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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

► 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

03/01, 2015, and ending

02/29, 2016

Name of foundation LYDIA COLLINS DEFOREST CHAR TR U/W
BANK OF AMERICA, NA

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

Room/suite

P O BOX 1802

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

PROVIDENCE, RI 02901-1802

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

H Check type of organization:	<input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation
	<input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 9,270,585.	J Accounting method:	<input checked="" type="checkbox"/> Cash	<input type="checkbox"/> Accrual
		<input type="checkbox"/> Other (specify) _____	

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

Part I Analysis of Revenue and Expenses (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)
1 Contributions, gifts, grants, etc., received (attach schedule) .				
2 Check ► <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B.				
3 Interest on savings and temporary cash investments.				
4 Dividends and interest from securities	214,739.	210,170.		STMT 1
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	304,546.			
b Gross sales price for all assets on line 6a 1,447,222				
7 Capital gain net income (from Part IV, line 2)		304,546.		
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)		19.		STMT 2
12 Total. Add lines 1 through 11	519,285.	514,735.		35,810.
13 Compensation of officers, directors, trustees, etc	89,524.	53,715.		
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) STMT 3	1,250.	NONE	NONE	1,250.
c Other professional fees (attach schedule) STMT 4	4,136.	4,136.		
17 Interest				
18 Taxes (attach schedule) (see instructions) STMT 5	11,882.	3,932.		
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) STMT 6	3,765.	5,004.		
24 Total operating and administrative expenses.				
Add lines 13 through 23.	110,557.	66,787.	NONE	37,060.
25 Contributions, gifts, grants paid	447,500.			447,500.
26 Total expenses and disbursements Add lines 24 and 25	558,057.	66,787.	NONE	484,560.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-38,772.			
b Net investment income (if negative, enter -0-)		447,948.		
c Adjusted net income (if negative, enter -0-)				

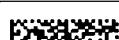
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	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	386,186.	100,337.	100,337.
	3 Accounts receivable ►			
	Less: allowance for doubtful accounts ►			
	4 Pledges receivable ►			
	Less: allowance for doubtful accounts ►			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ►			
	Less: allowance for doubtful accounts ►	NONE		
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations (attach schedule).			
	b Investments - corporate stock (attach schedule)			
	c Investments - corporate bonds (attach schedule)			
	11 Investments - land, buildings, and equipment basis ►			
Less accumulated depreciation ► (attach schedule)				
12 Investments - mortgage loans				
13 Investments - other (attach schedule)	9,034,667.	9,270,973.	9,170,248.	
14 Land, buildings, and equipment basis ►				
Less accumulated depreciation ► (attach schedule)				
15 Other assets (describe ►)				
16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	9,420,853.	9,371,310.	9,270,585.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ►)			
	23 Total liabilities (add lines 17 through 22)			NONE
	Foundations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ► <input checked="" type="checkbox"/>			
27 Capital stock, trust principal, or current funds	9,420,853.	9,371,310.		
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)	9,420,853.	9,371,310.		
31 Total liabilities and net assets/fund balances (see instructions)	9,420,853.	9,371,310.		

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	9,420,853.
2 Enter amount from Part I, line 27a	2	-38,772.
3 Other increases not included in line 2 (itemize) ► SEE STATEMENT 7	3	55,924.
4 Add lines 1, 2, and 3	4	9,438,005.
5 Decreases not included in line 2 (itemize) ► SEE STATEMENT 8	5	66,695.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	9,371,310.

**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 OTHER GAINS AND LOSSES					
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 1,370,615.		1,142,676.		227,939.	
b 76,607.				76,607.	
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(I) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a				227,939.	
b				76,607.	
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		304,546.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	{ If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 }		3		

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	482,925.	10,475,397.	0.046101
2013	479,983.	9,953,954.	0.048220
2012	478,555.	9,435,410.	0.050719
2011	489,338.	9,431,411.	0.051884
2010	417,973.	8,959,723.	0.046650
2 Total of line 1, column (d)			2 0.243574
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3 0.048715
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 10,061,198.
5 Multiply line 4 by line 3			5 490,131.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 4,479.
7 Add lines 5 and 6			7 494,610.
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.			8 484,560.

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 . . .	(attach copy of letter if necessary - see instructions)	1	8,959.
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			
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b).			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0) . . .			
3	Add lines 1 and 2		2	8,959.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0) . . .		3	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		4	
6	Credits/Payments		5	8,959.
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a		8,406.
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	8,406.
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	553.
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 ►		11	NONE Refunded ►

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	Yes	No
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	X	
	<i>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</i>		
1c	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 ► \$ _____ (2) On foundation managers ► \$ _____		
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____		
2	Has the foundation engaged in any activities that have not previously been reported to the IRS?	X	
	<i>If "Yes," attach a detailed description of the activities</i>		
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?	X	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year?	X	
	<i>If "Yes," attach the statement required by General Instruction T</i>		
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		
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ►		
	NJ		
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	STMT 10.	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	X	

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

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
14	The books are in care of ► <u>US TRUST FIDUCIARY TAX SERVICES</u> Telephone no ► <u>(888) 866-3275</u> Located at ► <u>P.O. BOX 1802, PROVIDENCE, RI</u> ZIP+4 ► <u>02901</u>		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ► <u>15</u> and enter the amount of tax-exempt interest received or accrued during the year		
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 ►	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

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

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

1a	During the year did the foundation (either directly or indirectly):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(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 checked="" type="checkbox"/> Yes	<input 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)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	Organizations relying on a current notice regarding disaster assistance check here ► <u>1b</u>		
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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	If "Yes," list the years ► <u>1c</u>		
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)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► <u>2b</u>		
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.)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

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

5a	During the year did the foundation pay or incur any amount to:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		5b	
	Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>				
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
	<i>If "Yes," attach the statement required by Regulations section 53.4945-5(d)</i>				
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		6b	X
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	<i>If "Yes" to 6b, file Form 8870.</i>				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		7b	
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?				

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
BANK OF AMERICA, NA 1125 ROUTE 22 WEST, BRIDGEWATER, NJ 08807	TRUSTEE 1	65,836.	-0-	-0-
ROBERT B. BOURNE 382 SPRINGFIELD AVENUE, SUMMIT, NJ 07901-2707	CO-TRUSTEE 2	11,844.	-0-	-0-
JEAN F. MARANO 27 STONEGATE DRIVE, SUMMIT, NJ 07069	CO-TRUSTEE 40	11,844.	-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
1NONE	
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
1NONE	
2	
All other program-related investments. See instructions	
3NONE	
Total. Add lines 1 through 3 ►	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	9,834,633.
b	Average of monthly cash balances	1b	379,781.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	10,214,414.
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	10,214,414.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	153,216.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	10,061,198.
6	Minimum investment return. Enter 5% of line 5	6	503,060.

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	503,060.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	8,959.
b	Income tax for 2015. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	8,959.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	494,101.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	494,101.
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	494,101.

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	484,560.
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	484,560.
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	484,560.

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				494,101.
2 Undistributed income, if any, as of the end of 2015			47,713.	
a Enter amount for 2014 only.				
b Total for prior years 20 ____,20 ____,20 ____		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	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ 484,560.			47,713.	
a Applied to 2014, but not more than line 2a				
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.				436,847.
e Remaining amount distributed out of corpus.	NONE			
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:	NONE			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
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				
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016.				57,254.
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	NONE			
10 Analysis of line 9:				
a Excess from 2011	NONE			
b Excess from 2012	NONE			
c Excess from 2013	NONE			
d Excess from 2014	NONE			
e Excess from 2015	NONE			

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)
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)(ii)					
(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:

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

c Any submission deadlines:

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

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
SEE ATTACHED SCHEDULE	SEE ATTACHED SCHEDULE	SEE ATTACH	SEE ATTACHED SCHEDULE	447,500.
Total			► 3a	447,500.
b Approved for future payment				
Total			► 3b	

Form 990-PF (2015)

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1	Program service revenue:					
a						
b						
c						
d						
e						
f						
g	Fees and contracts from government agencies					
2	Membership dues and assessments					
3	Interest on savings and temporary cash investments					
4	Dividends and interest from securities					
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	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)					519,285.

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

Line No. ▼ Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)

NOT APPLICABLE

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

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?		Yes	No
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			
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.			

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

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

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.

**Sign
Here**

✓ *James J. Kiser*

| 06/09/2016

Date

SVP Tax

Title

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

BANK OF AMERICA, N.A.					
Paid Preparer Use Only	Print/Type preparer's name		Preparer's signature	Date	Check <input type="checkbox"/> if self-employed
	Firm's name ►		Firm's EIN ►		Phone no
	Firm's address ►				

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	435.	435.
FOREIGN DIVIDENDS	25,277.	25,277.
NONDIVIDEND DISTRIBUTIONS	5,245.	
DOMESTIC DIVIDENDS	67,681.	67,681.
OTHER INTEREST	43,523.	43,523.
FOREIGN INTEREST	4,212.	4,212.
U. S. GOVERNMENT INTEREST (FEDERAL, TAXABLE)	11,980.	11,980.
NON-TAXABLE FOREIGN INCOME	-676.	
NONDISTRIBUTIVE FOREIGN DIVIDENDS	12,786.	12,786.
NONQUALIFIED FOREIGN DIVIDENDS	6,698.	6,698.
NONQUALIFIED DOMESTIC DIVIDENDS	37,578.	37,578.
TOTAL	214,739.	210,170.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
PARTNERSHIP INCOME	19.	19.
TOTALS	=====	=====



FORM 90PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	1,250.		1,250.	
TOTALS	1,250.		NONE	1,250.



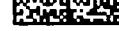
FORM 90PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INVESTMENT ADVISORY FEES	4,136.	4,136.
TOTALS	4,136.	4,136.



FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	3,038.	3,038.
EXCISE TAX ESTIMATES	7,950.	
FOREIGN TAXES ON QUALIFIED FOR	791.	791.
FOREIGN TAXES ON NONQUALIFIED	103.	103.
TOTALS	11,882.	3,932.



FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER ALLOCABLE EXPENSE- PRINCI	1,874.	1,874.
OTHER ALLOCABLE EXPENSE- INCOME	1,874.	1,874.
OTHER INVESTMENT FEE	17.	17.
PARTNERSHIP EXPENSES		1,239.
 TOTALS	3,765.	5,004.



LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
PARTNERSHIP ADJU	45,527.
GAINS/LOSS ADJU	10,396.
ROUNDING ADJU	1.
TOTAL	55,924.

STATEMENT 7

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
-----	-----
CTF ADJU	62,859.
SECURITIES ADJU	3,836.
-----	-----
TOTAL	66,695.
=====	=====

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

GAINS AND LOSSES FROM PASS-THRU ENTITIES
=====NET SHORT-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS
AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	-57,809.00

TOTAL NET SHORT-TERM GAIN OR LOSS (ROUNDED)	-57,809.00
=====	

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS
AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	179,943.00
PARTNERSHIPS, TRUSTS, S CORPORATIONS	-45,527.00

TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)	134,416.00
=====	

STATEMENT 9

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

990PF, PART VII-A LINE 8b - EXPLANATION OF NON-FILING WITH A.G. STMT.

=====
NO FILING IS REQUIRED FOR THE STATE OF NEW JERSEY

STATEMENT 10

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

Posting Date	Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient	Amount
02/17/2016	180, TURNING LIVES AROUND, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	BRIDGES OUTREACH, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	CALVARY EPISCOPAL CHURCH	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-40,000.00
02/17/2016	CAREER GEAR, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	CATHEDRAL CHURCH OF ST. JOHN	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	CHALLENGED CHILDREN'S CHARITIES	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	COMMUNITY HOPE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
02/17/2016	COMMUNITY YMCA	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	COPE CENTER, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	DAYTOP VILLAGE OF NEW JERSEY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	ELIZABETH COALITION TO HOUSE	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	EVA'S VILLAGE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	FAMILY PROMISE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-40,000.00
02/17/2016	FAMILY PROMISE OF HUNTERDON	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	REBUILDING TOGETHER BERGEN	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/17/2016	GOODWILL RESCUE MISSION	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-12,500.00
02/17/2016	GREATER NEWARK CONSERVANCY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/17/2016	HABCORE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/17/2016	HELEN KELLER INTERNATIONAL	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-20,000.00
02/17/2016	HOMEFRONT, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	LIGHTHOUSE GUILD INTERNATIONAL	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
02/17/2016	NJ FOUNDATION FOR THE BLIND	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/17/2016	OCEAN'S HARBOR HOUSE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-20,000.00
02/17/2016	PHILIP'S EDUCATION PARTNERS	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
02/17/2016	PROJECT H.O.P.E., INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/17/2016	ST PAUL'S COMMUNITY DEVELOPMENT	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-20,000.00
02/17/2016	THE EPISCOPAL DIOCESE OF NEWARK	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-25,000.00
02/17/2016	THE SALVATION ARMY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
			TOTAL		-447,500.00

LYDIA COLLINS DEFOREST CHAR TR U/W
03-0433603
Balance Sheet
2/29/2016

Bank of America



Cusip	Asset	Units	Basis	Market Value
	Cash/Cash Equivalent	100336 750	100,336 75	100,336 75
00508Y102	ACUITY BRANDS INC	148 000	30,797 55	30,995 64
00724F101	ADOBE SYS INC	519 000	41,664 41	44,192 85
008882532	INVESCO INTL GROWTH FUND	11294 821	309,591 05	331,954 79
015351109	ALEXION PHARMACEUTICALS INC	359.000	34,830.24	50,547 20
01609W102	ALIBABA GROUP HLDG LTD	704 000	48,838 46	48,442 24
023135106	AMAZON COM INC	71 000	5,718 01	39,228 92
09062X103	BIOGEN IDEC INC	178 000	30,654 33	46,176 76
110122108	BRISTOL MYERS SQUIBB CO	902 000	47,312 46	55,860 86
126650100	CVS HEALTH CORP	368.000	37,274 48	35,758 56
151020104	CELGENE CORP	441 000	16,094.75	44,466 03
192446102	COGNIZANT TECHNOLOGY	790 000	21,800 16	45,014 20
19765N468	COLUMBIA INTERMEDIATE BOND	26459 207	233,370 20	238,132 86
202671913	AGGREGATE BOND CTF	31435 378	533,329 31	534,087 07
207543877	SMALL CAP GROWTH LEADERS CTF	9809 327	191,410 17	192,920 03
233051200	DB X-TRACKERS MSCI EAFE HEDGED	3300 000	87,854 91	81,609 00
252131107	DEXCOM INC COM	383 000	36,157 77	24,917 98
28176E108	EDWARDS LIFESCIENCES CORP	191 000	14,792 89	16,617 00
29099J109	EMERGING MARKETS STOCK	8372 597	376,213.51	322,786 22
302993993	MID CAP VALUE CTF	9592 478	285,231 74	255,978 15
30303M102	FACEBOOK INC	466 000	10,309 71	49,824 72
303995997	SMALL CAP VALUE CTF	8588 140	194,508 53	186,526 67
33812L102	FITBIT INC	1358.000	49,998 95	16,608 34
452327109	ILLUMINA INC	332 000	53,728 24	49,879 68
45399C107	DIVIDEND INCOME COMMON TRUST	29895 808	1,392,026 12	1,478,712 43
45845P108	INTERCEPT PHARMACEUTICALS INC	289 000	63,733 29	32,188 82
45866F104	INTERCONTINENTAL EXCHANGE INC	164 000	39,216 56	39,107 44
464287499	ISHARES RUSSELL MID-CAP ETF	680 000	107,762 59	102,931 60
464287655	ISHARES RUSSELL 2000 ETF	920 000	84,916 00	94,511 60
53578A108	LINKEDIN CORP	304 000	40,651 99	35,625 76
58733R102	MERCADOLIBRE INC	438 000	51,012 91	44,570 88
61174X109	MONSTER BEVERAGE CORP	400 000	53,894 04	50,200 00
654106103	NIKE INC	723 000	34,867 03	44,529 57
670100205	NOVO-NORDISK A S	783 000	43,598 04	40,246 20
693390841	PIMCO HIGH YIELD FD	29896 907	290,000 00	243,659 79

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

Balance Sheet

2/29/2016

Bank of America



Cusip	Asset	Units	Basis	Market Value
697435105	PALO ALTO NETWORKS INC	217 000	29,828 90	31,419 43
73935S105	POWERSHARES DB COMMODITY	9880 000	228,951 62	125,970 00
741503403	PRICELINE GROUP INC	40 000	7,843 41	50,608 40
74441C808	PRUDENTIAL JENNISON MID-CAP	6388 294	205,639 18	211,899 71
79466L302	SALESFORCE COM INC	424 000	25,331 91	28,726 00
81762P102	SERVICENOW INC	657 000	48,216 08	36,128 43
824348106	SHERWIN WILLIAMS CO	52 000	13,219 45	14,066 00
848637104	SPLUNK INC	1052 000	55,842 25	45,867 20
880208400	TEMPLETON GLOBAL BD FUND	7217 322	90,000 00	79,679 23
88160R101	TESLA MTRS INC	180 000	27,578 21	34,547 40
921943858	VANGUARD FTSE DEVELOPED	2290 000	88,484 00	76,989 80
922908553	VANGUARD REIT	5500 000	376,087 79	421,905 00
92532F100	VERTEX PHARMACEUTICALS INC	548.000	44,263 99	46,848 52
92826C839	VISA INC	650 000	14,398 30	47,053 50
993361880	GOVERNMENT CREDIT CTF	219174 568	1,913,358 30	1,782,502 93
99Z466163	HIGH QUALITY CORE COMMON TRUST	65207 680	785,791 74	841,185 59
99Z466197	INTERNATIONAL FOCUSED EQUITY	28967 275	351,745 49	295,663 18
N51488117	MOBILEYE NV	1552.000	71,232 14	50,377 92
		Totals	9,371,309 91	9,270,584.88