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Form 990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2016

Open to Public Inspection

For calendar year 2016, or tax year beginning 01-01-2016, and ending 12-31-2016

Name of foundation
FERN & GLADYS MOYER MEMORIAL TRUST

A Employer identification number
23-2689605

Number and street (or P.O. box number if mail is not delivered to street address)
C/O 1ST NATL TRUST CO PO BOX 57

Room/suite

B Telephone number (see instructions)

City or town, state or province, country, and ZIP or foreign postal code
SELINGSGROVE, PA 17870

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

D 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)

J Accounting method

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

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

Revenue

1 Contributions, gifts, grants, etc., received (attach schedule)

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

5a Gross rents

b Net rental income or (loss)

6a Net gain or (loss) from sale of assets not on line 10

b Gross sales price for all assets on line 6a

7 Capital gain net income (from Part IV, line 2)

8 Net short-term capital gain

9 Income modifications

10a Gross sales less returns and allowances

b Less Cost of goods sold

c Gross profit or (loss) (attach schedule)

11 Other income (attach schedule)

12 Total. Add lines 1 through 11

Operating and Administrative Expenses

13 Compensation of officers, directors, trustees, etc

14 Other employee salaries and wages

15 Pension plans, employee benefits

16a Legal fees (attach schedule)

b Accounting fees (attach schedule)

c Other professional fees (attach schedule)

17 Interest

18 Taxes (attach schedule) (see instructions)

19 Depreciation (attach schedule) and depletion

20 Occupancy

21 Travel, conferences, and meetings

22 Printing and publications

23 Other expenses (attach schedule)

24 Total operating and administrative expenses. Add lines 13 through 23

25 Contributions, gifts, grants paid

26 Total expenses and disbursements. Add lines 24 and 25

27 Subtract line 26 from line 12

a Excess of revenue over expenses and disbursements

b Net investment income (if negative, enter -0-)

c Adjusted net income (if negative, enter -0-)

For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

Form 990-PF (2016)

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		29,171	12,872	12,872
	2	Savings and temporary cash investments				
	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)	479,305	470,466	557,148	
	c	Investments—corporate bonds (attach schedule)	311,340	291,916	284,754	
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____				
	12	Investments—mortgage loans				
	13	Investments—other (attach schedule)		44	44	
	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)	819,816	775,298	854,818		
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable (attach schedule)				
	22	Other liabilities (describe ▶ _____)				
	23	Total liabilities (add lines 17 through 22)		0		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input 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	819,816	775,298		
	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)	819,816	775,298			
31	Total liabilities and net assets/fund balances (see instructions) .	819,816	775,298			

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	819,816
2	Enter amount from Part I, line 27a	2	-44,356
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	775,460
5	Decreases not included in line 2 (itemize) ▶ _____	5	162
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	775,298

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			

(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			
b			
c			
d			
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) 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	
a			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	2	
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))
2015	55,573	896,342	0 062000
2014	62,330	955,636	0 065224
2013	59,695	929,950	0 064192
2012	59,887	882,253	0 067880
2011	59,485	902,661	0 065900
2 Total of line 1, column (d)			2 0 325196
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 065039
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			4 835,632
5 Multiply line 4 by line 3			5 54,349
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 84
7 Add lines 5 and 6			7 54,433
8 Enter qualifying distributions from Part XII, line 4			8 54,088

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 <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	167
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2.	3	167
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	167
6	Credits/Payments		
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	
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	
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	167
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 2017 estimated tax ▶ Refunded ▶	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)? <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>	1b	No
c Did the foundation file Form 1120-POL for this year?	1c	No
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? <i>If "Yes," attach a detailed description of the activities</i>	2	No
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? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	No
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5	No
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	Yes
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ PA _____		
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? <i>If "No," attach explanation</i> .	8b	Yes
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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW.MONYER-FEN.ORG/INDEXX.HTML	13	Yes	
14	The books are in care of FIRST NATIONAL TRUST COMPANY Telephone no (570) 374-4252			

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15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year 15			
16	At any time during calendar year 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR). If "Yes," enter the name of the foreign country ▶	16	Yes	No

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

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

1a	During the year did the foundation (either directly or indirectly)		Yes	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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016? <input type="checkbox"/>	1c		
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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 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). <input type="checkbox"/>	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 ▶ 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 2016 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 2016). <input type="checkbox"/>	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?	4b		No

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

5a During the year did the foundation pay or incur any amount to (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? <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 Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	5b		
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 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>	6b		No
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 b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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
See Additional Data Table				
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	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NONE				
Total number of other employees paid over \$50,000. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				

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. ▶		

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 <div></div> <div></div> <div></div>	
2 <div></div> <div></div> <div></div>	
3 <div></div> <div></div> <div></div>	
4 <div></div> <div></div> <div></div>	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2 <div></div> <div></div> <div></div>	
All other program-related investments. See instructions. 3 <div></div> <div></div> <div></div>	
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	837,100
b	Average of monthly cash balances.	1b	11,257
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	848,357
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	
3	Subtract line 2 from line 1d.	3	848,357
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	12,725
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	835,632
6	Minimum investment return. Enter 5% of line 5.	6	41,782

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	41,782
2a	Tax on investment income for 2016 from Part VI, line 5.	2a	167
b	Income tax for 2016 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	167
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	41,615
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	41,615
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	41,615

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	54,088
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	
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	54,088
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	54,088

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				41,615
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2016				
a From 2011.	4,262			
b From 2012.	16,070			
c From 2013.	13,669			
d From 2014.	14,988			
e From 2015.	10,918			
f Total of lines 3a through e.	59,907			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ 54,088				
a Applied to 2015, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2016 distributable amount.				41,615
e Remaining amount distributed out of corpus	12,473			
5 Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	72,380			
b Prior years' undistributed income Subtract line 4b from line 2b				
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.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2015 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2017				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).				
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions).	4,262			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	68,118			
10 Analysis of line 9				
a Excess from 2012.	16,070			
b Excess from 2013.	13,669			
c Excess from 2014.	14,988			
d Excess from 2015.	10,918			
e Excess from 2016.	12,473			

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 2016, 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) 2016	(b) 2015	(c) 2014	(d) 2013	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . .					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))
NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest
NONE

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed
FERN GLADYS MOYER MEMORIAL TRUST
124 NORTH FOURTH STREET
SUNBURY, PA 17801
(570) 286-1692

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

c Any submission deadlines
SEE ATTACHED

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors
CHARITABLE AID TO CHILDREN WHO RESIDE WITHIN SNYDER/NORTHUMBERLAND COUNTIES OF PA

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	37,488
b <i>Approved for future payment</i>				
Total			3b	

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. . . .			14	20,855	
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			14	1,368	
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). .				22,223	
13 Total. Add line 12, columns (b), (d), and (e).			13		22,223

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

Part XVII

- 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.

[illegible]

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

- | b If "Yes," complete the following schedule | | |
|---|--------------------------|---------------------------------|
| (a) Name of organization | (b) Type of organization | (c) Description of relationship |
| | | |
| | | |
| | | |
| | | |

**Sign
Here**

Signature of officer or trustee _____ Date 2017-05-03 Title _____

**Paid
Preparer
Use Only**

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(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
JILL FECKER VICTOR ROAD SUNBURY, PA 17801	MEMBER 1 00	0	0	0
MARGARET KELLER PO BOX 0190 PORT TREVORTON, PA 17864	MEMBER 1 00	0	0	0
SIDNEY APFELBAUM 43 S 5TH STREET SUNBURY, PA 17801	CO-TRUSTEE 1 00	0	0	0
FIRST NATIONAL TRUST COMPANY FIRST NATIONAL TRUST COMPANY 2 S MARKET ST SELINGSGROVE, PA 17870	CO-TRUSTEE 1 00	10,176	0	0
MARY JANE MITTERLING 1443 SAND HILL ROAD SELINGSGROVE, PA 17870	MEMBER 1 00	0	0	0

Form 990FP 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>				
CENTRAL SUSQUEHANNA COMMUNITY FOUND 2859 N SUSQUEHANNA TRAIL SHAMOKIN DAM, PA 17876	NONE	EXEMPT	CHILDREN NEEDS	1,000
CITY OF SUNBURY 225 MARKET ST SUNBURY, PA 17801	NONE	EXEMPT	NEW GAMES FOR SUMMER	750
CITY OF SUNBURY 225 MARKET ST SUNBURY, PA 17801	NONE	EXEMPT	FREE CHILDRENS' ACTIVITIES	1,500
CITY OF SUNBURY 225 MARKET ST SUNBURY, PA 17801	NONE	EXEMPT	GIRLS SOFTBALL	1,200
CITY OF SUNBURY 225 MARKET ST SUNBURY, PA 17801	NONE	EXEMPT	CHILDREN'S SKATING	1,000
DEGENSTEIN LIBRARY 40 S 5TH ST SUNBURY, PA 17801	NONE	EXEMPT	CHILDREN'S BOOKS AND FIELD TRIPS	2,500
NORTHUMBERLAND CO CY 153 PENNSYLVANIA AVE SUNBURY, PA 17801	NONE	EXEMPT	CHRISTMAS GIFT PROGRAM	1,250
PORT TREVORTON RECREATION INC 2621 DUNDORE ROAD PORT TREVORTON, PA 17864	NONE	EXEMPT	BASEBALL EQUIPMENT	1,000
PORT TREVORTON RECREATION INC 2621 DUNDORE ROAD PORT TREVORTON, PA 17864	NONE	EXEMPT	CHRISTMAS GIFT PROGRAM	1,000
GREATER SUSQUEHANNA VALLEY YMCA 1150 N 4TH STREET SUNBURY, PA 17801	NONE	EXEMPT	YOUTH PROGRAM FOR IMPROVING HEALTH	1,500
KIDSGROVE INC PO BOX 340 SELINSGROVE, PA 17870	NONE	EXEMPT	PLAYGROUND EQUIPMENT	2,500
SHIKELLAMY SCHOOL DISTRICT 200 ISLAND BLVD SUNBURY, PA 17801	NONE	EXEMPT	PROMOTE GOOD BEHAVIOR PROGRAM	500
SNYDER COUNTY LIBRARIES INC 1 NORTH HIGH STREET SELINSGROVE, PA 17870	NONE	EXEMPT	TECHNOLOGY PROGRAMS FOR CHILDREN	2,500
WEST SNYDER RECREATION ASSOCIATION 67 ELM STREET BEAVER SPRINGS, PA 17812	NONE	EXEMPT	DISTRIBUTIO FOR AFTER SCHOOL PROGRAM	1,500
CENTRAL SUSQUEHANNA SIGHT SERVICES 348 MARKET STREET SUNBURY, PA 17801	NONE	EXEMPT	VISION SCREENINGS AND EYE HEALTH	1,250
Total ► 3a				37,488

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>				
SPREADING ANTLERS CHILDRENS FOUNDAT 26 SOUTH SECOND STREET SUNBURY, PA 17801	NONE	EXEMPT	SWIM PROGRAM FOR CHILDREN	500
SUSQUEHANNA RIVER VALLEY DENTAL 335 MARKET STREET SUNBURY, PA 17801	NONE	EXEMPT	STOP THE DECAY DENTAL PROJECT	1,500
A COMMUNITY CLINIC 344 MARKET STREET SUNBURY, PA 17801	NONE	EXEMPT	HYGIENE SUPPLIES FOR CHILDREN	550
A COMMUNITY CLINIC 344 MARKET STREET SUNBURY, PA 17801	NONE	EXEMPT	HYGIENE SUPPLIES FOR CHILDREN	1,500
SHRINERS HOSPITAL FOR CHILDREN 51 BLOSSOM STREET BOSTON, MA 02114	NONE	EXEMPT	GENERAL	3,122
SHRINERS HOSPITAL FOR CHILDREN 3551 N BROAD STREET PHILADELPHIA, PA 19140	NONE	EXEMPT	GENERAL	3,122
ZION LUTHERAN CHURCH 5TH AND MARKET STREET SUNBURY, PA 17801	NONE	EXEMPT	GENERAL	6,244
Total 3a				37,488

TY 2016 Accounting Fees Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INDIRECT ACCOUNTING FEES	625	625		

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2016 Gain/Loss from Sale of Other Assets Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
SEE ATTACHED	2014-07	PURCHASE	2016-07		104,163	102,795			1,368	

TY 2016 Investments Corporate Bonds Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Name of Bond	End of Year Book Value	End of Year Fair Market Value
FEDERATED INST HIGH YLD BD FD	17,350	17,838
FEDERATED INTMD CORPORATE BD FD	37,384	34,235
FEDERATED ULTRA SHORT BD	32,003	31,835
FIDELITY SPARTAN INTER TREAS BD INDE	24,142	23,105
JPMORGAN MTGE BACK SEC-SEL		
MERGER FUND	17,778	17,109
OPPENHEIMER SR FLOATING RATE INSTITU	12,320	12,015
VANGUARD INTER TERM INV GRADE	35,849	34,531
VANGUARD SHORT TERM CORP BOND INDEX	115,090	114,086

TY 2016 Investments Corporate Stock Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST
EIN: 23-2689605

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T INC	4,017	7,017
ABBVIE	2,398	6,262
ACE LTD SHS		
AFLAC	6,247	6,960
AGRIUM INC	5,016	5,028
AMGEN INC	1,958	5,117
APPLE INC	8,554	8,687
ARCHER DANIELS MIDLAND CO	6,003	5,934
CHEVRON CORP	5,521	9,416
CHUBB LTD COM	6,297	7,267
CISCO SYS INC	4,214	5,288
CONOCOPHILLIPS	8,074	5,766
CORNING INC	4,672	7,281
CSX CORP	6,586	6,467
DEERE & CO	5,325	7,213
DELTA AIR LINES INC DEL COM NEW	5,064	4,919
DIAGEO P L C SPON ADR NEW	6,275	5,717
DISCOVER FINL SVCS	7,173	7,930
FEDERATED INTL LEADERS	38,552	35,428
FORD MTR CO DEL	5,116	3,942
FRANKLIN SMALL CAP GROWTH FUND ADV	20,266	22,504
GENERAL DYNAMICS	2,969	6,043
GE	3,795	5,056
GLAXOSMITHKLINE PLC SPONSORED ADR	5,220	4,814
HARBOR INTL FD 2011	34,708	36,492
HELMERICH & PAYNE INC	7,864	8,514
HOME DEPOT INC	1,147	5,363
HONEYWELL INTL	2,177	5,792
INTEL CORP	5,170	5,441
JP MORGAN CHASE	4,416	8,629

Name of Stock	End of Year Book Value	End of Year Fair Market Value
JOHNSON & JOHNSON	2,772	5,760
KOHL'S CORP	6,292	5,432
LILLY ELI & CO	2,182	4,781
LYONDELLBASELL INDUSTRIES	5,122	6,005
MACY'S INC	5,133	3,760
METLIFE INC	3,666	6,736
MICROSOFT CORP	2,231	5,903
NATIONAL OILWELL VARCO		
OMNICOM GROUP INC	5,223	5,958
OPPENHEIMER DEVELOPING MKTS INSTITUT	15,523	13,490
PFIZER	3,273	3,735
PLUM CREEK TIMBER CO INC		
PROCTER & GAMBLE	4,799	6,726
PROLOGIS INC	6,024	7,391
PUBLIC SVC ENTERPRISE GROUP	6,902	7,460
QUALCOMM INC	3,768	5,542
ROYAL DUTCH SHELL PLC SPON ADR B	6,069	6,666
SEAGATE TECHNOLOGY	5,135	3,054
SOUTHERN CO	3,588	4,919
T ROWE PRICE INTL DISCOVERY	11,236	10,785
T ROWE PRICE MID-CAP GROWTH INST SHA	36,384	46,297
TARGET CORP	3,660	5,056
TEVA PHARMACEUTICAL INDS LTD ADR	5,039	3,081
TRAVELERS COMPANIES INC	5,645	6,733
UNITED TECHNOLOGIES CORP	2,747	5,481
VALERO ENERGY CORP NEW	6,248	6,832
VANGUARD MID-CAP VALUE INDEX FUND AD	43,375	48,066
VANGUARD SMALL-CAP VALUE INDEX-ADM	19,875	23,636
VERIZON COMMUNICATIONS	2,911	6,406
VISA INC	1,263	5,461

Name of Stock	End of Year Book Value	End of Year Fair Market Value
WAL MART STORES	5,125	7,258
WALGREENS BOOTS ALLIANCE INC	3,078	5,793
WELLS FARGO & CO		
WESTERN DIGITAL CORP	5,361	5,436
WEYERHAEUSER CO	6,023	7,222

TY 2016 Investments - Other Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST

EIN: 23-2689605

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
UNSETTLED TRADES DUE FROM BROKERS	FMV	44	44

TY 2016 Legal Fees Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
RETAINER	16,600			16,600

TY 2016 Other Decreases Schedule

Name: FERN & GLADYS MOYER MEMORIAL TRUST
EIN: 23-2689605

Description	Amount
FEDERAL EXCISE TAX	162

TY 2016 Other Expenses Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
WEBSITE	330	330		
INSURANCE	779	779		

TY 2016 Taxes Schedule**Name:** FERN & GLADYS MOYER MEMORIAL TRUST**EIN:** 23-2689605

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX WITHHELD	91	91		
FOREIGN CONVERSION EXPENSE	2	2		



FNB Wealth Management

Moyer Fern/Gladys Tr

47-0045-01-4

January 1, 2016 - December 31, 2016

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EIN 23-2689605

Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain/Loss
12-21-16	Reed 378 Shs As A Reinvested Capital Gains Distribution		-19.93	19.93	
	Total Equities		-7,821.49	7,821.49	
	Total Purchases		-58,232.95	58,232.95	

Sale Activity

Cash and Equivalents

FNB Daily Money Market

12-31-16 Sales (26) 01/01/16 to 12-31/16

65,964.56

-65,964.56

Total Cash and Equivalents

65,964.56

-65,964.56

Fixed Income

Fidelity Spartan Intermediate

Treasury Bond Index - Advantage Class

04-18-16 Long Term Capital Gains Dist At
\$ 060 Per Share

159.07

159.07

11-22-16 Sold 463.392 Shs 11-21-16
@ 10.79

5,000.00

-5,148.29

-148.29

12-05-16 Long Term Capital Gains Dist At
\$ 075 Per Share

161.88

161.88

Federated Intmd Corporate Bdd #303

12-06-16 Long Term Capital Gains Dist At
\$ 023 Per Share

88.31

88.31



ENB Wealth Management

Moyer Fern/Gladys Tr

47-0045-01-4

January 1, 2016 - December 31, 2016

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Statement of Transactions

<i>Date</i>	<i>Description</i>	<i>Income Cash</i>	<i>Principal Cash</i>	<i>Total Cost</i>	<i>Realized Gain Loss</i>
Jpmorgan Mtge Back Sec-Sel #1273					
12 21 16	Long Term Capital Gains Dist At \$.004 Per Share		6 03		6 03
12 21 16	Short Term Capital Gains Dist At \$.002 Per Share		3 09		3 09
12 27 16	Sold 1318 913 Shs 12/23/16 12 11 14		14,692 69	-15,022 08	-329 39
Vanguard Inter Term Inv Grade Admiral #571					
12 28 16	Long Term Capital Gains Dist At \$.036 Per Share		129 34		129 34
12 28 16	Short Term Capital Gains Dist At \$.056 Per Share		198 68		198 68
Total Fixed Income			20,439.09	-20,170.37	268 72
Equities					
Plum Creek Timber Co Inc Com					
02 22 16	Exchange for Weyerhaeuser		6,022 49	-6,022 49	
T Rowe Price Intl Discovery Fd I Cls #DE61					
06 30 16	Short Term Capital Gains Dist At \$.050 Per Share		9 95		9 95

**Statement of Transactions**

<i>Date</i>	<i>Description</i>	<i>Income Cash</i>	<i>Principal Cash</i>	<i>Total Cost</i>	<i>Realized Gain / Loss</i>
Wells Fargo & Co New Com					
10/04/16	Sold 115 Shs 09/29/16 @ 44.442		5,104.97	-6,123.75	-1,018.78
National Oilwell Varco Inc					
12/15/16	Sold 120 Shs 12/12/16 @ 39.9616		4,789.29	-4,502.12	287.17
I Rowe Price Mid-Cap Growth Institutional Shares #CW20					
12/20/16	Long Term Capital Gains Dist At \$ 2,370 Per Share		1,406.00		1,406.00
12/20/16	Short Term Capital Gains Dist At \$ 340 Per Share		201.70		201.70
T Rowe Price Intl Discovery Fd I Cls #DE61					
12/21/16	Long Term Capital Gains Dist At \$ 810 Per Share		161.42		161.42
12/21/16	Short Term Capital Gains Dist At \$ 100 Per Share		19.93		19.93
Advansix Inc Com					
01/05/17	Sold 2 Shs 12/30/16 @ 21.9401 Will Settle on 01/05/17		43.78	-11.67	32.11
Total Equities			<u>17,759.53</u>	<u>-16,660.03</u>	<u>1,099.50</u>



FNB Wealth Management

Moyer Fern/Gladys Tr

47-0045-01-4

January 1, 2016 - December 31, 2016

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Statement of Transactions

Date	Description	Income Cash	Principal Cash	Total Cost	Realized Gain/Loss
Total Sales			104,163.18	-102,794.96	1,368.22
Earnings Activity					
Dividends					
Vanguard Intm Term Treas Adm #535					
01/04/16	Div to 11/02/15	46.99			
Macy's Inc Com					
01/04/16	Div 360 Per Sh on 105 Shs	37.80			
FNB Daily Money Market					
01/04/16	Div to 12/31/15	5.76			
Oppenheimer Senior Floating Rate Institutional Shares #Z857					
01/04/16	Div to 12/31/15	55.52			
Vanguard Inter Term Inv Grade Admiral #571					
01/04/16	Div to 12/31/15	91.72			
Wal Mart Stores Inc Com					
01/04/16	Div 490 Per Sh on 105 Shs	51.45			
Fidelity Spartan Intermediate Treasury Bond Index - Advantage Class					
01/04/16	Div 0.21 Per Sh on 2,607 Shs	59.98			