

Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**
or Section 4947(a)(1) Trust Treated as Private Foundation

OMB No. 1545-0052

2016

Open to Public Inspection

► 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.

For calendar year 2016 or tax year beginning , and ending

Name of foundation ROBERT T. STORM RESIDUARY ESTATE TRUST "B"		A Employer identification number 23-6773219
Number and street (or P.O. box number if mail is not delivered to street address) P.O. BOX 4566	Room/suite	B Telephone number (see instructions) 717-339-5060
City or town, state or province, country, and ZIP or foreign postal code GETTYSBURG PA 17325		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input type="checkbox"/> Section 501(c)(3) exempt private foundation <input checked="" type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 33,629	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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)
SCANNED Revenue 2017	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	869	869	869	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10 STMT 1	-1,160			
	b Gross sales price for all assets on line 6a 31,835				
	7 Capital gain net income (from Part IV, line 2)		230		
	8 Net short-term capital gain			0	
	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	-291	1,099	869		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	1,500	1,500		
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STMT 2	435	435		435
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 3	7	7		
	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	1,942	1,942	0	435
	25 Contributions, gifts, grants paid	846			846
26 Total expenses and disbursements. Add lines 24 and 25	2,788	1,942	0	1,281	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	-3,079				
b Net investment income (if negative, enter -0-)		0			
c Adjusted net income (if negative, enter -0-)			869		

For Paperwork Reduction Act Notice, see instructions.

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			
	2	Savings and temporary cash investments	177	317	317
	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 (att. schedule) ▶ Less: allowance for doubtful accounts ▶	0		
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments – U.S. and state government obligations (attach schedule) STMT 4	2,905	1,048	1,020
	b	Investments – corporate stock (attach schedule) SEE STMT 5	21,773	21,878	21,880
	c	Investments – corporate bonds (attach schedule) SEE STMT 6	11,978	10,552	10,412
	11	Investments – land, buildings, and equipment basis ▶ Less: accumulated depreciation (attach sch.) ▶			
	12	Investments – mortgage loans			
	13	Investments – other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ Less: accumulated depreciation (attach sch.) ▶			
	15	Other assets (describe ▶)			
	16	Total assets (to be completed by all filers – see the instructions. Also, see page 1, item 1)	36,833	33,795	33,629
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 and complete lines 24 through 26 and lines 30 and 31. ▶ <input type="checkbox"/>			
	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			
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	36,833	33,795	
	30	Total net assets or fund balances (see instructions)	36,833	33,795	
	31	Total liabilities and net assets/fund balances (see instructions)	36,833	33,795	

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	36,833
2	Enter amount from Part I, line 27a	2	-3,079
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	41
4	Add lines 1, 2, and 3	4	33,795
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	33,795

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 ACNB TRUST				
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 230			230
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			230
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	<div style="border: 1px solid black; padding: 2px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div>	2	230
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	<div style="border: 1px solid black; padding: 2px;"> If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8 </div>	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))
2015	5,024	38,119	0.131798
2014	613	41,803	0.014664
2013	598	37,097	0.016120
2012	294	39,919	0.007365
2011			

2 Total of line 1, column (d)	2	0.169947
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	0.042487
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	34,119
5 Multiply line 4 by line 3	5	1,450
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	
7 Add lines 5 and 6	7	1,450
8 Enter qualifying distributions from Part XII, line 4	8	1,281

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	
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	0
3	Add lines 1 and 2	3	
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-	5	0
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	
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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the 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>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation \$ (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>		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) NONE		
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> SEE STMT 8		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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		X

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ N/A	X	
14 The books are in care of ▶ ACNB TRUST DEPARTMENT PO BOX 4566 Located at ▶ GETTYSBURG PA ZIP+4 ▶ 17325 Telephone no ▶ 717-339-5060		
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 0		X
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 the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶		X

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.

	Yes	No
1a During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? (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)	<input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A ▶ <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?	N/A	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? If "Yes," list the years ▶ 20 , 20 , 20 , 20	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement – see instructions)		2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 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)	N/A	3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?		4b X

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

5a During the year did the foundation pay or incur any amount to:			
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<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)?	N/A	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?	N/A <input type="checkbox"/> Yes <input type="checkbox"/> 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?	<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?		6b	X
If "Yes" to 6b, file Form 8870.			
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<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?	N/A	7b	

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, foundation managers and their compensation (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
N/A				

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				

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 ▶**Part IX-A Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments (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	
All other program-related investments. See instructions	
3	
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	34,052
b	Average of monthly cash balances	1b	587
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	34,639
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	34,639
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	520
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	34,119
6	Minimum investment return. Enter 5% of line 5	6	1,706

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	1,706
2a	Tax on investment income for 2016 from Part VI, line 5	2a	
b	Income tax for 2016 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	
3	Distributable amount before adjustments Subtract line 2c from line 1	3	1,706
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	1,706
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	1,706

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	1,281
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	1,281
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,281

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				1,706
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			1,280	
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2016				
a From 2011				
b From 2012				
c From 2013				
d From 2014				
e From 2015				
f Total of lines 3a through e				
4 Qualifying distributions for 2016 from Part XII, line 4. ▶ \$ 1,281				
a Applied to 2015, but not more than line 2a			1,280	
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				1
e Remaining amount distributed out of corpus				
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				
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				1,705
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)				
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9.				
a Excess from 2012				
b Excess from 2013				
c Excess from 2014				
d Excess from 2015				
e Excess from 2016				

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 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

[illegible]

- b** 85% of line 2a
- c** Qualifying distributions from Part XII, line 4 for each year listed
- d** Amounts included in line 2c not used directly for active conduct of exempt activities

- e** Qualifying distributions made directly for active conduct of exempt activities
Subtract line 2d from line 2c

- 3** Complete 3a, b, or c for the alternative test relied upon

- a "Assets" alternative test – enter

- (1) Value of all assets
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

- b** "Endowment" alternative test – enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

- c** “Support” alternative test – enter

- (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

- (2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)

- (3) Largest amount of support from an exempt organization

- (4) Gross investment income**

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

- ## 1 Information Regarding Foundation Managers:

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

N/A

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

N/A

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

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

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

N/A

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

N/A

- c** Any submission deadlines.

N/A

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

N/A

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

<div>Recipient</div> <div>Name and address (home or business)</div>	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year 155 S. INTERNATIONAL DRIV MOOSEHEART IL 60539	CHARITABLE PURPOSE OF ORGANIZATION			846
Total				
b Approved for future payment N/A				
Total			▶ 3b	

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			14	869	
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			18	-1,160	
9	Net income or (loss) from special events					
10	Gross profit or (loss) from sales of inventory					
11	Other revenue a _____					
b	_____					
c	_____					
d	_____					
e	_____					
12	Subtotal. Add columns (b), (d), and (e)		0		-291	0
13	Total. Add line 12, columns (b), (d), and (e)				13	-291

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

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

[illegible]

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?
- 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.

	Yes	No
1a(1)		X
1a(2)		X
1b(1)		X
1b(2)		X
1b(3)		X
1b(4)		X
1b(5)		X
1b(6)		X
1c		X

[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
N/A		

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

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

Jeffrey B. Stamlaugh 05/10/17

Signature of officer or trustee Date

TRUSTEE

Title

**Paid
Preparer
Use Only**

Print/Type preparer's name

RYAN C RAFFENSPERGER, CPA

Preparer's signature,

By C. H. J. CPA

Date _____

05/08/17

Check ☒ if self-employed

Firm's name ▶ **RAFFENSPERGER, MARTIN & FINKENBINER, LLC**

PTIN	P01311319
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Firm's address ▶ 34 W MIDDLE ST STE 1
GETTYSBURG, PA 17325

Firm's EIN ▶ **45-3819215**

Phone no **717-337-1414**

Federal Statements

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Statement 1 - Form 990-PF, Part I, Line 6a - Sale of Assets

Description	Date Acquired	Date Sold	Sale Price	How Received	Cost	Expense	Depreciation	Net Gain / Loss
SEE ATTACHED ACNB	VARIOUS	VARIOUS	\$ 10,423	PURCHASE	10,941	\$	\$	-518
SEE ATTACHED ACNB	VARIOUS	VARIOUS	21,182	PURCHASE	22,054			-872
TOTAL			\$ 31,605		\$ 32,995	\$ 0	\$ 0	\$ -1,390

Statement 2 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
TAX PREPARATION	\$ 435	\$ 435	\$	\$ 435
TOTAL	\$ 435	\$ 435	\$ 0	\$ 435

Statement 3 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
FOREIGN TAXES PAID	\$ 7	\$ 7	\$	\$
TOTAL	\$ 7	\$ 7	\$ 0	\$ 0

2016

Realized Capital Gains/Losses

SHORT-TERM TRANSACTIONS

COVERED tax lots

Description of property/CUSIP/Symbol	Quantity	Proceeds Shown (G)ross (N)et	Date acquired	Cost or other basis	Adjustments & Code(s), if any	Gain or loss(-) & 7- Loss not allowed(X)
INVECO DIVERSIFIED DIVIDEND CL Y / CUSIP: 00141B204 / Symbol: LCEYX						
08/04/16	0.731	14 00	12/14/15	12.68		1.32
FRANKLIN INCOME FUND #609 / CUSIP: 353496847 / Symbol: FRIAX						
01/07/16	1,741.294	3,500 00	01/22/15	4,144.28		-644.28
12/09/16	191.549	436.73	06/16/16	408.00		28.73
Security total:		3,936.73		4,552.28	0 00	-615.55
HENNESSEY FOCUS FUND - CL 1 / CUSIP: 42588P809 / Symbol: HFCIX						
03/09/16	12.630	850.00	03/08/16	850.00	...	0 00
06/16/16	2.741	195 00	03/09/16	189 40	...	5 60
08/04/16	0 418	31 00	03/09/16	28 88	...	2 12
12/09/16	0 921	70 00	03/09/16	63 64		6 36
Security total:		1,146.00		1,131.92	0.00	14 08
AMERICAN INCOME FUND AMERICA FUND #606 / CUSIP: 453320822 / Symbol: AMEFX						
08/04/16	1.019	22 00	06/16/16	21.19	.	0 81
12/09/16	64 445	1,408 77	06/16/16	1,339 81	...	68 96
Security total:		1,430.77		1,361 00	0.00	69 77
VANG WELLESLEY FUND #527 / CUSIP: 921938205 / Symbol: VWIAX						
12/09/16	54 635	3,419 60	06/16/16	3,401 00	..	18.60
VANGUARD GNMA FUND #536 / CUSIP: 922031794 / Symbol: VFIJX						
12/09/16	16.922	179 71	06/16/16	183.26	..	-3 55
VANGUARD SHORT-TERM INV GRD FUND #539 / CUSIP: 922031836 / Symbol: VFSUX						
12/09/16	27.766	295.71	06/16/16	298.49		-2.78
Totals:		10,422.52		10,940.63	0.00	-518.11

2016

Realized Capital Gains/Losses (continued)

LONG-TERM TRANSACTIONS

COVERED tax lots

Description of property/CUSIP/Symbol

Date sold or disposed

Quantity

Shown (G)ross (N)et

Proceeds

Date acquired

Cost or other basis

Adjustments & Code(s), if any

Gain or loss(-) & 7- Loss not allowed(X)

ARTISAN INTERNATL INVESTOR / CUSIP: 04314H204 / Symbol: ARTIX

2 tax lots for 06/16/16

06/16/16	33.838	912.61	09/19/14	1,050.00	...	-137.39
	1.433	38.65	10/21/14	42.00		-3.35
	35.271	951.26	VARIOUS	1,092.00	0.00	-140.74

DODGE & COX STOCK FUND #145 / CUSIP: 256219106 / Symbol: DODGX

06/16/16	1.309	209.00	04/25/14	222.23		-13.23
08/04/16	0.311	52.00	04/25/14	52.80		-0.80
12/09/16	0.411	80.00	04/25/14	69.78		10.22
	Security total:	341.00		344.81	0.00	-3.81

FEDERATED VALUE DIVIDEND FUND #662 / CUSIP: 314172560 / Symbol: SVAIX

08/04/16	7.753	49.00	01/22/15	47.37		1.63
12/09/16	71.843	421.00	01/22/15	438.96		-17.96
	Security total:	470.00		486.33	0.00	-16.33

FEDERATED INSTITUTIONAL HIGH YLD BD FD #900 / CUSIP: 31420B300 / Symbol: FIHBX

2 tax lots for 06/16/16

06/16/16	49.430	466.62	08/29/13	494.30		-27.68
	5.443	51.38	11/01/13	55.79		-4.41
	54.873	518.00	VARIOUS	550.09	0.00	-32.09
08/04/16	36.308	354.00	11/01/13	372.16		-18.16
12/09/16	9.645	95.00	11/01/13	98.86		-3.86
	Security total:	967.00		1,021.11	0.00	-54.11

FEDERATED TOTAL RETURN BOND FUND #328 / CUSIP: 31428Q101 / Symbol: FTRBX

3 tax lots for 08/04/16.

	11.370	126.55	08/29/13	124.05		2.50
	54.348	604.89	11/01/13	600.00		4.89

2016

Realized Capital Gains/Losses (continued)

LONG-TERM TRANSACTIONS

COVERED tax lots

Description of property/CUSIP/Symbol	Quantity	Proceeds Shown (G)ross (N)et	Date acquired	Cost or other basis	Adjustments & Code(s), if any	Gain or loss(-) & 7- Loss not allowed(X)
FEDERATED TOTAL RETURN BOND FUND #328 / CUSIP: 31428Q101 / Symbol: FTRBX (cont'd)						
08/04/16	7 148	79 56	09/29/14	78.99	..	0 57
	72.866	811.00	VARIOUS	803.04	0.00	7.96
12/09/16	182 854	1,973 00	09/29/14	2,020.53	..	-47 53
Security total:		2,784 00		2,823 57	0.00	-39 57
FRANKLIN INCOME FUND #609 / CUSIP: 353496847 / Symbol: FRIAX						
08/04/16	22 831	50 00	01/22/15	54 34	.	-4 34
3 tax lots for 12/09/16.						
	719.496	1,640 45	01/22/15	1,712.40	...	-71.95
	17.647	40 24	04/07/15	42.00	..	-1.76
	21.145	48.21	07/30/15	48 00	..	0.21
12/09/16	758.288	1,728 90	VARIOUS	1,802.40	0.00	-73.50
Security total:		1,778 90		1,856 74	0 00	-77 84
OPPENHEIMER INTERNATIONAL GROWTH Y / CUSIP: 68380L407 / Symbol: OIGYX						
08/04/16	0 465	17.00	09/19/14	17.21	...	-0 21
OPPENHEIMER INTERNET'L SMALL COMPANY Y #819 / CUSIP: 68380U506 / Symbol: OSMYX						
08/04/16	0 581	22.00	04/07/15	20.38	..	1 62
OPPENHEIMER SR FLOATING RATE BOND FD #294 / CUSIP: 68381K408 / Symbol: OOSYX						
2 tax lots for 06/16/16.						
	37 582	292.39	08/29/13	313.81	...	-21 42
	28.613	222.61	11/01/13	239.49	.	-16 88
06/16/16	66.195	515 00	VARIOUS	553.30	0.00	-38.30
PIMCO LOW DURATION FUND #107 / CUSIP: 693390791 / Symbol: PLDTX						
2 tax lots for 12/09/16.						
	65 346	635 81	08/29/13	640 40	..	-4 59

2016 Realized Capital Gains/Losses (continued)

LONG-TERM TRANSACTIONS

COVERED tax lots

Description of property/CUSIP/Symbol					Adjustments &	Gain or loss(-) &
Date sold or disposed	Quantity	Shown (G)ross (N)et	Proceeds	Date acquired	Code(s), if any	7- Loss not allowed(X)
PIMCO LOW DURATION FUND #107 / CUSIP: 693390791 / Symbol: PLDTX (cont'd)						
	1.047	10 19		11/01/13	..	-0 19
12/09/16	66 393	646.00		VARIOUS	0.00	-4.78
T. ROWE PRICE GROWTH STOCK FUND CL I / CUSIP: 741479406 / Symbol: PRUFX						
3 tax lots for 06/16/16.						
	3.858	196.26		11/01/13	...	5.57
	86.275	4,388.80		01/10/14		-157.20
	9.436	480.01		10/21/14		-34.99
06/16/16	99.569	5,065 07		VARIOUS	0 00	-186.62
TEMPLETON GLOBAL BOND FUND #616 / CUSIP: 880208400 / Symbol: TGBAX						
06/16/16	38.082	417 00		08/29/13	..	-57 73
3 tax lots for 12/09/16.						
	21 435	254.00		08/29/13	...	-10 81
	22.918	271.58		11/01/13	...	-21.87
	3 833	45.42		01/22/15	...	-1.39
12/09/16	48.186	571.00		VARIOUS	0 00	-34 07
	Security total:	988.00			0 00	-91.80 - 28.41
VANGUARD SM-CAP VALUE INDEX ADMIRAL / CUSIP: 921937686 / Symbol: VSIAX						
08/04/16	0.788	37 00		01/22/15	.	1 60
VANGUARD MID-CAP VALUE INDX FUND #5835 (ADM) / CUSIP: 921937694 / Symbol: VMVAX						
08/04/16	0 755	36.00		01/22/15	...	1 04
VANGUARD GNMA FUND #536 / CUSIP: 922031794 / Symbol: VFIJX						
08/04/16	137 109	1,489 00		01/22/15	...	2 74
2 tax lots for 12/09/16						
	128.790	1,367.75		01/22/15	...	-28.34

ACNB Bank		Account No: 008183		2016 Tax Information Statement		Page	16 of 35
2016		Realized Capital Gains/Losses (continued)					
LONG-TERM TRANSACTIONS		COVERED tax lots					
Description of property/CUSIP/Symbol		Proceeds	Date				
Date sold or disposed	Quantity	Shown (G)ross (N)et	acquired	Cost or other basis	Adjustments & Code(s), if any	Gain or loss(-) & 7- Loss not allowed(X)	
VANGUARD GNMA FUND #536 / CUSIP 922031794 / Symbol: VFIJX (cont'd)							
	2 122	22.54	04/07/15	23 00		-0.46	
12/09/16	130.912	1,390 29	VARIOUS	1,419 09	0.00	-28 80	
	Security total.	2,879 29		2,905 35	0.00	-26.06	
VANGUARD SHORT-TERM INV GRD FUND #539 / CUSIP: 922031836 / Symbol: VFSUX							
	2 tax lots for 12/09/16.						
	60.000	639.00	08/29/13	639.60	...	-0.60	
	74 488	793.29	11/01/13	800 00	...	-6 71	
12/09/16	134.488	1,432.29	VARIOUS	1,439.60	0 00	-7.31	
VANGUARD MID-CAP INDEX / CUSIP: 922908645 / Symbol: VIMAX							
	3 tax lots for 06/16/16						
	0.289	43.79	01/18/12	27 12	...	16.67	
	1.381	209.23	02/04/13	150.00	.	59.23	
	1.518	229 98	11/01/13	199 37	...	30 61	
06/16/16	3.188	483.00	VARIOUS	376 49	0.00	106 51	
	0.101	16 00	11/01/13	13 27	.	2 73	
08/04/16	Security total:	499 00		389.76	0.00	109 24	
VANGUARD 500 INDEX ADMIRAL / CUSIP: 922908710 / Symbol VFIAF							
	0.145	29.00	01/22/15	27.61	...	1 39	
VICTORY MUNDER MID-CAP CORE GROWTH CL Y / CUSIP: 92647K838 / Symbol: MGOYX							
	3 tax lots for 03/08/16						
	1 273	45 12	02/04/13	44 46	..	0 66	
	12.034	426.49	11/01/13	500.00	...	-73 51	
	10 677	378.39	01/10/14	457.40	.	-79.01	
03/08/16	23.984	850 00	VARIOUS	1,001.86	0.00	-151.86	
06/16/16	23.380	873.71	01/10/14	1,001.60	..	-127.89	

2016

Realized Capital Gains/Losses (continued)

LONG-TERM TRANSACTIONS

COVERED tax lots

Description of property/CUSIP/Symbol	Quantity	Shown (G)ross (N)et	Proceeds	Date acquired	Cost or other basis	Adjustments & Code(s), if any	Gain or loss(-) & 7- Loss not allowed(X)
Security total:		1,723.71			2,003.46	0.00	-279.75
Totals:		21,181.52			22,033.86	0.00	-852.34
					22054.27		(872.75)

Federal Statements

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Statement 4 - Form 990-PF, Part II, Line 10a - US and State Government Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
ACNB TRUST	\$ 2,905	\$ 1,048	MARKET	\$ 1,020
TOTAL	\$ 2,905	\$ 1,048		\$ 1,020

Statement 5 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
ACNB TRUST	\$ 21,773	\$ 21,878	MARKET	\$ 21,880
TOTAL	\$ 21,773	\$ 21,878		\$ 21,880

Statement 6 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
ACNB TRUST	\$ 11,978	\$ 10,552	MARKET	\$ 10,412
TOTAL	\$ 11,978	\$ 10,552		\$ 10,412

Federal Statements**Statement 7 - Form 990-PF, Part III, Line 3 - Other Increases**

Description	Amount
NONDIVIDEND DISTRIBUTION	\$ 41
TOTAL	\$ 41

Form 990-PF, Part III, Line 5 - Other Decreases

Description	Amount
TAXES PAID	\$
TOTAL	\$ 0

Statement 8 - Form 990-PF, Part VII-A, Line 8b - Not Filing with Attorney General
Explanation**Description**

PENNSYLVANIA LAW ONLY REQUIRES PRIVATE FOUNDATIONS TO SEND THE 990-PF TO THE STATE ATTORNEY GENERAL'S OFFICE. THIS ORGANIZATION IS A NON-EXEMPT CHARITABLE TRUST UNDER SECTION 4947 (A) (1).