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Form **990-PF**

**Return of Private Foundation**

OMB No 1545-0052

Department of the Treasury  
Internal Revenue Service

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

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

**2016**

▶ Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf)

Open to Public Inspection

For calendar year **2016** or tax year beginning , **2016**, and ending , **20**

Name of foundation  
**KATHERYN MURPHY TUW**

Number and street (or P O box number if mail is not delivered to street address) Room/suite  
**116 ALLEGHENY CENTER MALL (P8-YB35-02-L)**

City or town, state or province, country, and ZIP or foreign postal code  
**PITTSBURGH, PA 15212**

**A Employer identification number**  
38-6473593

**B Telephone number (see instructions)**  
412-768-9969

**C** If exemption application is pending, check here . . . . .

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

**E** If private foundation status was terminated under section 507(b)(1)(A) check here . . . . .

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

**G** Check all that apply

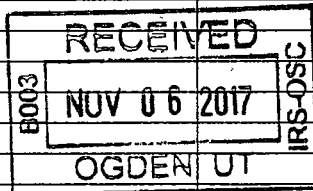
<input type="checkbox"/> Initial return	<input type="checkbox"/> Initial return of a former public charity
<input type="checkbox"/> Final return	<input type="checkbox"/> Amended return
<input type="checkbox"/> Address change	<input type="checkbox"/> Name change

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

**I** Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ **159,336.**

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

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc. received (attach schedule)				
2	Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B. . . . .				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities . . . . .	3,256.	3,256.		STMT 1
5a	Gross rents . . . . .				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	4,685.			
b	Gross sales price for all assets on line 6a	62,931.			
7	Capital gain net income (from Part IV, line 2)		4,685.		
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	<b>Total.</b> Add lines 1 through 11 . . . . .	7,941.	7,941.		
13	Compensation of officers, directors, trustees, etc . . . . .	2,173.	1,738.		435.
14	Other employee salaries and wages . . . . .		NONE	NONE	
15	Pension plans, employee benefits . . . . .		NONE	NONE	
16a	Legal fees (attach schedule) . . . . .				
b	Accounting fees (attach schedule) . . . . .				
c	Other professional fees (attach schedule) . . . . .				
17	Interest . . . . .				
18	Taxes (attach schedule) (see instructions) . . . . .	69.	25.		
19	Depreciation (attach schedule) and depletion . . . . .				
20	Occupancy . . . . .				
21	Travel, conferences, and meetings . . . . .		NONE	NONE	
22	Printing and publications . . . . .		NONE	NONE	
23	Other expenses (attach schedule) . . . . .				
24	<b>Total operating and administrative expenses.</b> Add lines 13 through 23. . . . .	2,242.	1,763.	NONE	435.
25	Contributions, gifts, grants paid . . . . .	7,746.			7,746.
26	<b>Total expenses and disbursements.</b> Add lines 24 and 25	9,988.	1,763.	NONE	8,181.
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements . . . . .	-2,047.			
b	<b>Net investment income</b> (if negative, enter -0-)		6,178.		
c	<b>Adjusted net income</b> (if negative, enter -0-)				



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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 (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash - non-interest-bearing . . . . .			
	2	Savings and temporary cash investments . . . . .	8,330.	9,812.	9,812.
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable . . . . .			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶ NONE			
	8	Inventories for sale or use . . . . .			
	9	Prepaid expenses and deferred charges . . . . .			
	10a	Investments - U S and state government obligations (attach schedule) . . . . .			
	b	Investments - corporate stock (attach schedule) . . . . .			
	c	Investments - corporate bonds (attach schedule) . . . . .			
	11	Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶			
12	Investments - mortgage loans . . . . .				
13	Investments - other (attach schedule) . . . . . STMT 4	145,482.	141,951.	149,524.	
14	Land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶				
15	Other assets (describe ▶ )				
16	<b>Total assets</b> (to be completed by all filers - see the instructions Also, see page 1, item I) . . . . .	153,812.	151,763.	159,336.	
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	<b>Total liabilities</b> (add lines 17 through 22) . . . . .		NONE		
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 and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds . . . . .	152,861.	150,893.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund . . . . .			
	29	Retained earnings, accumulated income, endowment, or other funds . . . . .	951.	870.	
30	<b>Total net assets or fund balances</b> (see instructions) . . . . .	153,812.	151,763.		
31	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	153,812.	151,763.		

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) . . . . .	153,812.
2	Enter amount from Part I, line 27a . . . . .	-2,047.
3	Other increases not included in line 2 (itemize) ▶	
4	Add lines 1, 2, and 3 . . . . .	151,765.
5	Decreases not included in line 2 (itemize) ▶ ROUNDING ADJ FOR SALES AND TRANSACTIONS	2.
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30 . . . . .	151,763.

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.)

Table with columns for (a) Publicly Traded Securities, (e) Gross sales price, (f) Depreciation allowed, (g) Cost or other basis, (h) Gain or (loss), (i) F.M.V. as of 12/31/69, (j) Adjusted basis, (k) Excess of col (i) over col (j), and (l) Gains (Col (h) gain minus col (k), but not less than -0- or Losses (from col (h))).

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? [X] Yes [ ] No. If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

Table for Part V qualification with columns (a) Base period years, (b) Adjusted qualifying distributions, (c) Net value of noncharitable-use assets, and (d) Distribution ratio. Includes rows for 2015-2011 and summary rows 2-8.

**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	124.
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	124.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . . . .		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0- . . . . .		5	124.
6 Credits/Payments			
a 2016 estimated tax payments and 2015 overpayment credited to 2016 . . . . .	6a	186.	
b Exempt foreign organizations - tax withheld at source . . . . .	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868) . . . . .	6c	36.	
d Backup withholding erroneously withheld . . . . .	6d		
7 Total credits and payments Add lines 6a through 6d . . . . .		7	222.
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	98.
11 Enter the amount of line 10 to be Credited to 2017 estimated tax <input type="checkbox"/> NONE Refunded <input type="checkbox"/> . . . . .		11	98.

**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)? . . . . . 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		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 <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? . . . . . If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes . . . . .		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? . . . . . If "Yes," attach the statement required by General Instruction T		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? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> MI		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation . . . . .	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)? If "Yes," complete Part XIV . . . . .		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses . . . . .		X

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). . . . . 11 Yes No X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) . . . . . 12 Yes No X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? . . . . . 13 X
Website address N/A
14 The books are in care of PNC BANK, N.A. Telephone no (412) 768-9969
Located at 116 ALLEGHENY CENTER MALL, PITTSBURGH, PA ZIP+4 15212
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here . . . . . 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? . . . . . 16 Yes No X
See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country

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

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

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . . . Yes X No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . Yes X No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . . . Yes X No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . . . X Yes No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . Yes X No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) . . . . . Yes X 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)? . . . . . 1b Yes No X
Organizations relying on a current notice regarding disaster assistance check here . . . . .
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016? . . . . . 1c Yes No X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? . . . . . X Yes No
If "Yes," list the years 2014, 2013
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
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . Yes X 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) . . . . . 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . . 4a Yes No 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 Yes No X

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

**5a** During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?  Yes  No

(3) Provide a grant to an individual for travel, study, or other similar purposes?  Yes  No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?  Yes  No

**b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?  Yes  No

Organizations relying on a current notice regarding disaster assistance check here

**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?  Yes  No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

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

**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

If "Yes" to 6b, file Form 8870

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

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

**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
PNC BANK 116 ALLEGHENY CENTER MALL, PITTSBURGH, PA 15212	TRUSTEE 1	2,173	-0-	-0-

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

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

**Total number of other employees paid over \$50,000**  **NONE**

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

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE
<b>Total number of others receiving over \$50,000 for professional services . . . . .</b>		NONE

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

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 NONE	
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 NONE	
2	
All other program-related investments See instructions	
3 NONE	
<b>Total. Add lines 1 through 3 . . . . .</b>	

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	162,091.
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	NONE
<b>c</b>	Fair market value of all other assets (see instructions). . . . .	<b>1c</b>	NONE
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	162,091.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	NONE
<b>3</b>	Subtract line 2 from line 1d . . . . .	<b>3</b>	162,091.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	<b>4</b>	2,431.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4 . . . . .	<b>5</b>	159,660.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	7,983.

**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.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	7,983.
<b>2a</b>	Tax on investment income for 2016 from Part VI, line 5 . . . . .	<b>2a</b>	124.
<b>b</b>	Income tax for 2016 (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b . . . . .	<b>2c</b>	124.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	<b>3</b>	7,859.
<b>4</b>	Recoveries of amounts treated as qualifying distributions . . . . .	<b>4</b>	NONE
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	7,859.
<b>6</b>	Deduction from distributable amount (see instructions). . . . .	<b>6</b>	NONE
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	<b>7</b>	7,859.

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26 . . . . .	<b>1a</b>	8,181.
<b>b</b>	Program-related investments - total from Part IX-B . . . . .	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes . . . . .	<b>2</b>	NONE
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	NONE
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	NONE
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4 . . . . .	<b>4</b>	8,181.
<b>5</b>	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) . . . . .	<b>5</b>	N/A
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	<b>6</b>	8,181.

**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 . . . . .				7,859.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only. . . . .			8,114.	
b Total for prior years 20 <u>14</u> , 20 <u>13</u> , 20 . . . . .		3,939.		
3 Excess distributions carryover, if any, to 2016				
a From 2011 . . . . .	NONE			
b From 2012 . . . . .	NONE			
c From 2013 . . . . .	NONE			
d From 2014 . . . . .	NONE			
e From 2015 . . . . .	NONE			
f Total of lines 3a through e . . . . .	NONE			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ <u>8,181.</u>				
a Applied to 2015, but not more than line 2a . . . . .			8,114.	
b Applied to undistributed income of prior years (Election required - see instructions) . . . . .	STMT 5	67.		
c Treated as distributions out of corpus (Election required - see instructions) . . . . .	NONE			
d Applied to 2016 distributable amount. . . . .				NONE
e Remaining amount distributed out of corpus. . . . .	NONE			
5 Excess distributions carryover applied to 2016 . (If an amount appears in column (d), the same amount must be shown in column (a) )	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b. . . . .		3,872.		
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 . . . . .		3,872.		
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. . . . .				7,859.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions) . . . . .	NONE			
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions) . . . . .	NONE			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a . . . . .	NONE			
10 Analysis of line 9				
a Excess from 2012 . . . . .	NONE			
b Excess from 2013 . . . . .	NONE			
c Excess from 2014 . . . . .	NONE			
d Excess from 2015 . . . . .	NONE			
e Excess from 2016 . . . . .	NONE			

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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 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)

Table with columns: Tax year (a) 2016, (b) 2015, (c) 2014, (d) 2013, (e) Total. Rows include: 2a Adjusted net income, 2b 85% of line 2a, 2c Qualifying distributions, 2d Amounts included in line 2c, 2e Qualifying distributions made directly, 3 Complete 3a, b, or c, 3a Assets alternative test, 3b Endowment alternative test, 3c Support alternative test.

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 entry) of which the foundation has a 10% or greater interest

N/A

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

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

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

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

c Any submission deadlines

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

**Part XV** Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a Paid during the year</b>				
BORGESS HEALTE ALLIANCE, INC. 1521 GULL RD KALAMAZOO MI 49048	NONE	PC	GENERAL SUPPORT	3,873.
HERITAGE COMMUNITY SR CITZN FD 2400 PORTAGE KALAMAZOO MI 49001-3793	NONE	PC	GENERAL SUPPORT	3,873.
<b>Total</b> .....				<b>7,746.</b>
<b>b Approved for future payment</b>				
<b>Total</b> .....				<b>3b</b>





KATHERYN MURPHY TUW

38-6473593

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
ARTISAN INTERNATIONAL FD-ADV	31.	31.
BAIRD AGGREGATE BOND FUND FD 72	382.	382.
BLACKROCK STRATEGIC INCOME OPPORTUNITIES	214.	214.
DB X-TRACKERS MSCI JAPAN HDG ETF	10.	10.
DEUTSCHE X-TRACKERS MSCI EUR ETF	129.	129.
EATON VANCE FLOATING RATE FUND CLASS I	241.	241.
HARDING LOEVNER INTERNATIONAL EQUITY POR	19.	19.
ISHARES TIPS BOND ETF	42.	42.
ISHARES CORE US AGGREGATE BOND ETF	427.	427.
ISHARES MSCI EMERGING MKTS INDEX FUND	75.	75.
ISHARES TR S&P SMLCP VALU	23.	23.
ISHARES TR S&P SMLCP GROW	16.	16.
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	31.	31.
ISHARES EDGE MSCI USA VALUE FACTOR ETF	20.	20.
MFS VALUE FUND CLASS I FUND 893	207.	207.
MAINSTAY EPOCH GLOBAL EQUITY YIELD FUND	147.	147.
T ROWE PRICE GROWTH STOCK FUND	5.	5.
RIDGEWORTH FDS SEIX FLTG RATE NAME CHANG	95.	95.
ROWE T PRICE VALUE FD INC COM	130.	130.
T ROWE PRICE REAL ESTATE FUND FD 122	78.	78.
SECTOR SPDR TR SBI CONS STPLS	33.	33.
SECTOR SPDR TR SBI CYCL TRANS	6.	6.
SECTOR SPDR TR SBI INT-TECH	9.	9.
SECTOR SPDR TR SHS BEN INT-UTILITIES	54.	54.
TEMPLETON GLOBAL BOND FUND AD FUND	186.	186.
TEMPLETON INSTL FDS INC FOREIGN EQUITY S	62.	62.
TOUCHSTONE SANDS CAPITAL SELECT GROWTH F	14.	14.
VANGUARD TOTL BD MKT IDX-ADM	496.	496.
WELLS FARGO SPECIAL US MID CAP VALUE I	34.	34.
WISDOMTREE U.S. QUALITY DIVI ETF	30.	30.
PNC MONEY MARKET FUND 417	3.	3.
ALLEGiant GOVT MONEY MKT FD #509	7.	7.

29-21750658334918

STATEMENT 1

KATHERYN MURPHY TUV

38-6473593

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
TOTAL	3,256.	3,256.

KATHERYN MURPHY TUW

38-6473593

FORM 990PF, PART I - TAXES  
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FEDERAL ESTIMATES - PRINCIPAL	44.	
FOREIGN TAXES ON QUALIFIED FOR	19.	19.
FOREIGN TAXES ON NONQUALIFIED	6.	6.
TOTALS	69.	25.
	=====	=====

KATHERYN MURPHY TUW

38-6473593

FORM 990PF, PART II - OTHER INVESTMENTS  
=====

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
MUTUAL FUNDS - FIXED	C	74,610.	73,009.
MUTUAL FUNDS - EQUITY	C	67,341.	76,515.
TOTALS		141,951.	149,524.

990PF, PART XIII, LINE 4(b) ELECTION UNDER SEC. 53.4942(a)-3(d)(2)  
=====

PNC BANK, N.A., FOUNDATION MANAGER AS DESCRIBED IN IRC SECTION  
4946(b)(1), WISHES TO MAKE AN ELECTION UNDER REGULATION 53.4942(a)  
-3(d)(2) TO APPLY \$67 OF QUALIFYING DISTRIBUTION FOR 2016 TO YEARS  
PRIOR TO 2015.

SUMMARY OF INVESTMENTS

AS OF 12/31/16

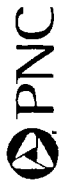
ACCOUNT  
21-75-501-8334918

KATHERYN MURPHY T/W

CONS

PAGE 1

	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET
PRINCIPAL CASH						
CASH EQUIVALENTS	8,941.87	8,941.87	8,941.87	5.643	36.48	.408
FIXED INCOME						
MUTUAL FUNDS - FIXED	74,637.49	74,610.16	73,008.77	46.072	1,863.35	2.552
EQUITIES						
MUTUAL FUNDS - EQUITY	67,423.57	67,341.29	76,514.58	48.285	1,259.67	1.646
TOTAL PRINCIPAL ASSETS	151,002.93	150,893.32	158,465.22	100.000	3,159.50	1.994
CASH EQUIVALENTS	870.02	870.02	870.02	100.000	3.55	.408
ACCOUNT TOTAL	151,872.95	151,763.34	159,335.24		3,163.05	1.985



STATEMENT OF INVESTMENTS

AS OF 12/31/16

ACCOUNT  
21-75-501-8334918

KATHERYN MURPHY T/W CONS

PAGE 2

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
<b>CASH EQUIVALENTS</b>								
568.470	PNC GOVT. MONEY MARKET FUND #405 (INCOME INVESTMENT) ACCOUNT 21-75-065-8334918	568.47	568.47	568.47	.357	2.32	.408	1.000
301.550	PNC GOVT. MONEY MARKET FUND #405 (INCOME INVESTMENT) ACCOUNT 21-75-741-8334918	301.55	301.55	301.55	.189	1.23	.408	1.000
2,282.520	PNC GOVT. MONEY MARKET FUND #405 (INCOME INVESTMENT) ACCOUNT 21-75-065-8334918	2,282.52	2,282.52	2,282.52	1.433	9.31	.408	1.000
6,659.350	PNC GOVT. MONEY MARKET FUND #405 (INCOME INVESTMENT) ACCOUNT 21-75-741-8334918	6,659.35	6,659.35	6,659.35	4.179	27.17	.408	1.000
	<b>TOTAL CASH EQUIVALENTS</b>	<u>9,811.89</u>	<u>9,811.89</u>	<u>9,811.89</u>	<u>6.158</u>	<u>40.03</u>	<u>.408</u>	
<b>MUTUAL FUNDS - FIXED</b>								
1,305.143	BAIRD AGGREGATE BOND FUND FD #72 ACCOUNT 21-75-741-8334918	14,147.75	14,147.75	13,965.03	8.765	344.56	2.467	10.700



STATEMENT OF INVESTMENTS

AS OF 12/31/16

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ACCOUNT 21-75-501-8334918 KATHERYN MURPHY T/W CONS

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
554.782	BLACKROCK STRATEGIC INCOME OPPORTUNITIES PORTFOLIO FUND #946	5,671.29	5,666.56	5,453.51	3.423	158.67	2.910	9.830
	ACCOUNT 21-75-741-8334918							
68.000	ISHARES TIPS BOND ETF	7,890.08	7,890.08	7,695.56	4.830	113.63	1.477	113.170
	ACCOUNT 21-75-741-8334918							
157.000	ISHARES CORE US AGGREGATE BOND ETF	17,349.90	17,349.86	16,965.42	10.648	404.43	2.384	108.060
	ACCOUNT 21-75-741-8334918							
623.652	RIDGEWORTH FDS SEIX FLTG RATE INCOME FD CL I FD #5203	5,357.17	5,357.17	5,450.72	3.421	259.44	4.760	8.740
	ACCOUNT 21-75-741-8334918							
404.757	TEMPLETON GLOBAL BOND FUND AD FUND #616	5,129.49	5,106.97	4,840.89	3.038	120.62	2.492	11.960
	ACCOUNT 21-75-741-8334918							
1,750.013	VANGUARD TOTAL BD MKT INDX #584 ADM	19,091.81	19,091.77	18,637.64	11.697	462.00	2.479	10.650
	ACCOUNT 21-75-741-8334918							
	TOTAL MUTUAL FUNDS - FIXED	74,637.49	74,610.16	73,008.77	45.822	1,863.35	2.552	
	MUTUAL FUNDS - EQUITY							
11.000	TECHNOLOGY SELECT SECTOR SPDR FUND ETF	517.70	516.91	531.96	.334	9.27	1.743	48.360



STATEMENT OF INVESTMENTS

AS OF 12/31/16

ACCOUNT  
21-75-501-8334918

KATHERYN MURPHY T/W

CONS

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PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
12.000	UTILITIES SELECT SECTOR SPDR FUND ETF	592.15	592.15	582.84	.366	19.90	3.414	48.570
65.109	CAMBIAR INTL EQUITY FUND-INS ACCOUNT 21-75-741-8334918	1,580.84	1,580.84	1,561.31	.980	27.48	1.760	23.980
91.532	ARTISAN INTERNATIONAL FD-ADV ACCOUNT 21-75-741-8334918	1,769.94	1,769.94	2,340.47	1.469	33.87	1.447	25.570
196.246	BAIRD MIDCAP INSI ACCOUNT 21-75-741-8334918	2,979.41	2,979.41	3,100.69	1.946	8.34	.269	15.800
21.000	DB X-TRACKERS MSCI JAPAN HDG ETF ACCOUNT 21-75-741-8334918	883.91	883.91	781.62	.491	8.80	1.126	37.220
91.000	DEUTSCHE X-TRACKERS MSCI EUR ETF ACCOUNT 21-75-741-8334918	2,660.97	2,660.97	2,308.67	1.449	77.35	3.350	25.370
88.231	HARDING LOEVNER INTERNATIONAL EQUITY PORTFOLIO ACCOUNT 21-75-741-8334918	1,363.47	1,352.58	1,573.16	.987	15.44	.981	17.830
103.000	ISHARES MSCI EMERGING MARKETS ETF ACCOUNT 21-75-741-8334918	3,703.72	3,703.72	3,606.03	2.263	68.19	1.891	35.010
11.000	ISHARES S&P SMALL CAP 600 VALUE ETF ACCOUNT 21-75-741-8334918	650.43	650.43	1,540.11	.967	18.74	1.217	140.010
10.000	ISHARES S&P SMALL CAP 600 GROWTH ETF ACCOUNT 21-75-741-8334918	1,198.79	1,198.79	1,500.00	.941	15.46	1.031	150.000



STATEMENT OF INVESTMENTS

AS OF 12/31/16

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KATHERYN MURPHY T/W CONS

ACCOUNT  
21-75-501-8334918

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
86.000	ISHARES EDGE MSCI USA QUALITY FACTOR ETF ACCOUNT 21-75-741-8334918	5,781.53	5,781.53	5,942.60	3.730	116.62	1.962	69.100
62.000	ISHARES EDGE MSCI USA VALUE FACTOR ETF ACCOUNT 21-75-741-8334918	4,036.59	4,036.60	4,351.78	2.731	90.02	2.069	70.190
211.374	MFS VALUE FUND CLASS I FUND #893 ACCOUNT 21-75-741-8334918	4,265.53	4,265.53	7,660.19	4.808	154.09	2.012	36.240
272.391	MAINSTAY EPOCH GLOBAL EQUITY YIELD FUND CLASS I FUND# 1212 ACCOUNT 21-75-741-8334918	4,847.18	4,847.18	4,804.98	3.016	152.81	3.180	17.640
129.979	T ROWE PRICE GROWTH STOCK FD # 40 ACCOUNT 21-75-741-8334918	6,083.03	6,083.03	6,921.38	4.344	5.20	.075	53.250
227.772	T ROWE PRICE VALUE FD INC FUND #107 ACCOUNT 21-75-741-8334918	7,513.82	7,475.50	7,664.53	4.810	127.55	1.664	33.650
113.154	T ROWE PRICE REAL ESTATE FUND FD #122 ACCOUNT 21-75-741-8334918	2,235.34	2,203.05	3,224.89	2.024	73.55	2.281	28.500
123.646	TEMPLETON INSTITUTIONAL FUNDS INTERNATIONAL EQUITY SERIES FD #454 ACCOUNT 21-75-741-8334918	2,510.53	2,510.53	2,306.00	1.447	56.88	2.467	18.650



S T A T E M E N T O F I N V E S T M E N T S

AS OF 12/31/16

ACCOUNT  
21-75-501-8334918

KATHERYN MURPHY T/W CONS

PAR VALUE /SHARES	INVESTMENT DESCRIPTION	CARRYING VALUE	TAX COST	MARKET VALUE	% OF MARKET	ESTIMATED INCOME	YIELD AT MARKET	MARKET UNIT PRICE
455.037	TOUCHSTONE SANDS CAPITAL SELECT GROWTH FD CLASS Y FUND #342 ACCOUNT 21-75-741-8334918	4,595.52	4,595.52	6,065.64	3.807			13.330
86.697	WELLS FARGO SPECIAL US MID CAP VALUE I ACCOUNT 21-75-741-8334918	2,789.12	2,789.12	3,121.96	1.959	28.35	.908	36.010
151.000	WISDOMTREE U.S. QUALITY DIVI ETF ACCOUNT 21-75-741-8334918	4,864.05	4,864.05	5,023.77	3.153	151.76	3.021	33.270
	TOTAL MUTUAL FUNDS - EQUITY	<u>67,423.57</u>	<u>67,341.29</u>	<u>76,514.58</u>	<u>48.022</u>	<u>1,259.67</u>	<u>1.646</u>	
	TOTAL INVESTMENTS	<u>151,672.95</u>	<u>151,763.34</u>	<u>159,335.24</u>	<u>100.000</u>	<u>3,163.05</u>	<u>1.985</u>	



A C C O U N T S U M M A R Y

12/31/16 THROUGH 12/31/16

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ACCOUNT  
21-75-501-8334918

KATHERYN MURPHY T/W

CONS

	INCOME CASH	INCOME CARRYING VALUE	PRINCIPAL CASH	PRINCIPAL CARRYING VALUE
--	-------------	-----------------------	----------------	--------------------------

	0.00	870.02	0.00	151,002.93
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YOUR TRUST ACCOUNT BALANCES ON 12/31/16 WERE

DURING THE PERIOD INCOME WAS RECEIVED FROM  
 NO DIVIDENDS THIS PERIOD  
 NO NON-TAXABLE INTEREST INCOME THIS PERIOD  
 NO TAXABLE INTEREST INCOME THIS PERIOD  
 NO RENTAL INCOME THIS PERIOD

THUS TOTAL INCOME RECEIVED EQUATED

NO CONTRIBUTIONS WERE RECEIVED THIS PERIOD

NO SALES THIS PERIOD

NO INCOME OR PRINCIPAL TRANSFERS THIS PERIOD

NO PURCHASES THIS PERIOD

EXPENSES INCURRED DURING THIS PERIOD WERE  
 NO FEES CHARGED THIS PERIOD  
 NO OTHER EXPENSES THIS PERIOD

FOR TOTAL EXPENSES OF

NO PAYMENTS WERE MADE TO OR FOR YOU THIS PERIOD

YOUR CURRENT BALANCES AS OF 12/31/16 ARE

	0.00	870.02	0.00	151,002.93
--	------	--------	------	------------

