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Form 990-PF

Return of Private Foundation

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

2015

Open to Public Inspection

Department of the Treasury Internal Revenue Service

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For calendar year 2015, or tax year beginning 05-01-2015, and ending 04-30-2016

Name of foundation: EDWARD & VERNA GERBIC FAMILY FOUNDATION. A Employer identification number: 22-3457387. B Telephone number: (860) 313-4930. G Check all that apply: Initial return, Final return, Address change. H Check type of organization: Section 501(c)(3) exempt private foundation. I Fair market value of all assets at end of year: \$10,532,081. JA Accounting method: Cash.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12), Operating and Administrative Expenses (13-26), and Summary (27-29).

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	23,075	28,593	28,593
	3 Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4 Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions).			
	7 Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)	5,519,754 <input checked="" type="checkbox"/>	5,422,108	10,403,143
	c Investments—corporate bonds (attach schedule)	100,005 <input checked="" type="checkbox"/>	100,005	100,345
	11 Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans.			
	13 Investments—other (attach schedule)			
	14 Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	5,642,834	5,550,706	10,532,081	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule).			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	0	0	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund	0	0	
	29 Retained earnings, accumulated income, endowment, or other funds	5,642,834	5,550,706	
	30 Total net assets or fund balances (see instructions)	5,642,834	5,550,706	
31 Total liabilities and net assets/fund balances (see instructions)	5,642,834	5,550,706		

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	5,642,834
2	Enter amount from Part I, line 27a	2	-92,128
3	Other increases not included in line 2 (itemize) ▶ _____	3	0
4	Add lines 1, 2, and 3	4	5,550,706
5	Decreases not included in line 2 (itemize) ▶ _____	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	5,550,706

Part IV Capital Gains and Losses for Tax on Investment Income

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)		How acquired P—Purchase (b) D—Donation	Date acquired (c) (mo, day, yr)	Date sold (d) (mo, day, yr)
1 a	5,896 226 Shs American Mutual Fund	P	2011-10-06	2016-03-10
b	139 587 Shs Capital World Growth & Income Fund	P	2006-12-20	2016-03-10
c	2,236 274 Shs Capital World Growth & Income Fund	P	2007-02-13	2016-03-10
d	Capital Gains Dividends	P		
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 199,994		141,686	58,308
b 5,875		5,809	66
c 94,119		95,779	-1,660
d 84,022			84,022
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) 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			58,308
b			66
c			-1,660
d			84,022
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	140,736
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		}	3

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2014	486,307	10,425,210	0.046647
2013	536,500	9,510,132	0.056414
2012	202,500	7,840,402	0.025828
2011	345,930	7,095,053	0.048757
2010	303,000	6,576,635	0.046072

2	Total of line 1, column (d).	2	0.223718
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	0.044744
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	9,946,636
5	Multiply line 4 by line 3.	5	445,052
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	3,889
7	Add lines 5 and 6.	7	448,941
8	Enter qualifying distributions from Part XII, line 4.	8	481,000

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

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

Table with 11 rows for excise tax calculation. Includes categories like 'Exempt operating foundations', 'Domestic foundations that meet the section 4940(e) requirements', and 'Tax based on investment income'. Total amount owed is 2,022.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Questions include 'During the tax year, did the foundation attempt to influence any national, state, or local legislation?' and 'Did the foundation have at least \$5,000 in assets at any time during the year?'. Most answers are 'No'.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).
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)
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A
14 The books are in care of Paul L Bourdeau Esquire Telephone no (860) 313-4930 Located at Cummings Lockwood 75 Isham Rd Ste 400 W Hartford CT ZIP+4 06107
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year. 15
16 At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country

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)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(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)?
(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)
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here.
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?
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? If "Yes," list the years 20, 20, 20, 20
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)
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20, 20, 20, 20
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?
b If "Yes," did it have excess business holdings in 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
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?

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)? Yes No
 Organizations relying on a current notice regarding disaster assistance check here.

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
 If "Yes," attach the statement required by Regulations section 53.4945–5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
 If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

5b		
6b		No
7b		

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
Peter E Gerbic PO Box 88 Wolfanger Road Middlesex, NY 14507	Trustee 0 00	0	0	0
Joseph Caruso 1824 Seventh Street SW Apt 2 Washington, DC 20009	Trustee 0 00	0	0	0
Celina Gerbic 1824 Seventh Street SW Apt 2 Washington, DC 20009	Trustee 0 00	0	0	0
Paul L Bourdeau Cummings Lockwood 75 Isham Rd Ste 400 West Hartford, CT 06107	Trustee 0 00	0	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	Title, and average hours per week (b) devoted to position	(c) Compensation	Contributions to employee benefit plans and deferred compensation (d)	Expense account, (e) other allowances
NONE				

Total number of other employees paid over \$50,000. 0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services. 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	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
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	9,963,373
b	Average of monthly cash balances.	1b	134,735
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	10,098,108
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	10,098,108
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	151,472
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	9,946,636
6	Minimum investment return. Enter 5% of line 5.	6	497,332

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	497,332
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	3,889
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	3,889
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	493,443
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	493,443
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	493,443

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	481,000
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	481,000
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	3,889
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	477,111

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				493,443
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			145,504	
b Total for prior years 20___, 20___, 20___		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 ▶ \$ <u>481,000</u>				
a Applied to 2014, but not more than line 2a			145,504	
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.				335,496
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 instructions			0	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				157,947
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	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)

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

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

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2015	(b) 2014	(c) 2013	(d) 2012	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

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

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

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

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

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

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

c Any submission deadlines

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

Part XV **Supplementary Information**(continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total				3a 481,000
b <i>Approved for future payment</i>				
Total				3b 0

Part XVI-A Analysis of Income-Producing Activities

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, and (e) Related or exempt function income. Rows include Program service revenue, Fees and contracts from government agencies, Membership dues and assessments, Interest on savings and temporary cash investments, Dividends and interest from securities, Net rental income, and Subtotal.

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

Table with 2 columns: Line No. and Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions).

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

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?

Table with columns Yes and No for various transaction types: 1a(1) Cash, 1a(2) Other assets, 1b(1) Sales of assets, 1b(2) Purchases of assets, 1b(3) Rental of facilities, 1b(4) Reimbursement arrangements, 1b(5) Loans or loan guarantees, 1b(6) Performance of services, and 1c Sharing of facilities.

a Transfers from the reporting foundation to a noncharitable exempt organization of

- (1) Cash
(2) Other assets

b Other transactions

- (1) Sales of assets to a noncharitable exempt organization
(2) Purchases of assets from a noncharitable exempt organization
(3) Rental of facilities, equipment, or other assets
(4) Reimbursement arrangements
(5) Loans or loan guarantees
(6) Performance of services or membership or fundraising solicitations

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.

Schedule table with columns: (a) Line No, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements.

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

b If "Yes," complete the following schedule

Schedule table with columns: (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: Signature of officer or trustee, Date (2016-06-28), Title

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

Preparer information table including: Print/Type preparer's name (Carol J DeRosier), Preparer's Signature, Date, Check if self-employed, PTIN (P01246704), Firm's name (Cummings & Lockwood LLC), Firm's address (75 Isham Road Suite 400 West Hartford, CT 06107), Firm's EIN (06-0312590), and Phone no ((860) 313-4900).

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Abbe Museum 26 Mount Desert St PO Box 286 Bar Harbor, ME 04609	None	Public	Current Use for General Charitable Purposes	1,000
Alliance for Democracy 21 Main St 4 Hudson, MA 01749	None	Public	Current Use for General Charitable Purposes	2,000
American Friends Service Committee 1501 Cherry Street Philadelphia, PA 19102	None	Public	Current Use for General Charitable Purposes	5,000
American Indian College Fund 8333 Greenwood Blvd Denver, CO 80221	None	Public	Current Use for General Charitable Purposes	10,000
Amnesty International USA Inc 5 Penn Plaza 16th Floor New York, NY 10001	None	Public	Current Use for General Charitable Purposes	5,000
Anti-Cruelty Society 157 W Grand Avenue Chicago, IL 60654	None	Public	Current Use for General Charitable Purposes	1,000
Borinquen Dance Theatre Inc 121 N Fitzhugh St Ste 323 Rochester, NY 14614	None	Public	Current Use for General Charitable Purposes	1,000
Brady Center to Prevent Gun Violence 424 West 33rd Street Suite 580 New York, NY 10001	None	Public	Current Use for General Charitable Purposes	1,000
Bristol Valley Theater (Friends of Brisol Valley Playhouse Foundation) PO Box 218 Naples, NY 14512	None	Public	Current Use for General Charitable Purposes	1,000
Center for Development in Central America (Jubilee House Community) 1019 Troy Medlin Road Monroe, NC 28112	None	Public	Current Use for General Charitable Purposes	5,000
Children's Defense Fund 25 E Street NW Washington, DC 20001	None	Public	Current Use for General Charitable Purposes	2,000
Crudem Foundation 362 Sewall St PO Box 804 Ludlow, MA 01056	None	Public	Current Use for General Charitable Purposes	20,000
Doctors Without Borders USA Inc 333 Seventh Ave 2nd Floor New York, NY 10001	None	Public	Current Use for General Charitable Purposes	25,000
Environmental Defense Fund Inc 257 Park Avenue South New York, NY 10010	None	Public	Current Use for General Charitable Purposes	15,000
Finger Lakes Land Trust Inc 202 East Court Street Ithaca, NY 14850	None	Public	Current Use for General Charitable Purposes	15,000
Total				3a 481,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
PlaceGM Ewing Forum (Finger Lakes Community College) 3325 Marvin Sands Drive Canandaigua, NY 14424	None	Public	Current Use for General Charitable Purposes	500
Free Arts for Abused Children of New York City Inc 1431 Broadway 7th Floor New York, NY 10018	None	Public	Current Use for General Charitable Purposes	1,000
Friends of Ganondagan Inc PO Box 113 Victor, NY 14564	None	Public	Current Use for General Charitable Purposes	15,000
Garth Fagan Dance Inc 50 Chestnut Street Rochester, NY 14604	None	Public	Current Use for General Charitable Purposes	2,000
Hillside Children's Center 1183 Monroe Avenue Rochester, NY 14620	None	Public	Current Use for General Charitable Purposes	10,000
Hospeace House Inc PO Box 343 Naples, NY 14512	None	Public	Current Use for General Charitable Purposes	5,000
Human Rights Watch Inc 350 Fifth Avenue 34th Floor New York, NY 10118	None	Public	Current Use for General Charitable Purposes	15,000
Justice Policy Institute 1012 14th St NW Ste 400 Washington, DC 20005	None	Public	Current Use for General Charitable Purposes	2,000
Make it Right Foundation PO Box 58009 New Orleans, LA 70158	None	Public	Current Use for General Charitable Purposes	1,000
Middlebury College 700 Exchange Street Middlebury, VT 05753	None	Public	Current Use for General Charitable Purposes	1,000
Mount Desert Island Biological Laboratory PO Box 35 Salisbury Cove, ME 04672	None	Public	Current Use for General Charitable Purposes	1,000
Native American Rights Fund 1506 Broadway Boulder, CO 80302	None	Public	Current Use for General Charitable Purposes	10,000
New Directions Foundation Inc 356 Main Street Er Randolph, NY 14772	None	Public	Current Use for General Charitable Purposes	1,000
Open Door Mission 156 Plymouth Avenue N Rochester, NY 14608	None	Public	Current Use for General Charitable Purposes	1,000
Peruvian Amazon Conservation Inc 1759 Dyson Dr NE Atlanta, GA 30307	None	Public	Current Use for General Charitable Purposes	2,000
Total				481,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Physicians for Social Responsibility Inc 135 E 83rd St Apt 6E New York, NY 10028	None	Public	Current Use for General Charitable Purposes	5,000
Point Foundation 5055 Wilshire Boulevard Suite 501 Los Angeles, CA 90036	None	Public	Current Use for General Charitable Purposes	1,000
Potters for Peace PO Box 2214 Boulder, CO 80306	None	Public	Current Use for General Charitable Purposes	1,000
Rochester Rehabilitation Center Inc 1000 Elmwood Avenue Rochester, NY 14620	None	Public	Current Use for General Charitable Purposes	1,000
Rotaplast International Inc 3317 26th Street San Francisco, CA 94110	None	Public	Current Use for General Charitable Purposes	2,000
Southern Poverty Law Center Inc 400 Washington Avenue Montgomery, AL 36104	None	Public	Current Use for General Charitable Purposes	15,000
Spinal Cord Society 19051 County Highway 1 Fergus Falls, MN 56537	None	Public	Current Use for General Charitable Purposes	10,000
The Dreamcatcher Foundation 5401 S Hyde Park Blvd Ste 302 Chicago, IL 60615	None	Public	Current Use for General Charitable Purposes	1,000
The Health Wagon (St Marys Health Wagon) PO Box 7070 Wise, VA 24293	None	Public	Current Use for General Charitable Purposes	2,000
The Sentencing Project 1705 Desales St NW 8th Floor Washington, DC 20036	None	Public	Current Use for General Charitable Purposes	2,000
Tracking Project Inc PO Box 266 Corrales, NM 87048	None	Public	Current Use for General Charitable Purposes	1,000
Trevor Project Inc 8704 Santa Monica Boulevard Suite 200 West Hollywood, CA 90069	None	Public	Current Use for General Charitable Purposes	1,000
United Negro College Fund Inc 1805 7th Street NW Washington, DC 20001	None	Public	Current Use for General Charitable Purposes	10,000
United States Fund for UNICEF 125 Maiden Lane New York, NY 10038	None	Public	Current Use for General Charitable Purposes	25,000
University of California San Diego Foundation 9500 Gilman Drive Mc 0940 LaJolla, CA 92093	None	Public	Current Use for General Charitable Purposes	200,000
Total			3a	481,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
Water for South Sudan Inc PO Box 25551 Rochester, NY 14625	None	Public	Current Use for General Charitable Purposes	1,000
Wheelchair Foundation (Behring Global Health and Education Foundation) 3820 Blackhawk Road Danville, CA 94506	None	Public	Current Use for General Charitable Purposes	5,000
Yates County ARC (NYSARC INC) 393 Delaware Avenue Delmar, NY 12054	None	Public	Current Use for General Charitable Purposes	1,000
Yates County Arts Council Inc 127 Main Street Penn Yan, NY 14527	None	Public	Current Use for General Charitable Purposes	1,000
Delancey Street Foundation 600 Embarcadero San Francisco, CA 94107	None	Public	Current Use for General Charitable Purposes	1,000
FINCA International Inc 1201 15th St NW 8th Floor Washington, DC 20005	None	Public	Current Use for General Charitable Purposes	500
Rio Salado Rowing Club Inc PO Box 1555 Tempe, AZ 85280	None	Public	Current Use for General Charitable Purposes	2,000
The Trust for Public Lands 101 Montgomery St Suite 900 San Francisco, CA 94104	None	Public	Current Use for General Charitable Purposes	10,000
Wildlife Conservation Society 2300 Southern Boulevard Bronx, NY 10460	None	Public	Current Use for General Charitable Purposes	1,000
Worldwide Documentaries Inc 7706 Baptist Hill Rd Bloomfield, NY 14469	None	Public	Current Use for General Charitable Purposes	1,000
Yates County Habitat for Humanity PO Box 391 Penn Yan, NY 14527	None	Public	Current Use for General Charitable Purposes	1,000
Yates Community Endowment (Rochester Area Community Foundation) 500 East Avenue Rochester, NY 14607	None	Public	Current Use for General Charitable Purposes	1,000
Brockport Foundation Inc (State University College at Brockport Foundation) 350 New Campus Dr Brockport, NY 14420	None	Public	Current Use for General Charitable Purposes	1,000
Camp Good Days & Special Times Inc 1332 Pittsford-Mendon Rd PO Box 665 Mendon, NY 14506	None	Public	Current Use for General Charitable Purposes	1,000
Total			3a	481,000

TY 2015 Investments Corporate Bonds Schedule

Name: EDWARD & VERNA GERBIC FAMILY FOUNDATION

EIN: 22-3457387

Name of Bond	End of Year Book Value	End of Year Fair Market Value
\$100,000 Ford Motor Credit Company LLC MTN 3% 9/20/2018	100,005	100,345

TY 2015 Investments Corporate Stock Schedule**Name:** EDWARD & VERNA GERBIC FAMILY FOUNDATION**EIN:** 22-3457387

Name of Stock	End of Year Book Value	End of Year Fair Market Value
7,300 Shs. Johnson & Johnson	290,744	818,184
2,754 Shs. Johnson & Johnson	146,995	308,668
35,703 Shs. Johnson & Johnson	1,802,466	4,001,592
17,000 Shs. Johnson & Johnson	508,937	1,905,360
5,167 Shs. Johnson & Johnson	291,109	579,117
24,276.287 Shs. American Mutual Fund Class A	656,587	859,138
17,198.655 Shs. Capital World Growth & Income Fund Inc	707,922	755,021
6,349.9 Shs. Euro Pacific Growth Fund Class A	273,072	284,857
13,863.99 Shs. Franklin Rising Dividends Fund Class A	512,616	699,022
16,799.273 Shs. Templeton Global Bond Fund Class A	231,660	192,184

TY 2015 Legal Fees Schedule

Name: EDWARD & VERNA GERBIC FAMILY FOUNDATION

EIN: 22-3457387

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Cummings & Lockwood LLC	20,320	20,320		0