bonds (attach schedule)	STMT 6	24,232.	24,232.	24,797.
	11	Investments - land, buildings, and equipment basis <input type="checkbox"/>				
	Less: accumulated depreciation <input type="checkbox"/> (attach schedule)					
12	Investments - mortgage loans					
13	Investments - other (attach schedule)	STMT 7	104,773.	136,108.	118,961.	
14	Land, buildings, and equipment basis <input type="checkbox"/>					
	Less: accumulated depreciation <input type="checkbox"/> (attach schedule)					
15	Other assets (describe <input type="checkbox"/>)					
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		533,570.	694,050.	695,687.	
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 <input type="checkbox"/>)				
23	Total liabilities (add lines 17 through 22)			NONE		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds		533,570.	694,050.	
	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)		533,570.	694,050.		
31	Total liabilities and net assets/fund balances (see instructions)		533,570.	694,050.		

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	533,570.
2	Enter amount from Part I, line 27a	2	160,480.
3	Other increases not included in line 2 (itemize) <input type="checkbox"/>	3	
4	Add lines 1, 2, and 3	4	694,050.
5	Decreases not included in line 2 (itemize) <input type="checkbox"/>	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	694,050.

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Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 60,767.		49,556.	11,211.		
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			11,211.		
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	11,211.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8			3		

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☒ Yes ☐ No

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014			
2013			
2012			
2011			
2010			
2 Total of line 1, column (d)			2
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
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4
5 Multiply line 4 by line 3			5
6 Enter 1% of net investment income (1% of Part I, line 27b)			6
7 Add lines 5 and 6			7
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions			8

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

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)		
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	392.
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	392.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	392.
6 Credits/Payments:		
a 2015 estimated tax payments and 2014 overpayment credited to 2015 6a		
b Exempt foreign organizations - tax withheld at source 6b		NONE
c Tax paid with application for extension of time to file (Form 8868) 6c		NONE
d Backup withholding erroneously withheld 6d		
7 Total credits and payments. Add lines 6a through 6d	7	NONE
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	392.
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 2016 estimated tax <input type="checkbox"/> NONE Refunded <input type="checkbox"/> 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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> NY		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses STMT 8.	X	

Part VII Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions).		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address \triangleright N/A	X	
14 The books are in care of \triangleright Community Bank N.A. Telephone no. \triangleright (607) 433-4131 Located at \triangleright 5 FORD AVE, ONEONTA, NY ZIP+4 \triangleright 13820		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here \triangleright <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year. \triangleright 15		
16 At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country \triangleright		X

Part VIII Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies

	Yes	No
1a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here \triangleright		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)).		
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? If "Yes," list the years \triangleright	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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.)		X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here \triangleright		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015)		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?		X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ **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** X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ **7b****Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Community Bank NA 5 Ford Ave, Oneonta, NY 13820	Trustee 1	2,382.	-0-	-0-

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

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

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

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Part 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		NONE
Total number of others receiving over \$50,000 for professional services		NONE

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 PROVIDE FUNDS TO ASSIST CHARITABLE ORGANIZATIONS	
	59,085.
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

Amount

1 NONE	
2	
All other program-related investments. See instructions.	
3 NONE	
Total. Add lines 1 through 3	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	480,361.
b	Average of monthly cash balances	1b	63,998.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	544,359.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	544,359.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	8,165.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	536,194.
6	Minimum investment return. Enter 5% of line 5	6	26,810.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	26,810.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	392.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	392.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	26,418.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	26,418.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	26,418.

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	59,142.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	59,142.
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	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	59,142.

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				26,418.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			NONE	
b Total for prior years 20 <u>13</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2015:				
a From 2010	NONE			
b From 2011	NONE			
c From 2012	NONE			
d From 2013	NONE			
e From 2014	11,055.			
f Total of lines 3a through e	11,055.			
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ <u>59,142.</u>				
a Applied to 2014, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2015 distributable amount.				26,418.
e Remaining amount distributed out of corpus.	32,724.			
5 Excess distributions carryover applied to 2015. (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	43,779.			
b Prior years' undistributed income Subtract line 4b from line 2b.		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016.				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	43,779.			
10 Analysis of line 9:				
a Excess from 2011	NONE			
b Excess from 2012	NONE			
c Excess from 2013	NONE			
d Excess from 2014	11,055.			
e Excess from 2015	32,724.			

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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(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 foundation had \$5,000 or more in assets at any time during the year - see instructions.)**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2).)

N/A

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

N/A

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

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

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

N/A

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

N/A

c Any submission deadlines.

N/A

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

N/A

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
SEE STATEMENT 23				59,085.
Total			3a	59,085.
b Approved for future payment				
Total			3b	

16

Schedule of Contributors

OMB No 1545-0047

2015

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

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

Name of the organization

Employer identification number

STERLING INSURANCE COMPANY FOUNDATION C/O

46-7199984

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

☐ 501(c)() (enter number) organization

☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

☐ 527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation

☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation

☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3 % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization STERLING INSURANCE COMPANY FOUNDATION C/O	Employer identification number 46-7199984
--	---

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	STERLING INSURANCE COMPANY 182 BARNERVILLE RD PO BOX 9 COBLESKILL, NY 12043-0009	\$ 200,000.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions.)

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
AT&T INC	893.	893.
ABBVIE INC	555.	555.
APPLE INC NOTE 1.000% 05/03/18	250.	250.
DAILY CASH MGMT FND	27.	27.
C H ROBINSON WORLDWIDE INC	308.	308.
CHEVRONTXACO CORP COM	743.	743.
CHUBB CORP	385.	385.
CISCO SYSTEMS COM STK	389.	389.
THE COCA COLA COMPANY COMMON STOCK	528.	528.
DODGE & COX INTL STOCK FD	505.	505.
EXXON MOBIL CORP COM	576.	576.
GENERAL ELEC CO COM	460.	460.
GENERAL MLS INC COM	475.	475.
INTEL CORP COM	480.	480.
ISHARES RUSSELL MIDCAP VALUE	225.	225.
LOOMIS SAYLES BOND INSTL	752.	752.
MERCK & COMPANY INC	90.	90.
PFIZER INC COM	331.	331.
T ROWE PRICE DIVERS SC GRWTH	47.	47.
ROYCE PENN MUTUAL FUND INV	80.	80.
SECTOR SPDR TR SBI INT-TECH	80.	80.
FL TAMPA BAY WSA REV 1.362% 10/01/18	126.	126.
UNITED STATES TREASURY NOTE 0.625% 12/15	156.	156.
UNITED STATES TREASURY 1.50% 02/28/19	375.	375.
UNITED STATES TREASURY NOTE 0.750% 06/30	188.	188.
UNITED STATES TREASURY NOTE 0.250% 05/15	63.	63.
UNITED STATES TREASURY NOTE 1.000% 5/31/	247.	247.
VANGUARD MORGAN GROWTH ADM	41.	41.
VANGUARD FIXED INCOME SECS INFL PROT ADM	42.	42.
VANGUARD MSCI EMERGING MARKETS ETF	236.	236.
VANGUARD SHORT TERM CORP BOND ETF	475.	475.
VERIZON COMMUNICATIONS COM	665.	665.

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
TOTAL	10,793.	10,793.
	=====	=====

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	CHARITABLE PURPOSES -----
FOREIGN TAXES ON QUALIFIED FOR	43.	43.
FOREIGN TAXES ON NONQUALIFIED	14.	14.
TOTALS	57.	57.
	=====	=====

STERLING INSURANCE COMPANY FOUNDATION C/O
 FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS
 =====

46-7199984

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ----
US TSY .625% 12/15/16	25,000.	24,961.
US TSY 1.5% 02/28/19	25,000.	25,079.
US TSY .75% 06/30/17	24,935.	24,922.
US TSY .25% 05/15/16	24,939.	24,983.
US TSY 1.00% 05/31/18	24,992.	24,872.
FL TAMPA BAY WSA REV 1.362% 10	24,938.	24,908.
	-----	-----
TOTALS	149,804.	149,725.
	=====	=====

STERLING INSURANCE COMPANY FOUNDATION C/O

46-7199984

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

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ----
AT&T	12,834.	13,764.
ABBVIE INC	9,583.	11,848.
C H ROBINSON WORLDWIDE INC	5,403.	6,202.
CHEVRON	16,447.	13,494.
CHUBB CORP	8,337.	13,264.
CISCO SYSTEMS INC	8,810.	10,862.
COCA COLA CO	15,055.	17,184.
EXXON MOBIL CORP	17,953.	15,590.
GENERAL ELECTRIC	12,282.	15,575.
GENERAL MILLS	9,459.	11,532.
INTEL CORP	11,821.	17,225.
PFIZER INC	8,773.	9,684.
VERIZON COMMUNICATIONS	13,958.	13,866.
MERCK & COMPANY	11,815.	10,564.
SPDR TECH SELECT SECTOR ETF	8,392.	8,566.
	-----	-----
TOTALS	170,922.	189,220.
	=====	=====

STERLING INSURANCE COMPANY FOUNDATION C/O

46-7199984

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

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV -----
APPLE INC 1% 05/03/18	24,232.	24,797.
	-----	-----
TOTALS	24,232.	24,797.
	=====	=====

STERLING INSURANCE COMPANY FOUNDATION C/O

46-7199984

FORM 990PF, PART II - OTHER INVESTMENTS
=====

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
-----	-----	-----	---
COLUMBIA ACORN FUND CL Z	C		
DODGE & COX INTL STOCK FD	C	25,000.	20,442.
ISHARES RUSSELL MIDCAP VALUE	C	14,723.	13,732.
LOOMIS SAYLES BOND INSTL	C	25,000.	21,018.
ROYCE PENN MUTUAL FUND INV	C	10,000.	6,823.
VANGUARD FIXED INCOME SECS INF	C	5,000.	4,785.
VANGUARD MSCI EMERGING MARKETS	C	8,335.	6,542.
VANGUARD SHORT TERM CORP BOND	C	24,050.	23,697.
T ROWE PRICE DIVERS SC GRWTH	C	19,000.	17,377.
VANGUARD MORGAN GROWTH ADM	C	5,000.	4,545.
		-----	-----
TOTALS		136,108.	118,961.
		=====	=====

FORM 990PF, PART VII-A - NEW SUBSTANTIAL CONTRIBUTORS

=====

NAME AND ADDRESS

STERLING INSURANCE COMPANY
182 BARNERVILLE RD PO BOX 9
COBLESKILL, NY 12043-0009

RECIPIENT NAME:
COBLESKILL PARTNERSHIP INC
ADDRESS:
PO BOX
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
ARTS IN THE PARK CONCERT SERIES
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:
IROQUOIS INDIAN MUSEUM
ADDRESS:
PO BOX 7, 324 CAVERNS ROAD
HOWES CAVE, NY 12092
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
SUPPORT FOR THE MUSEUM
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 1,800.

RECIPIENT NAME:
ANIMAL SHELTER OF SCHOHARIE
COUNTY
ADDRESS:
PO BOX 40
HOWES CAVE, NY 12092
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
ANIMAL CARE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 550.

RECIPIENT NAME:
CATSKILL AREA HOSPICE & PALLIATIVE CARE
ADDRESS:
ONE BIRCHWOOD DRIVE
ONEONTA, NY 13820
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 1,800.

RECIPIENT NAME:
AMERICAN DIABETES ASSOCIATION
ADDRESS:
1701 N BEAUREGARD STREET
ALEXANDRIA, VA 22311
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 50.

RECIPIENT NAME:
COBLESKILL UMC FOOD PANTRY
ADDRESS:
107 CHAPEL STREET, SUITE 1
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
COMMUNITY SUPPORT
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 130.

RECIPIENT NAME:
MARATHON FOR A BETTER LIFE
ADDRESS:
PO BOX 268
WARNERVILLE, NY 12187
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 645.

RECIPIENT NAME:
RICHMONDVILLE FIRE DEPARTMENT
ADDRESS:
288 MAIN STREET
RICHMONDVILLE, NY 12149
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 25.

RECIPIENT NAME:
RICHMONDVILLE VOLUNTEER EMERGENCY SQUAD
ADDRESS:
PO BOX 11
RICHMONDVILLE, NY 12149
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 25.

RECIPIENT NAME:
SUNY COBLESKILL FOUNDATION
ADDRESS:
106 SUFFOLK CIRCLE
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
MATCHING GIFT TO HISERT ENDOWMENT FUND
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 2,725.

RECIPIENT NAME:
CRCS EDUCATIONAL FOUNDATION
ADDRESS:
155 WASHINGTON AVE
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 250.

RECIPIENT NAME:
WOUNDED WARRIOR PROJECT
ADDRESS:
4899 BETFORD RD SUITE 300
JACKSONVILLE, FL 32256-6033
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 150.

RECIPIENT NAME:
LANDIS ARBORETUM
ADDRESS:
PO BOX 186, LAPE ROAD
ESPERANCE, NY 12066
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
FUNDRAISER AT GRAPEVINE FARMS
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:
LITERACY NEW YORK
ADDRESS:
PO BOX 852
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
SUPPORT FOR THE HERO FUND AMERICA
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:
WMHT EDUCATIONAL TELECOMMUNICATIONS
ADDRESS:
4 GLOBAL VIEW
TROY, NY 12180
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 350.

RECIPIENT NAME:
CORNELL COOPERATIVE EXTENSION
ADDRESS:
173 SOUTH GRAND STREET
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
SUPPORT 4-H EARN AN ANIMAL PROGRAM
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 350.

RECIPIENT NAME:
NEW YORK INSURANCE SCHOLARSHIP
FOUNDATION
ADDRESS:
130 WASHINGTON AVENUE
ALBANY, NY 12210
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:
REGIONAL FOOD BANK OF NENY
ADDRESS:
965 ALBANY-SHAKER ROAD
LATHAM, NY 12110
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 200.

RECIPIENT NAME:
SCHOHARIE COUNTY ARC
ADDRESS:
PO BOX 307
SCHOHARIE, NY 12157
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 2,965.

RECIPIENT NAME:
CATHOLIC CHARITIES OF DELAWARE & OTSEGO
COUNTIES
ADDRESS:
489 WEST MAIN ST
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:
AYERS MEMORIAL ANIMAL SHELTER
ADDRESS:
133 HILLTOP ROAD
SPRAKERS, NY 12166
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
ANIMAL CARE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 250.

RECIPIENT NAME:
WAMC NORTHEAST PUBLIC RADIO
ADDRESS:
318 CENTRAL AVE
ALBANY, NC 12206
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 200.

RECIPIENT NAME:
ALBANY HOUSING COALITION
ADDRESS:
278 CLINTON AVE
ALBANY, NY 12210
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 120.

RECIPIENT NAME:
COBLESKILL REGIONAL HOSPITAL
ADDRESS:
178 GRANDVIEW DRIVE
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 350.

RECIPIENT NAME:
FRIENDS OF THE FOURTH
ADDRESS:
PO BOX 10
COBLESKILL, NY
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 275.

RECIPIENT NAME:
SCHOHARIE COUNTY CHILD DEVELOPMENT
COUNCIL
ADDRESS:
11 LARK STREET
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 1,500.

RECIPIENT NAME:
THE JOSHUA PROJECT
ADDRESS:
111 WELLS AVE PO BOX 311
MIDDLEBURGH, NY 12122
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 400.

RECIPIENT NAME:
BSA TROOP 15
ADDRESS:
280 GARDNERSVILLE ROAD
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 50.

RECIPIENT NAME:
SCHOHARIE EPTSO
ADDRESS:
C/O CHRISTINE MCCUE, ESQ
CENTRAL BRIDGE, NC 12035
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 100.

RECIPIENT NAME:
LITTLE LAW'S BIG DREAMS
ADDRESS:
868 MINERAL SPRINGS ROAD
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 125.

RECIPIENT NAME:
SCHOHARIE AREA LONG TERM RECOVERY
ADDRESS:
258 MAIN STREET PO BOX 777
SCHOHARIE, NY 12157
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:
EXCHANGE CLUB OF COBLESKILL
ADDRESS:
4949 STATE ROUTE 145
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 250.

RECIPIENT NAME:
RONALD MCDONALD HOUSE
ADDRESS:
139 SOUTH LAKE AVE
ALBANY, NY 12208
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 250.

RECIPIENT NAME:
FAM "FUND" RUN/WALK
ADDRESS:
PO BOX 399
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:
PALMYRA COMMUNITY CENTER
ADDRESS:
PO BOX 404
PALMYRA, NY 14522
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 100.

RECIPIENT NAME:
SCCASA
ADDRESS:
349 MINERAL SPRINGS ROAD
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 250.

RECIPIENT NAME:
THE COMMUNITY LIBRARY
ADDRESS:
PO BOX 219 UNION STREET
COBLESKILL, NY 12043-0219
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:
SCHOHARIE COUNTY HISTORICAL SOCIETY
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:
COBLESKILL-RICHMONDVILLE EDUCATION
FOUNDATION
ADDRESS:
155 WASHINGTON AVENUE
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
EDUCATIONAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:
ROTARY CLUB OF COBLESKILL
ADDRESS:
PO BOX 69
COBLESKILL, NY 12043
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:
ZOMBIE RUN
MIDDLEBURGH LIBRARY
ADDRESS:
PO BOX 17
MIDDLEBURGH, NY 12122
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CHARITABLE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 100.

RECIPIENT NAME:
NORTH SHORE ANIMAL LEAGUE AMERICA
ADDRESS:
16 LEWYT STREET
PORT WASHINGTON, NY 11050
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
ANIMAL CARE
FOUNDATION STATUS OF RECIPIENT:
NC
AMOUNT OF GRANT PAID 150.

RECIPIENT NAME:
FRIENDS OF BASSETT
ADDRESS:
ONE ATWELL ROAD
COOPERSTOWN, NY 13326
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
MATCHING CONTRIBUTION FOR EMERGENCY ROOM
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID 25,100.

TOTAL GRANTS PAID: 59,085.
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