Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do not enter social security numbers on this form as it may be made public.

▶ Information about Form 990-PF and its separate instructions is at *www.irs.gov/form990pf.*

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning , and ending

Name of foundation
THE WILLIAM B ANDERSON & JULIET J ANDERSON ROSCH CHARITABLE FOUNDATION

A Employer identification number: 81-6117173

Number and street (or P O box number if mail is not delivered to street address): PO BOX 116 | Room/suite:

B Telephone number: 716-386-7801

City or town, state or province, country, and ZIP or foreign postal code: JAMESTOWN, NY 14702

C If exemption application is pending, check here ▶ ☐

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

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

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

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

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶$ 7,258,647.

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

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

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

	Line	(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			N/A	
	2 Check ▶ ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	118,422.	118,422.		Statement 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	9,035.			
	b Gross sales price for all assets on line 6a 3,483,239.				
	7 Capital gain net income (from Part IV, line 2)		9,035.		
	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)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	127,457.	127,457.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	17,864.	14,615.		3,249.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees Stmt 2	1,500.	1,500.		0.
	c Other professional fees Stmt 3	40,943.	40,943.		0.
	17 Interest				
	18 Taxes Stmt 4	30,979.	30,979.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses Stmt 5	7,179.	6,918.		261.
	24 **Total operating and administrative expenses** Add lines 13 through 23	98,465.	94,955.		3,510.
	25 Contributions, gifts, grants paid	375,000.			375,000.
	26 **Total expenses and disbursements.** Add lines 24 and 25	473,465.	94,955.		378,510.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-346,008.			
	b **Net investment income** (if negative, enter -0-)		32,502.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	688,392.	116,341.	116,341.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations Stmt 6	1,001,464.	1,513,538.	1,500,731.
	b Investments - corporate stock Stmt 7	2,991,256.	2,787,804.	2,992,303.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other Stmt 8	2,973,313.	2,890,541.	2,649,272.
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers - see the instructions. Also, see page 1, item I)	7,654,425.	7,308,224.	7,258,647.
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			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☐ 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 ▶ [X] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	5,232,077.	5,232,077.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	2,422,348.	2,076,147.	
	30 **Total net assets or fund balances**	7,654,425.	7,308,224.	
	31 **Total liabilities and net assets/fund balances**	7,654,425.	7,308,224.	

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	7,654,425.
2	Enter amount from Part I, line 27a	2	-346,008.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	7,308,417.
5	Decreases not included in line 2 (itemize) ▶ NET COST BASIS ADJUSTMENT	5	193.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	7,308,224.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a	SEE SCHEDULE ATTACHED	P		
b	SEE SCHEDULE ATTACHED	P		
c	Capital Gains Dividends			
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	1,739,599.		1,769,982.	-30,383.
b	1,696,413.		1,704,222.	-7,809.
c	47,227.			47,227.
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				-30,383.
b				-7,809.
c				47,227.
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	9,035.
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). If (loss), enter -0- in Part I, line 8	3	N/A

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

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2014	348,236.	7,911,941.	.044014
2013	302,981.	7,400,903.	.040938
2012	337,080.	6,860,518.	.049133
2011	327,895.	6,659,091.	.049240
2010	253,057.	6,114,188.	.041388

2	Total of line 1, column (d)	2	.224713
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	.044943
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	7,575,337.
5	Multiply line 4 by line 3	5	340,458.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	325.
7	Add lines 5 and 6	7	340,783.
8	Enter qualifying distributions from Part XII, line 4	8	378,510.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

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

1a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ (attach copy of letter if necessary-see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ [X] and enter 1% of Part I, line 27b		1	325.
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	0.
3 Add lines 1 and 2		3	325.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 **Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	325.
6 Credits/Payments:			
a 2015 estimated tax payments and 2014 overpayment credited to 2015	6a 19,600.		
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	19,600.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	19,275.
11 Enter the amount of line 10 to be: **Credited to 2016 estimated tax** ▶ 325. **Refunded** ▶		11	18,950.

Part VII-A Statements Regarding Activities

		Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)?	1b		X
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ 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*	8b	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

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

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

Website address ▶ N/A

14 The books are in care of ▶ WILLIAMS TAX SERVICES INC Telephone no. ▶ 585-388-0094
Located at ▶ 481 PENBROOKE DRIVE, SUITE 1, PENFIELD, NY ZIP+4 ▶ 14526

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 N/A

			Yes	No
16	At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶			

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

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
1a	During the year did the foundation (either directly or indirectly):			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ 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)? N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a	At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? ☐ Yes ☒ No			
	If "Yes," list the years ▶ ________, ________, ________, ________			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions.) N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ________, ________, ________, ________			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.)* N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b		X

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)? N/A — 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? N/A ☐ 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: 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? N/A — 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.

(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
EDITH T BENSINK PO BOX 116 JAMESTOWN, NY 14702	TRUSTEE/MBR ADV GRANT COMM 5.00	16,364.	0.	0.
PATRICIA BERG PO BOX 116 JAMESTOWN, NY 14702	MBR ADV GRANT COMM 5.00	1,500.	0.	0.

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

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

Total number of other employees paid over $50,000 ▶ 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. 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 ▶ 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 N/A	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions. 3	
Total. Add lines 1 through 3 ▶	0.

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	7,377,658.
b	Average of monthly cash balances	1b	313,039.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	7,690,697.
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	7,690,697.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	115,360.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	7,575,337.
6	**Minimum investment return.** Enter 5% of line 5	6	378,767.

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	378,767.
2a	Tax on investment income for 2015 from Part VI, line 5 — 2a: 325.		
b	Income tax for 2015. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	325.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	378,442.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	378,442.
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	378,442.

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	378,510.
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	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	378,510.
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	5	325.
6	**Adjusted qualifying distributions** Subtract line 5 from line 4	6	378,185.

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				378,442.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			58,560.	
b Total for prior years: ____, ____, ____		0.		
3 Excess distributions carryover, if any, to 2015:				
a From 2010				
b From 2011				
c From 2012				
d From 2013				
e From 2014				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2015 from Part XII, line 4: ▶ $ 378,510.				
a Applied to 2014, but not more than line 2a			58,560.	
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				319,950.
e Remaining amount distributed out of corpus	0.			
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	0.			
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 instr.			0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				58,492.
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	0.			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2011				
b Excess from 2012				
c Excess from 2013				
d Excess from 2014				
e Excess from 2015				

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

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

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

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

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

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
AMERICAN RED CROSS 786 DELAWARE AVE BUFFALO, NY 14209	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	19,750.
CHAUTAUQUA COUNTY BLIND ASSOCIATION 510 WEST 5TH ST JAMESTOWN, NY 14701	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	20,000.
CHAUTAUQUA REGION COMM FOUNDATION FOR FALCONER LIBRARY 418 SPRING ST JAMESTOWN, NY 14701	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	16,000.
FIRST COVENANT CHURCH 520 SPRING ST JAMESTOWN, NY 14701	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	20,000.
LUTHERAN SOCIAL SERVICES 715 FALCONER ST JAMESTOWN, NY 14701	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	262,500.
Total	See continuation sheet(s)		▶ 3a	375,000.
b Approved for future payment				
None				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	(b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	(d) Amount	(e) Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities					118,422.
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					9,035.
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)		0.		0.	127,457.

13 **Total.** Add line 12, columns (b), (d), and (e) 13 127,457.

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

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).
4	DIVIDEND AND INTEREST INCOME IS EARNED FOR SOLE PURPOSE OF MAKING
	DISTRIBUTIONS TO OR FOR THE USE OF THOSE EXEMPT ORGANIZATIONS
	U/P IRC SECTION 501(C)(3).
8	SECURITY SALES AND CAPITAL GAIN DIVIDENDS AS PER ABOVE

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

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

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
N/A		

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

Edith J. Bensink | 5/10/16 | TRUSTEE

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	PTIN
CHARLES WILLIAMS, EA, ATP	[signature]	5-3-16		P00071878
Firm's name ▶ WILLIAMS TAX SERVICES INC			Firm's EIN ▶ 16-1387216	
Firm's address ▶ 481 PENBROOKE DRIVE PENFIELD, NY 14526			Phone no. 585-388-0094	

Form **990-PF** (2015)

523622 11-24-15

THE WILLIAM B ANDERSON & JULIET J ANDERSON ROSCH CHARITABLE FOUNDATION 81-6117173

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
SALVATION ARMY 585 FAIRMOUNT AVE JAMESTOWN, NY 14701	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	12,250.
UNION GOSPEL MISSION INC 7 WEST 1ST ST JAMESTOWN, NY 14701	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	12,250.
WESTERN NY CANCER COALITION HOPE LODGE BUFFALO 197 SUMMER ST BUFFALO, NY 14222	NONE	PC	TO SUPPORT WORK OF ORGANIZATION	12,250.
Total from continuation sheets				36,750.

Form 990-PF Dividends and Interest from Securities Statement 1

Source	Gross Amount	Capital Gains Dividends	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
CHARLES SCHWAB & CO	165,606.	47,227.	118,379.	118,379.	
NORTHWEST SAVINGS BANK	43.	0.	43.	43.	
To Part I, line 4	165,649.	47,227.	118,422.	118,422.	

Form 990-PF Accounting Fees Statement 2

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ACCOUNTING SVCS	1,500.	1,500.		0.
To Form 990-PF, Pg 1, ln 16b	1,500.	1,500.		0.

Form 990-PF Other Professional Fees Statement 3

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
INVESTMNT MGMT FEES	40,943.	40,943.		0.
To Form 990-PF, Pg 1, ln 16c	40,943.	40,943.		0.

Form 990-PF Taxes Statement 4

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
FOREIGN TAX WITHHELD	1,994.	1,994.		0.
FEDERAL ESTIMATED TAX	19,600.	19,600.		0.
FEDERAL EXCISE TAX	9,186.	9,186.		0.
FEDERAL PENALTY & INTEREST	199.	199.		0.
To Form 990-PF, Pg 1, ln 18	30,979.	30,979.		0.

Form 990-PF Other Expenses Statement 5

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ADR FEES	55.	55.		0.
NYS FILING FEE	250.	0.		250.
NOTICE PUBLICATION	11.	0.		11.
POSTAGE/PO BOX	106.	106.		0.
RENT	4,560.	4,560.		0.
INVESTMENT EXPENSES	1,506.	1,506.		0.
OFFICE RENTAL INSURANCE	317.	317.		0.
WIRE FEE	15.	15.		0.
OFFICE UTILITIES	359.	359.		0.
To Form 990-PF, Pg 1, ln 23	7,179.	6,918.		261.

Form 990-PF U.S. and State/City Government Obligations Statement 6

Description	U.S. Gov't	Other Gov't	Book Value	Fair Market Value
FIXED INCOME	X		1,513,538.	1,500,731.
MORTGAGE POOLS	X		0.	0.
Total U.S. Government Obligations			1,513,538.	1,500,731.
Total State and Municipal Government Obligations				
Total to Form 990-PF, Part II, line 10a			1,513,538.	1,500,731.

Form 990-PF	Corporate Stock	Statement 7

Description	Book Value	Fair Market Value
CORPORATE STOCK	2,787,804.	2,992,303.
Total to Form 990-PF, Part II, line 10b	2,787,804.	2,992,303.

Form 990-PF	Other Investments	Statement 8

Description	Valuation Method	Book Value	Fair Market Value
OTHER ASSETS	COST	50,649.	52,165.
MUTUAL FUNDS	COST	2,793,234.	2,550,449.
NORTHWEST SAVINGS BANK	COST	46,658.	46,658.
Total to Form 990-PF, Part II, line 13		2,890,541.	2,649,272.

charles SCHWAB

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2015

Investment Detail - Cash and Money Market Funds [Sweep]

Cash	Market Value
Cash	104.40
Total Cash	104.40

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield
SCH ADV CASH RESRV PREM: SWZXX	116,236.2400	1.0000	116,236.24	0.01%
Total Money Market Funds [Sweep]			116,236.24	
Total Cash & Money Market [Sweep]			116,340.64	

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

charles SCHWAB

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2015

Investment Detail - Fixed Income

U.S. Treasuries	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Adjusted Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
US TREASUR NT 1.5%05/20	**550,000.0000**	**99.1719**	**545,445.45**	**550,280.18**		**(4,834.73)** b	**8,250.00**
UST NOTE DUE 05/31/20	322,000.0000	99.9375	321,798.75	321,798.75	07/31/15	(2,465.23)	1.51%
CUSIP: 912828XE5	228,000.0000	100.2187	228,498.75	228,481.43	10/29/15	(2,369.50) b	1.45%
Cost Basis			*550,297.50*				***Accrued Interest: 721.31***
UST INFL IDX 0.125%01/22	**75,000.0000**	**96.9531**	**76,411.65**	**N/A**		**(825.61)**	**N/A**
INFL INDEX DUE 01/15/22	75,000.0000	102.9830	77,237.26	N/A	11/27/15	(825.61)	N/A
CUSIP: 912828SA9							
FACTOR=1.050840000							
UST INFL IDX 0.125%04/18	**71,000.0000**	**99.8281**	**72,926.32**	**N/A**		**(252.44)**	**N/A**
INFL INDEX DUE 04/15/18	71,000.0000	103.0686	73,178.76	N/A	11/27/15	(252.44)	N/A
CUSIP: 912828UX6							
FACTOR=1.028900000							
UST INFL IDX 0.625%02/43	**77,000.0000**	**84.4844**	**67,296.67**	**N/A**		**(2,346.52)**	**N/A**
INFL INDEX DUE 02/15/43	77,000.0000	90.4457	69,643.19	N/A	08/26/15	(2,346.52)	N/A
CUSIP: 912810RA8							
FACTOR=1.034490000							
UST INFL IDX 1.125%01/21	**65,000.0000**	**103.1719**	**72,913.54**	**N/A**		**(687.39)**	**N/A**
INFL INDEX DUE 01/15/21	65,000.0000	113.2322	73,600.93	N/A	11/27/15	(687.39)	N/A
CUSIP: 912828PP9							
FACTOR=1.087260000							
Total U.S. Treasuries	**838,000.0000**		**834,993.63**	**550,280.18**		**(8,948.69)** b	**8,250.00**
		Total Cost Basis:	*843,957.64*				

Total Accrued Interest for U.S. Treasuries: 721.31

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

DUPLICATE STATEMENT

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2015

Investment Detail - Fixed Income (continued)

Agency Securities	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Adjusted Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FREDDIE MAC 1%17	**135,000.0000**	**99.9327**	**134,909.15**	**135,612.54**		**(703.39)** b	**1,350.00**
DUE 06/29/17	135,000.0000	100.6815	135,920.03	135,612.54	03/27/15	(703.39) b	0.69%
CUSIP: 3137EADH9							
MOODY'S: Aaa S&P: AA+							***Accrued Interest: 7.50***
FREDDIE MAC 3.75%19	**130,000.0000**	**107.0663**	**139,186.19**	**138,546.63**		**639.56** b	**4,875.00**
DUE 03/27/19	130,000.0000	113.7160	147,830.80	138,546.63	04/11/12	639.56 b	1.65%
CUSIP: 3137EACA5							
MOODY'S: Aaa S&P: AA+							***Accrued Interest: 1,272.92***
FREDDIE MAC 0.875%18	**165,000.0000**	**99.2919**	**163,831.64**	**161,016.90**		**2,814.74**	**1,443.75**
DUE 03/07/18	165,000.0000	97.5860	161,016.90	161,016.90	12/30/13	2,814.74	1.47%
CUSIP: 3137EADP1							
MOODY'S: Aaa S&P: AA+							***Accrued Interest: 457.19***
Total Agency Securities	**430,000.0000**		**437,926.98**	**435,176.07**		**2,750.91**	**7,668.75**
		Total Cost Basis	444,767.73				

Total Accrued Interest for Agency Securities: 1,737.61

Mortgage Pools	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Adjusted Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FHLMC J24906 3%28	**175,000.0000**	**103.5508**	**108,888.91**	**N/A**		**665.55**	**N/A**
DUE 07/01/28	175,000.0000	102.9178	108,223.36	N/A	07/03/13	665.55	N/A
CUSIP: 31307DNX0							
FACTOR= .600886080							
REMAIN PRIN=$105,155.06							

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

charles SCHWAB

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2015

Investment Detail - Fixed Income (continued)

Mortgage Pools (continued)	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Adjusted Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FHLMC Q16717 3.5%43	**187,678.0000**	**103.1116**	**118,921.06**	**N/A**		**2,331.77**	**N/A**
DUE 03/01/43	187,678.0000	101.0898	116,589.29	N/A	07/03/13	2,331.77	N/A
CUSIP: 3132J74B5							
FACTOR= .614522620							
REMAIN PRIN=$115,332.38							
Total Mortgage Pools	362,678.0000		227,809.97	N/A		2,997.32	N/A
		Total Cost Basis	224,812.65				
Total Fixed Income	1,630,678.0000		1,500,730.58	985,456.25		(3,198.46)	15,918.75
		Total Cost Basis	1,513,538.02				

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

charles SCHWAB

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2015

Investment Detail - Equities

Equities	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
ALCOA INC	**7,800.0000**	**9.8700**	**76,986.00**		**(1,071.12)**	**1.21%**	**936.00**
SYMBOL: AA	4,740.0000	7.7748	36,852.78	06/26/13	9,931.02	918	Long-Term
	3,060.0000	13.4654	41,204.34	04/17/15	(11,002.14)	258	Short-Term
Cost Basis			*78,057.12*				
ALPHABET INC	**150.0000**	**778.0100**	**116,701.50**		**56,803.60**	**N/A**	**N/A**
CLASS A	90.0000	284.6965	25,622.69	06/05/12	44,398.21	1304	Long-Term
SYMBOL: GOOGL	60.0000	571.2535	34,275.21	04/24/15	12,405.39	251	Short-Term
Cost Basis			*59,897.90*				
ALPHABET INC	**160.0000**	**758.8800**	**121,420.80**		**61,761.44**	**N/A**	**N/A**
CLASS C	90.2470	283.0099	25,540.83	06/05/12	42,945.89	1304	Long-Term
SYMBOL: GOOG	69.7529	489.1341	34,118.53	01/12/15	18,815.56	353	Short-Term
Cost Basis			*59,659.36*				
AMBEV SA F	**13,990.0000**	**4.4600**	**62,395.40**		**(17,460.59)**	**3.20%**	**2,001.19**
ADR	5,510.0000	6.6788	36,800.32	01/27/14	(12,225.72)	703	Long-Term
1 ADR REPS 1 ORD SHS	8,480.0000	5.0773	43,055.67	09/03/15	(5,234.87)	119	Short-Term
SYMBOL: ABEV							
Cost Basis			*79,855.99*				***Accrued Dividend: 535.51***
AMC NETWORKS INC CL	**1,730.0000**	**74.6800**	**129,196.40**		**12,880.86**	**N/A**	**N/A**
CLASS A	740.0000	75.5428	55,901.74	03/03/14	(638.54)	668	Long-Term
SYMBOL: AMCX	990.0000	61.0240	60,413.80	06/06/14	13,519.40	573	Long-Term
Cost Basis			*116,315.54*				
ANHEUSER-BUSC INBEV ORDF	**760.0000**	**124.2735**	**94,447.86**		**27,375.29**	**N/A**	**N/A**
SYMBOL: AHBIF	760.0000	88.2533	67,072.57	07/03/13	27,375.29	911	Long-Term

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
APPLE INC	**1,060.0000**	**105.2600**	**111,575.60**		**(3,648.83)**	**1.97%**	**2,204.80**
SYMBOL: AAPL	430.0000	108.2230	46,535.92	08/25/15	(1,274.12)	128	Short-Term
	260.0000	107.2734	27,891.09	08/26/15	(523.49)	127	Short-Term
	370.0000	110.2632	40,797.42	10/14/15	(1,851.22)	78	Short-Term
Cost Basis			*115,224.43*				
CERNER CORP	**1,130.0000**	**60.1700**	**67,992.10**		**7,997.30**	**N/A**	**N/A**
SYMBOL: CERN	1,130.0000	53.0927	59,994.80	06/13/14	7,997.30	566	Long-Term
DIAGEO PLC ORD NEW F	**2,770.0000**	**27.3557**	**75,775.29**		**(2,356.46)**	**N/A**	**N/A**
SYMBOL: DGEAF	2,770.0000	28.2064	78,131.75	10/16/14	(2,356.46)	441	Long-Term
EBAY INC	**1,410.0000**	**27.4800**	**38,746.80**		**10,848.56**	**N/A**	**N/A**
SYMBOL: EBAY	1,340.0000	19.7819	26,507.78	08/30/13	10,315.42	853	Long-Term
	70.0000	19.8637	1,390.46	06/03/14	533.14	576	Long-Term
Cost Basis			*27,898.24*				
ELECTRONIC ARTS INC	**2,250.0000**	**68.7200**	**154,620.00**		**122,830.06**	**N/A**	**N/A**
SYMBOL: EA	750.0000	15.9407	11,955.54	04/09/12	39,584.46	1361	Long-Term
	540.0000	13.0947	7,071.18	06/05/12	30,037.62	1304	Long-Term
	960.0000	13.2950	12,763.22	10/19/12	53,207.98	1168	Long-Term
Cost Basis			*31,789.94*				
EXPRESS SCRIPTS HLDG	**620.0000**	**87.4100**	**54,194.20**		**7,552.54**	**N/A**	**N/A**
SYMBOL: ESRX	500.0000	75.3326	37,666.33	03/27/14	6,038.67	644	Long-Term
	80.0000	69.1296	5,530.37	06/30/14	1,462.43	549	Long-Term
	40.0000	86.1240	3,444.96	05/13/15	51.44	232	Short-Term
Cost Basis			*46,641.66*				
FLIR SYSTEMS INC	**1,300.0000**	**28.0700**	**36,491.00**		**1,121.97**	**1.56%**	**572.00**
SYMBOL: FLIR	1,300.0000	27.2069	35,369.03	09/28/15	1,121.97	94	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2015

Investment Detail - Equities (continued)

Equities (continued)	**Quantity** Units Purchased	**Market Price** Cost Per Share	**Market Value** Cost Basis	Acquired	**Unrealized Gain or (Loss)**	**Estimated Yield** Holding Days	**Estimated Annual Income** Holding Period
FLOWSERVE CORP	**890.0000**	**42.0800**	**37,451.20**		**(12,162.57)**	**1.71%**	**640.80**
SYMBOL: FLS	890.0000	55.7458	49,613.77	05/07/15	(12,162.57)	238	Short-Term
							Accrued Dividend: 160.20
INTUITIVE SURGICAL	**140.0000**	**546.1600**	**76,462.40**		**6,818.79**	**N/A**	**N/A**
SYMBOL: ISRG	140.0000	497.4543	69,643.61	09/22/15	6,818.79	100	Short-Term
JOHNSON & JOHNSON	**950.0000**	**102.7200**	**97,584.00**		**20,182.68**	**2.92%**	**2,850.00**
SYMBOL: JNJ	480.0000	69.3488	33,287.45	11/23/12	16,018.15	1133	Long-Term
	470.0000	93.8592	44,113.87	08/25/15	4,164.53	128	Short-Term
Cost Basis			*77,401.32*				
JUNIPER NETWORKS INC	**2,600.0000**	**27.6000**	**71,760.00**		**28,830.37**	**1.44%**	**1,040.00**
SYMBOL: JNPR	1,890.0000	16.7190	31,599.09	10/03/12	20,564.91	1184	Long-Term
	710.0000	15.9585	11,330.54	04/25/13	8,265.46	980	Long-Term
Cost Basis			*42,929.63*				
LIBERTY GLOBAL INC F	**1,400.0000**	**42.3600**	**59,304.00**		**(1,638.37)**	**N/A**	**N/A**
CLASS A	800.0000	39.1785	31,342.82	03/25/14	2,545.18	646	Long-Term
SYMBOL: LBTYA	600.0000	49.3325	29,599.55	08/28/15	(4,183.55)	125	Short-Term
Cost Basis			*60,942.37*				
LULULEMON ATHLETICA	**1,390.0000**	**52.4700**	**72,933.30**		**(9,755.93)**	**N/A**	**N/A**
SYMBOL: LULU	910.0000	66.2255	60,265.24	09/13/13	(12,517.54)	839	Long-Term
	480.0000	46.7166	22,423.99	01/27/14	2,761.61	703	Long-Term
Cost Basis			*82,689.23*				

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number **8112-7431**

Statement Period **December 1-31, 2015**

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
MASTERCARD INC	**1,330.0000**	**97.3600**	**129,488.80**		**17,551.91**	**0.65%**	**851.20**
CLASS A	460.0000	71.1020	32,706.95	04/25/14	12,078.65	615	Long-Term
SYMBOL: MA	60.0000	74.4978	4,469.87	05/06/14	1,371.73	604	Long-Term
	810.0000	92.2963	74,760.07	05/12/15	4,101.53	233	Short-Term
Cost Basis			*111,936.89*				
MONSANTO CO	**1,360.0000**	**98.5200**	**133,987.20**		**(25,106.34)**	**2.19%**	**2,937.60**
SYMBOL: MON	720.0000	116.0037	83,522.69	07/24/14	(12,588.29)	525	Long-Term
	640.0000	118.0794	75,570.85	03/06/15	(12,518.05)	300	Short-Term
Cost Basis			*159,093.54*				
PAYPAL HOLDINGS INCO	**1,980.0000**	**36.2000**	**71,676.00**		**9,919.57**	**N/A**	**N/A**
SYMBOL: PYPL	1,340.0000	30.5914	40,992.55	08/30/13	7,515.45	853	Long-Term
	70.0000	30.7178	2,150.25	06/03/14	383.75	576	Long-Term
	570.0000	32.6554	18,613.63	08/26/15	2,020.37	127	Short-Term
Cost Basis			*61,756.43*				
PRICELINE GROUP	**90.0000**	**1,274.9500**	**114,745.50**		**12,534.39**	**N/A**	**N/A**
SYMBOL: PCLN	50.0000	1,223.2338	61,161.69	06/10/14	2,585.81	569	Long-Term
	40.0000	1,026.2355	41,049.42	01/14/15	9,948.58	351	Short-Term
Cost Basis			*102,211.11*				
QUALCOMM INC	**1,750.0000**	**49.9850**	**87,473.75**		**(15,184.61)**	**3.84%**	**3,360.00**
SYMBOL: QCOM	1,190.0000	61.7728	73,509.68	08/12/15	(14,027.53)	141	Short-Term
	560.0000	52.0512	29,148.68	11/13/15	(1,157.08)	48	Short-Term
Cost Basis			*102,658.36*				

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2015

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
RANGE RESOURCES CORP	**2,610.0000**	**24.6100**	**64,232.10**		**(50,936.86)**	**0.65%**	**417.60**
SYMBOL: RRC	210.0000	58.7562	12,338.82	05/30/12	(7,170.72)	1310	Long-Term
	290.0000	74.6167	21,638.86	08/13/14	(14,501.96)	505	Long-Term
	490.0000	46.0287	22,554.10	07/07/15	(10,495.20)	177	Short-Term
	1,620.0000	36.1957	58,637.18	09/09/15	(18,768.98)	113	Short-Term
Cost Basis			*115,168.96*				
REALOGY HOLDINGS CO	**1,100.0000**	**36.6700**	**40,337.00**		**(6,789.79)**	**N/A**	**N/A**
SYMBOL: RLGY	1,100.0000	42.8425	47,126.79	10/23/13	(6,789.79)	799	Long-Term
SCHLUMBERGER LTD F	**1,050.0000**	**69.7500**	**73,237.50**		**2,104.70**	**2.86%**	**2,100.00**
SYMBOL: SLB	1,050.0000	67.7455	71,132.80	04/09/12	2,104.70	1361	Long-Term
SINCLAIR BROADCST GP	**1,890.0000**	**32.5400**	**61,500.60**		**4,672.31**	**2.02%**	**1,247.40**
CLASS A	840.0000	31.7118	26,637.96	11/21/13	695.64	770	Long-Term
SYMBOL: SBGI	480.0000	29.4687	14,145.00	02/25/14	1,474.20	674	Long-Term
	570.0000	28.1497	16,045.33	10/23/14	2,502.47	434	Long-Term
Cost Basis			*56,828.29*				
TEGNA INC	**1,590.0000**	**25.5200**	**40,576.80**		**2,672.93**	**2.19%**	**890.40**
SYMBOL: TGNA	1,590.0000	23.8389	37,903.87	10/01/14	2,672.93	456	Long-Term
							Accrued Dividend: 222.60
TIME WARNER INC	**1,920.0000**	**64.6700**	**124,166.40**		**(19,041.96)**	**2.16%**	**2,688.00**
SYMBOL: TWX	1,180.0000	79.1956	93,450.91	01/28/15	(17,140.31)	337	Short-Term
	740.0000	67.2397	49,757.45	09/24/15	(1,901.65)	98	Short-Term
Cost Basis			*143,208.36*				

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2015

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
TRIBUNE MEDIA CO	**1,850.0000**	**33.8100**	**62,548.50**		**(32,237.76)**	**2.95%**	**1,850.00**
CLASS A	400.0000	58.4527	23,381.10	10/14/13	(9,857.10)	808	Long-Term
SYMBOL: TRCO	190.0000	60.4277	11,481.28	12/12/14	(5,057.38)	384	Long-Term
	820.0000	52.1613	42,772.33	07/08/15	(15,048.13)	176	Short-Term
	440.0000	38.9807	17,151.55	09/10/15	(2,275.15)	112	Short-Term
Cost Basis			*94,786.26*				
TRIPADVISOR INC	**730.0000**	**85.2500**	**62,232.50**		**(797.99)**	**N/A**	**N/A**
SYMBOL: TRIP	390.0000	98.8559	38,553.81	09/12/14	(5,306.31)	475	Long-Term
	340.0000	71.9902	24,476.68	11/21/14	4,508.32	405	Long-Term
Cost Basis			*63,030.49*				
UNILEVER PLC F	**1,360.0000**	**43.1200**	**58,643.20**		**16,303.84**	**3.18%**	**1,868.64**
ADR	1,360.0000	31.1318	42,339.36	06/05/12	16,303.84	1304	Long-Term
1 ADR REPS 1 ORD SHS							
SYMBOL: UL							
VERIFONE SYSTEMS INC	**1,820.0000**	**28.0200**	**50,996.40**		**3,185.12**	**N/A**	**N/A**
SYMBOL: PAY	760.0000	30.1546	22,917.50	10/25/12	(1,622.30)	1162	Long-Term
	660.0000	18.5215	12,224.23	02/25/13	6,268.97	1039	Long-Term
	400.0000	31.6738	12,669.55	08/12/15	(1,461.55)	141	Short-Term
Cost Basis			*47,811.28*				
VISA INC	**950.0000**	**77.5500**	**73,672.50**		**14,740.27**	**0.72%**	**532.00**
CLASS A	360.0000	50.1853	18,066.73	04/28/14	9,851.27	612	Long-Term
SYMBOL: V	590.0000	69.2635	40,865.50	05/11/15	4,889.00	234	Short-Term
Cost Basis			*58,932.23*				
WEATHERFORD INTL F	**4,970.0000**	**8.3900**	**41,698.30**		**(28,134.18)**	**N/A**	**N/A**
SYMBOL: WFT	4,970.0000	14.0508	69,832.48	04/09/12	(28,134.18)	1361	Long-Term

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

DUPLICATE STATEMENT

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2015

Investment Detail - Equities (continued)

Equities (continued)	**Quantity** Units Purchased	**Market Price** Cost Per Share	**Market Value** Cost Basis	Acquired	**Unrealized Gain or (Loss)**	**Estimated Yield** Holding Days	**Estimated Annual Income** Holding Period
YUM BRANDS INC	**900.0000**	**73.0500**	**65,745.00**		**(3,768.68)**	**2.51%**	**1,656.00**
SYMBOL: YUM	900.0000	77.2374	69,513.68	08/26/15	(3,768.68)	127	Short-Term
21ST CENT FOX	**2,920.0000**	**27.1600**	**79,307.20**		**(14,097.67)**	**1.10%**	**876.00**
CLASS A	2,920.0000	31.9879	93,404.87	08/15/13	(14,097.67)	868	Long-Term
SYMBOL: FOXA							
Total Equities	**74,670.0000**		**2,892,303.10**		**204,498.79**		**31,519.63**
		Total Cost Basis	2,787,804.31				

Total Accrued Dividend for Equities: 918.31

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Mutual Funds

Bond Funds	**Quantity**	**Market Price**	**Market Value**	**Average Cost Basis**	**Cost Basis**	**Unrealized Gain or (Loss)**
MANNING & NAPIER UNCONST ◊	148,922.1300	10.1200	1,507,091.96	10.95	1,630,725.71	(123,633.75)
BD SERIES S						
SYMBOL: EXCPX						
Total Bond Funds	**148,922.1300**		**1,507,091.96**		**1,630,725.71**	**(123,633.75)**

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2015

Investment Detail - Mutual Funds (continued)

Equity Funds	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
MANNING & NAPIER DYNAMIC ◊ OPPTY CL S SYMBOL: MDOSX	29,084.5530	8.9300	259,725.06	9.70	282,248.59	(22,523.53)
MANNING & NAPIER EMRG ◊ MKTS SERIES CL S SYMBOL: MNEMX	7,741.3970	8.2600	63,943.94	11.05	85,541.06	(21,597.12)
MANNING & NAPIER FOCUSED ◊ OPPTY SERIES S SYMBOL: MNFSX	26,672.4550	7.8400	209,112.05	9.67	257,861.82	(48,749.77)
MANNING & NAPIER INTL SERIES CL S SYMBOL: EXITX	30,472.1390	7.4300	226,407.99	8.04	245,023.88	(18,615.89)
MANNING & NAPIER REAL ◊ ESTATE SERIES S SYMBOL: MNREX	12,520.5950	14.1500	177,166.42	13.98	175,092.73	2,073.69
MANNING & NAPIER WORLD ◊ OPPTY A SYMBOL: EXWAX	15,805.2650	6.7700	107,001.64	7.39	116,740.65	(9,739.01)
Total Equity Funds	122,296.4040		1,043,357.10		1,162,508.73	(119,151.63)
Total Mutual Funds	271,218.5340		2,550,449.06		2,793,234.44	(242,785.38)

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2015

Investment Detail - Other Assets

Other Assets	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
WEYERHAEUSER CO	**1,740.0000**	**29.9800**	**52,165.20**		**1,516.16**	**4.13%**	**2,157.60**
REIT	1,740.0000	29.1086	50,649.04	04/08/14	1,516.16	632	Long-Term
SYMBOL: WY							
Total Other Assets	1,740.0000		52,165.20		1,516.16		2,157.60
		Total Cost Basis	50,649.04				

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

AFFIDAVIT OF PUBLICATION

LEGAL NOTICE
THE ANNUAL RETURN OF THE William B Anderson & Juliet J Anderson Rosch Charitable Foundation, for the taxable year ended December 31, 2015 is available for inspection during regular business hours by a citizen who requests it within 180 days hereof at its principal office, located at Williams Tax Services, Inc 481 Penbrooke Drive, Suite 1, Penfield, NY 14526 Telephone (585) 388-0094 Principal Manager(s) Edith T. Bensink, Trustee
Dated May 4, 2016
161836 5/6/2016

State of New York

County of Chautauqua

City of Jamestown

I, Denise A Arp, being duly sworn, deposes and says that

She is the Principal Clerk for Ogden Newspapers of New York, Inc.

The publisher of The Post-Journal, a daily newspaper published

in the City of Jamestown, Chautauqua County, State of New York,

and that a notice of which the annexed is a printed copy, was

Inserted and published in said newspaper on the following

Date: 05/06/2016

Signed: Denise A Arp

Denise A Arp Accounting Clerk
Signed before me this 6th day of May,2016

Shirley A Dillon Notary Public

SHIRLEY A. DILLON
Notary Public, State of New York
No. 01DI6093399
Qualified in Chautauqua County
Commission Expires June 2, 20 19

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 24, 2016

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099B as **"cost basis is reported to the IRS."** Report on Form 8949, Part I, with Box A checked.

Description OR Option Symbol		CUSIP Number	Quantity/Par	Date Acquired	Date Sold		Total Proceeds		(-)Cost Basis *Adjusted*		(+)Wash Sale Loss Disallowed *(-)Market Discount*		(=)Realized Gain or (Loss) *Adjusted*
AMAZON COM INC		023135106	180.00	04/07/14	03/25/15	$	67,975.75	$	57,647.90	$	0.00	$	10,327.85
Security Subtotal						**$**	**67,975.75**	**$**	**57,647.90**	**$**	**0.00**	**$**	**10,327.85**
APACHE CORP		037411105	80.00	11/03/14	06/18/15	$	4,608.55	$	6,207.64	$	0.00	$	(1,599.09)
Security Subtotal						**$**	**4,608.55**	**$**	**6,207.64**	**$**	**0.00**	**$**	**(1,599.09)**
APOLLO EDUCATION A	CLASS	037604105	370.00	03/09/15	04/10/15	$	6,357.01	$	9,940.64	$	0.00	$	(3,583.63)
Security Subtotal						**$**	**6,357.01**	**$**	**9,940.64**	**$**	**0.00**	**$**	**(3,583.63)**
CATAMARAN CORP MGR @ $61.50/SH	XXXCASH	148887102	1,220.00	07/10/14	04/01/15	$	72,676.14	$	52,974.88	$	0.00	$	19,701.26
Security Subtotal						**$**	**72,676.14**	**$**	**52,974.88**	**$**	**0.00**	**$**	**19,701.26**

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

003760 16/25

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 24, 2016

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return

Short-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099B as **"cost basis is reported to the IRS."** Report on Form 8949, Part I, with Box A checked

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
CERNER CORP	156782104	720.00	06/13/14	06/10/15 $	48,253.42 $	38,226.77 $	0.00 $	10,026.65
Security Subtotal				$	**48,253.42 $**	**38,226.77 $**	**0.00 $**	**10,026.65**
ELI LILLY & COMPANY	532457108	1,130.00	05/06/15	10/09/15 $	96,974.76 $	81,571.14 $	0.00 $	15,403.62
Security Subtotal				$	**96,974.76 $**	**81,571.14 $**	**0.00 $**	**15,403.62**
EXPRESS SCRIPTS HLDG	30219G108	160.00	03/27/14	01/13/15 $	13,440.70 $	12,053.23 $	0.00 $	1,387.47
EXPRESS SCRIPTS HLDG	30219G108	530.00	05/13/15	12/17/15 $	46,239.63 $	45,645.77 $	0.00 $	593.86
Security Subtotal				$	**59,680.33 $**	**57,699.00 $**	**0.00 $**	**1,981.33**
FANNIE MAE 0 5%16 DUE 03/30/16	3135G0VA8	248,000.00	11/25/14	05/06/15 $	247,990.08 $	248,779.53 $	0.00 $	(789.45)
					$	*248,520.28 $*	*0.00 $*	*(530.20)[b]*
Security Subtotal				$	**247,990.08 $**	**248,779.53 $**	**0.00 $**	**(789.45)**
					$	***248,520.28 $***	***0.00 $***	***(530.20)[b]***
FANNIE MAE 4.375XXX**MATURED**	31359MZC0	155,000.00	12/31/14	01/13/15 $	159,638.09 $	160,017.51 $	0.00 $	(379.42)
					$	*159,804.92 $*	*0.00 $*	*(166.83)[b]*
FANNIE MAE 4.375XXX**MATURED**	31359MZC0	185,000.00	12/31/14	05/01/15 $	188,265.12 $	190,988.64 $	0.00 $	(2,723.52)
					$	*188,415.13 $*	*0.00 $*	*(150.01)[b]*
FANNIE MAE 4.375XXX**MATURED**	31359MZC0	185,000.00	12/31/14	05/06/15 $	188,174.58 $	190,988.63 $	0.00 $	(2,814.05)
					$	*188,352.65 $*	*0.00 $*	*(178.07)[b]*
Security Subtotal				$	**536,077.79 $**	**541,994.78 $**	**0.00 $**	**(5,916.99)**
					$	***536,572.70 $***	***0.00 $***	***(494.91)[b]***

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

TAX YEAR 2015
YEAR-END SUMMARY

Date Prepared: March 24, 2016

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Short-Term Realized Gain or (Loss) (continued)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
FREDDIE MAC 1%17 DUE 06/29/17	3137EADH9	50,000.00	03/27/15	08/26/15	$50,274.45	$50,340.75	$0.00	$(66.30)
						$50,279.27	*$0.00*	*$(4.82)*[b]
Security Subtotal					**$50,274.45**	**$50,340.75**	**$0.00**	**$(66.30)**
						$50,279.27	***$0.00***	***$(4.82)***[b]
FREDDIE MAC 1.25%17 DUE 05/12/17	3137EADF3	245,000.00	04/16/15	08/26/15	$247,387.28	$248,398.52	$0.00	$(1,011.24)
						$247,809.81	*$0.00*	*$(422.53)*[b]
Security Subtotal					**$247,387.28**	**$248,398.52**	**$0.00**	**$(1,011.24)**
						$247,809.81	***$0.00***	***$(422.53)***[b]
GANNETT CO INC	36473H104	795.00	10/01/14	07/06/15	$9,330.00	$8,466.37	$0.00	$863.63
Security Subtotal					**$9,330.00**	**$8,466.37**	**$0.00**	**$863.63**
GENERAL ELECTRIC CO	369604103	1,380.00	09/24/14	05/11/15	$37,141.83	$35,749.24	$0.00	$1,392.59
Security Subtotal					**$37,141.83**	**$35,749.24**	**$0.00**	**$1,392.59**
GOOGLE INC XXXNAME CHANGE	38259P706	0.43	01/12/15	05/04/15	$244.55	$214.87	$0.00	$29.68
Security Subtotal					**$244.55**	**$214.87**	**$0.00**	**$29.68**
JOY GLOBAL INC	481165108	630.00	09/30/14	09/03/15	$11,464.36	$34,485.02	$0.00	$(23,020.66)
Security Subtotal					**$11,464.36**	**$34,485.02**	**$0.00**	**$(23,020.66)**
JUNIPER NETWORKS INC	48203R104	1,540.00	10/28/14	03/20/15	$36,563.18	$30,626.31	$0.00	$5,936.87
Security Subtotal					**$36,563.18**	**$30,626.31**	**$0.00**	**$5,936.87**

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W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

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Short-Term Realized Gain or (Loss) (continued)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
MANNING & NAPIER GLBL FIXED INCM CL S	56382P179	103.21	12/15/14	07/17/15 $	967.14 $	996.42 $	0.00 $	(29.28)
MANNING & NAPIER GLBL FIXED INCM CL S	56382P179	228.48	12/15/14	07/17/15 $	2,140.90 $	2,205.69 $	0.00 $	(64.79)
MANNING & NAPIER GLBL FIXED INCM CL S	56382P179	74.26	03/16/15	07/17/15 $	695.87 $	698.09 $	0.00 $	(2.22)
Security Subtotal				**$**	**3,803.91 $**	**3,900.20 $**	**0.00 $**	**(96.29)**
MANNING & NAPIER HIGH YIELD BD SERIES CL S	56382P583	256.93	12/15/14	07/16/15 $	2,618.21 $	2,533.42 $	0.00 $	84.79
MANNING & NAPIER HIGH YIELD BD SERIES CL S	56382P583	278.94	12/15/14	07/16/15 $	2,842.45 $	2,750.40 $	0.00 $	92.05
MANNING & NAPIER HIGH YIELD BD SERIES CL S	56382P583	394.13	12/15/14	07/16/15 $	4,016.20 $	3,886.14 $	0.00 $	130.06
MANNING & NAPIER HIGH YIELD BD SERIES CL S	56382P583	157.83	03/16/15	07/16/15 $	1,608.34 $	1,597.29 $	0.00 $	11.05
MANNING & NAPIER HIGH YIELD BD SERIES CL S	56382P583	228.02	06/15/15	07/16/15 $	2,323.60 $	2,323.60 $	0.00 $	0.00
Security Subtotal				**$**	**13,408.80 $**	**13,090.85 $**	**0.00 $**	**317.95**
MANNING & NAPIER INFL XXX LIQ	56382P575	22.15	12/15/14	05/11/15 $	241.19 $	229.25 $	0.00 $	11.94
MANNING & NAPIER INFL XXX LIQ	56382P575	64.83	12/15/14	05/11/15 $	705.95 $	671.02 $	0.00 $	34.93
MANNING & NAPIER INFL XXX LIQ	56382P575	281.35	12/15/14	05/11/15 $	3,063.64 $	2,912.05 $	0.00 $	151.59
MANNING & NAPIER INFL XXX LIQ	56382P575	13.25	05/05/15	05/11/15 $	144.31 $	144.33 $	0.00 $	(0.02)
MANNING & NAPIER INFL XXX LIQ	56382P575	58.26	05/05/15	05/11/15 $	634.44 $	634.51 $	0.00 $	(0.07)
Security Subtotal				**$**	**4,789.53 $**	**4,591.16 $**	**0.00 $**	**198.37**

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Short-Term Realized Gain or (Loss) (continued)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
MERCK & CO INC	58933Y105	1,430.00	04/29/15	10/20/15 $	73,057.70 $	85,480.91 $	0.00 $	(12,423.21)
Security Subtotal				**$**	**73,057.70 $**	**85,480.91 $**	**0.00 $**	**(12,423.21)**
PEABODY ENERGY CORP XXXREVERSE SPLIT	704549104	990.00	05/08/14	05/01/15 $	4,477.64 $	18,225.25 $	0.00 $	(13,747.61)
PEABODY ENERGY CORP XXXREVERSE SPLIT	704549104	2,450.00	09/18/14	05/01/15 $	11,081.02 $	32,573.82 $	0.00 $	(21,492.80)
PEABODY ENERGY CORP XXXREVERSE SPLIT	704549104	1,580.00	12/26/14	05/01/15 $	7,146.13 $	12,366.03 $	0.00 $	(5,219.90)
Security Subtotal				**$**	**22,704.79 $**	**63,165.10 $**	**0.00 $**	**(40,460.31)**
SANOFI SPOND FADR	80105N105	630.00	10/09/14	03/11/15 $	29,683.99 $	33,500.96 $	0.00 $	(3,816.97)
Security Subtotal				**$**	**29,683.99 $**	**33,500.96 $**	**0.00 $**	**(3,816.97)**
SLM CORPORATION	78442P106	4,980.00	01/26/15	11/11/15 $	33,237.43 $	46,403.62 $	0.00 $	(13,166.19)
Security Subtotal				**$**	**33,237.43 $**	**46,403.62 $**	**0.00 $**	**(13,166.19)**
VISA INC CLASS A	92826C839	330.00	05/11/15	11/06/15 $	25,913.64 $	22,856.97 $	0.00 $	3,056.67
Security Subtotal				**$**	**25,913.64 $**	**22,856.97 $**	**0.00 $**	**3,056.67**
Total Short-Term *(Cost basis is reported to the IRS)*				**$**	**1,739,599.27 $**	**1,776,313.13 $**	**0.00 $**	**(36,713.86)**
					$	***1,769,981.61 $***	***0.00 $***	***(30,382.34)[b]***
Total Short-Term				**$**	**1,739,599.27 $**	**1,776,313.13 $**	**0.00 $**	**(36,713.86)**
					$	***1,769,981.61 $***	***0.00 $***	***(30,382.34)[b]***

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charles SCHWAB

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TAX YEAR 2015
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Long-Term Realized Gain or (Loss)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
APACHE CORP	037411105	250.00	04/27/12	06/18/15	$ 14,401.72	$ 23,727.68	$ 0.00	$ (9,325.96)
Security Subtotal					**$ 14,401.72**	**$ 23,727.68**	**$ 0.00**	**$ (9,325.96)**
APOLLO EDUCATION CLASS A	037604105	1,470.00	03/24/14	04/10/15	$ 25,256.23	$ 48,815.16	$ 0.00	$ (23,558.93)
Security Subtotal					**$ 25,256.23**	**$ 48,815.16**	**$ 0.00**	**$ (23,558.93)**
BIOMED REALTY TRUST, XXXMANDATORY MERGER	09063H107	460.00	04/09/12	01/26/15	$ 11,423.75	$ 8,430.64	$ 0.00	$ 2,993.11
Security Subtotal					**$ 11,423.75**	**$ 8,430.64**	**$ 0.00**	**$ 2,993.11**
CAMERON INTL CORP	13342B105	640.00	08/01/13	08/27/15	$ 39,339.52	$ 38,399.35	$ 0.00	$ 940.17
CAMERON INTL CORP	13342B105	80.00	10/25/13	08/27/15	$ 4,917.44	$ 4,301.04	$ 0.00	$ 616.40
CAMERON INTL CORP	13342B105	740.00	10/29/13	08/27/15	$ 45,486.33	$ 40,709.47	$ 0.00	$ 4,776.86
Security Subtotal					**$ 89,743.29**	**$ 83,409.86**	**$ 0.00**	**$ 6,333.43**
CERNER CORP	156782104	10.00	04/24/14	06/10/15	$ 670.19	$ 531.08	$ 0.00	$ 139.11
Security Subtotal					**$ 670.19**	**$ 531.08**	**$ 0.00**	**$ 139.11**
CORP OFFICE PPTY TR REIT	22002T108	360.00	04/09/12	01/27/15	$ 10,934.76	$ 7,625.54	$ 0.00	$ 3,309.22
Security Subtotal					**$ 10,934.76**	**$ 7,625.54**	**$ 0.00**	**$ 3,309.22**
EMC CORP MASS	268648102	850.00	02/20/13	04/15/15	$ 22,341.78	$ 20,198.66	$ 0.00	$ 2,143.12
EMC CORP MASS	268648102	2,080.00	06/05/12	10/02/15	$ 50,244.49	$ 48,406.39	$ 0.00	$ 1,838.10

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Long-Term Realized Gain or (Loss) (continued)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
EMC CORP MASS	268648102	1,010.00	02/20/13	10/02/15	$ 24,397.57	$ 24,000.76	$ 0.00	$ 396.81
Security Subtotal					**$ 96,983.84**	**$ 92,605.81**	**$ 0.00**	**$ 4,378.03**
EOG RESOURCES INC	26875P101	190.00	05/10/12	06/17/15	$ 16,831.32	$ 10,105.24	$ 0.00	$ 6,726.08
Security Subtotal					**$ 16,831.32**	**$ 10,105.24**	**$ 0.00**	**$ 6,726.08**
GENERAL ELECTRIC CO	369604103	490.00	10/09/13	10/19/15	$ 14,298.82	$ 11,602.86	$ 0.00	$ 2,695.96
GENERAL ELECTRIC CO	369604103	580.00	09/24/14	10/19/15	$ 16,925.14	$ 15,025.04	$ 0.00	$ 1,900.10
GENERAL ELECTRIC CO	369604103	2,480.00	10/09/13	11/11/15	$ 75,784.92	$ 58,724.70	$ 0.00	$ 17,060.22
Security Subtotal					**$ 107,008.88**	**$ 85,352.60**	**$ 0.00**	**$ 21,656.28**
HESS CORPORATION	42809H107	1,660.00	05/30/12	07/14/15	$ 107,932.39	$ 75,774.50	$ 0.00	$ 32,157.89
Security Subtotal					**$ 107,932.39**	**$ 75,774.50**	**$ 0.00**	**$ 32,157.89**
HSBC HLDGS PLC ORD NEW FLONDON SHARES	G4634U169	7,970.00	04/08/14	04/13/15	$ 71,861.73	$ 80,980.17	$ 0.00	$ (9,118.44)
Security Subtotal					**$ 71,861.73**	**$ 80,980.17**	**$ 0.00**	**$ (9,118.44)**
JOY GLOBAL INC	481165108	690.00	04/22/13	09/03/15	$ 12,556.21	$ 36,683.83	$ 0.00	$ (24,127.62)
Security Subtotal					**$ 12,556.21**	**$ 36,683.83**	**$ 0.00**	**$ (24,127.62)**
JUNIPER NETWORKS INC	48203R104	620.00	04/09/12	03/20/15	$ 14,720.24	$ 12,983.19	$ 0.00	$ 1,737.05
JUNIPER NETWORKS INC	48203R104	420.00	06/05/12	03/20/15	$ 9,971.78	$ 7,139.29	$ 0.00	$ 2,832.49
JUNIPER NETWORKS INC	48203R104	670.00	10/03/12	03/20/15	$ 15,907.36	$ 11,201.80	$ 0.00	$ 4,705.56
Security Subtotal					**$ 40,599.38**	**$ 31,324.28**	**$ 0.00**	**$ 9,275.10**

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Long-Term Realized Gain or (Loss) (continued)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
LENNAR CORP CLASS A	526057104	660.00	04/17/14	04/23/15 $	30,875.73 $	25,124.59 $	0.00 $	5,751.14
Security Subtotal				**$**	**30,875.73 $**	**25,124.59 $**	**0.00 $**	**5,751.14**
LIBERTY GLOBAL INC FCLASS A	G5480U138	40.00	03/25/14	07/13/15 $	1,832.32 $	1,531.97 $	0.00 $	300.35
Security Subtotal				**$**	**1,832.32 $**	**1,531.97 $**	**0.00 $**	**300.35**
MANNING & NAPIER GLBL FIXED INCM CL S	56382P179	22,707.70	04/02/13	07/17/15 $	212,771.22 $	226,250.08 $	0.00 $	(13,478.86)
Security Subtotal				**$**	**212,771.22 $**	**226,250.08 $**	**0.00 $**	**(13,478.86)**
MANNING & NAPIER HIGH YIELD BD SERIES CL S	56382P583	19,548.00	04/09/12	07/16/15 $	199,194.12 $	212,095.80 $	0.00 $	(12,901.68)
Security Subtotal				**$**	**199,194.12 $**	**212,095.80 $**	**0.00 $**	**(12,901.68)**
MANNING & NAPIER INFL XXX LIQ	56382P575	6,439.73	04/09/12	05/11/15 $	70,120.98 $	69,935.52 $	0.00 $	185.46
Security Subtotal				**$**	**70,120.98 $**	**69,935.52 $**	**0.00 $**	**185.46**
MOSAIC CO	61945C103	1,600.00	03/26/14	05/08/15 $	72,697.63 $	78,003.99 $	0.00 $	(5,306.36)
Security Subtotal				**$**	**72,697.63 $**	**78,003.99 $**	**0.00 $**	**(5,306.36)**
NESTLE SA ORDF	H57312649	1,050.00	06/25/13	01/16/15 $	79,405.50 $	67,668.19 $	0.00 $	11,737.31
Security Subtotal				**$**	**79,405.50 $**	**67,668.19 $**	**0.00 $**	**11,737.31**
PEABODY ENERGY CORP XXXREVERSE SPLIT	704549104	1,930.00	05/24/13	05/01/15 $	8,729.13 $	39,569.70 $	0.00 $	(30,840.57)

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Long-Term Realized Gain or (Loss) (continued)

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Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
PEABODY ENERGY CORP XXXREVERSE SPLIT	704549104	360.00	07/16/13	05/01/15	$ 1,628.23	$ 5,689.21	$ 0.00	$ (4,060.98)
Security Subtotal					**$ 10,357.36**	**$ 45,258.91**	**$ 0.00**	**$ (34,901.55)**
POPULAR INC F	733174700	1,150.00	07/31/14	08/04/15	$ 35,388.02	$ 36,732.02	$ 0.00	$ (1,344.00)
Security Subtotal					**$ 35,388.02**	**$ 36,732.02**	**$ 0.00**	**$ (1,344.00)**
SANOFI SPOND FADR	80105N105	300.00	02/10/14	03/11/15	$ 14,135.24	$ 14,727.47	$ 0.00	$ (592.23)
SANOFI SPOND FADR	80105N105	700.00	02/10/14	10/07/15	$ 33,542.94	$ 34,364.08	$ 0.00	$ (821.14)
Security Subtotal					**$ 47,678.18**	**$ 49,091.55**	**$ 0.00**	**$ (1,413.37)**
STARZ	85571Q102	2,150.00	05/28/13	04/07/15	$ 75,840.21	$ 50,334.86	$ 0.00	$ 25,505.35
Security Subtotal					**$ 75,840.21**	**$ 50,334.86**	**$ 0.00**	**$ 25,505.35**
TOLL BROTHERS INC	889478103	710.00	02/03/14	04/23/15	$ 25,612.86	$ 25,711.45	$ 0.00	$ (98.59)
Security Subtotal					**$ 25,612.86**	**$ 25,711.45**	**$ 0.00**	**$ (98.59)**
US TREASUR NT 0 5%07/16UST NOTE DUE 07/31/16	912828WX4	130,000.00	07/30/14	08/26/15	$ 130,129.45	$ 129,847.64	$ 0.00	$ 281.81
					$	*129,847.64*	*$ 0.00*	*$ 281.81b*
Security Subtotal					**$ 130,129.45**	**$ 129,847.64**	**$ 0.00**	**$ 281.81**
					$	***129,847.64***	***$ 0.00***	***$ 281.81b***
VIACOM INC CLASS B	92553P201	800.00	10/11/12	08/28/15	$ 32,653.20	$ 43,495.91	$ 0.00	$ (10,842.71)

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

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Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

TAX YEAR 2015
YEAR-END SUMMARY

Date Prepared: March 24, 2016

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.
The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099B as **"cost basis is reported to the IRS."** Report on Form 8949, Part II, with Box D checked.

Description OR Option Symbol	CUSIP Number	Quantity/Par	Date Acquired	Date Sold	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
VIACOM INC CLASS B	92553P201	370.00	01/17/13	08/28/15	$ 15,102.11	$ 21,408.35	$ 0.00	$ (6,306.24)
Security Subtotal					**$ 47,755.31**	**$ 64,904.26**	**$ 0.00**	**$ (17,148.95)**
YUM BRANDS INC	988498101	560.00	04/22/13	05/07/15	$ 50,549.76	$ 36,364.71	$ 0.00	$ 14,185.05
Security Subtotal					**$ 50,549.76**	**$ 36,364.71**	**$ 0.00**	**$ 14,185.05**
Total Long-Term *(Cost basis is reported to the IRS)*					**$ 1,696,412.34**	**$ 1,704,221.93**	**$ 0.00**	**$ (7,809.59)**
						$ 1,704,221.93	***$ 0.00***	***$ (7,809.59)[b]***
Total Long-Term					**$ 1,696,412.34**	**$ 1,704,221.93**	**$ 0.00**	**$ (7,809.59)**
						$ 1,704,221.93	***$ 0.00***	***$ (7,809.59)[b]***

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charles SCHWAB

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Date Prepared: March 24, 2016

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Realized Gain or (Loss) Summary

Total Realized Gain or (Loss)

Description	Total Proceeds	(-)Cost Basis *Adjusted*	(+)Wash Sale Loss Disallowed *(-)Market Discount*	(=)Realized Gain or (Loss) *Adjusted*
Total Short-Term Realized Gain or (Loss) *(Cost basis is reported to the IRS Report on Form 8949, Part I, with Box A checked.)*	$ 1,739,599.27	$ 1,776,313.13 *$ 1,769,981.61*	$ 0.00 $ 0.00	$ (36,713.86) $ *(30,382.34)*[b]
Total Short-Term Realized Gain or (Loss)	$ 1,739,599.27	$ 1,776,313.13 *$ 1,769,981.61*	$ 0.00 *$ 0.00*	$ (36,713.86) *$ (30,382.34)*[b]
Total Long-Term Realized Gain or (Loss) *(Cost basis is reported to the IRS. Report on Form 8949, Part II, with Box D checked.)*	$ 1,696,412.34	$ 1,704,221.93 *$ 1,704,221.93*	$ 0.00 *$ 0.00*	$ (7,809.59) *$ (7,809.59)*[b]
Total Long-Term Realized Gain or (Loss)	$ 1,696,412.34	$ 1,704,221.93 *$ 1,704,221.93*	$ 0.00 *$ 0.00*	$ (7,809.59) *$ (7,809.59)*[b]
TOTAL REALIZED GAIN OR (LOSS)	$ 3,436,011.61	$ 3,480,535.06 *$ 3,474,203.54*	$ 0.00 *$ 0.00*	$ (44,523.45) *$ (38,191.93)*[b]

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