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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 separate instructions is at www.irs.gov/form990pf.

2016

Open to Public Inspection

For calendar year 2016 or tax year beginning

, and ending

Name of foundation BYRON NEAL MORRIS & SARA JOSEPHINE MORRIS MEMORIAL TRUST FUND		A Employer identification number 55-6124041
Number and street (or P O box number if mail is not delivered to street address) UNITED BANK, INC. PO BOX 393	Room/suite	B Telephone number 304-348-8349
City or town, state or province, country, and ZIP or foreign postal code CHARLESTON, WV 25392		C If exemption application is pending, check here <input type="checkbox"/>
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		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 checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input 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) \$ 556,208.	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))		(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			N/A		
	2 Check <input checked="" type="checkbox"/> If the foundation is not required to attach Sch. B					
	3 Interest on savings and temporary cash investments	37.	37.		STATEMENT 1	
	4 Dividends and interest from securities	10,315.	10,315.		STATEMENT 2	
	5a Gross rents					
	b Net rental income or (loss)					
	6a Net gain or (loss) from sale of assets not on line 10	17,207.				
	b Gross sales price for all assets on line 6a	379,140.				
	7 Capital gain net income (from Part IV, line 2)		17,207.			
	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)						
11 Other income	405.	405.		STATEMENT 3		
12 Total Add lines 1 through 11	27,964.	27,964.				
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	6,132.	5,825.		307.	
	14 Other employee salaries and wages					
	15 Pension plans, employee benefits					
	16a Legal fees					
	b Accounting fees	STMT 4	1,575.	1,575.		0.
	c Other professional fees					
	17 Interest					
	18 Taxes	STMT 5	217.	0.		0.
	19 Depreciation and depletion					
	20 Occupancy					
	21 Travel, conferences, and meetings					
	22 Printing and publications					
	23 Other expenses					
	24 Total operating and administrative expenses. Add lines 13 through 23	7,924.	7,400.		307.	
	25 Contributions, gifts, grants paid	27,655.			27,655.	
26 Total expenses and disbursements. Add lines 24 and 25	35,579.	7,400.		27,962.		
27 Subtract line 26 from line 12:						
a Excess of revenue over expenses and disbursements	<7,615.>					
b Net investment income (if negative, enter -0-)		20,564.				
c Adjusted net income (if negative, enter -0-)			N/A			

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		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		9,858.	8,739.	8,739.
	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				
	7	Other notes and loans receivable ▶				
		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				
	b	Investments - corporate stock				
	c	Investments - corporate bonds				
	Liabilities	11	Investments - land, buildings, and equipment basis ▶			
		Less: accumulated depreciation ▶				
12		Investments - mortgage loans				
13		Investments - other STMT 6	546,731.	540,091.	547,469.	
14		Land, buildings, and equipment: basis ▶				
		Less: accumulated depreciation ▶				
15		Other assets (describe ▶)				
16		Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	556,589.	548,830.	556,208.	
17		Accounts payable and accrued expenses				
18		Grants payable				
Net Assets or Fund Balances	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
	23	Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>					
	and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>					
	and complete lines 27 through 31.					
	27	Capital stock, trust principal, or current funds	556,589.	548,830.		
28	Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.			
29	Retained earnings, accumulated income, endowment, or other funds	0.	0.			
30	Total net assets or fund balances	556,589.	548,830.			
31	Total liabilities and net assets/fund balances	556,589.	548,830.			

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	556,589.
2	Enter amount from Part I, line 27a	2	<7,615.>
3	Other increases not included in line 2 (itemize) ▶ 2015 INTEREST POSTED IN 2016	3	318.
4	Add lines 1, 2, and 3	4	549,292.
5	Decreases not included in line 2 (itemize) ▶ 2016 INTEREST POSTED IN 2017	5	462.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	548,830.

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 SEE ATTACHED UNITED BANK GAIN AND LOSS			
b DETAIL	P	VARIOUS	12/31/16
c SEE ATTACHED UNITED BANK GAIN AND LOSS			
d DETAIL	P	VARIOUS	12/31/16
e CAPITAL GAINS DIVIDENDS			

(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 48,555.		44,902.	3,653.
c			
d 328,028.		317,031.	10,997.
e 2,557.			2,557.

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

(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			
b			3,653.
c			
d			10,997.
e			2,557.

2 Capital gain net income or (net capital loss)	<div> <div>If gain, also enter in Part I, line 7</div> <div>If (loss), enter -0- in Part I, line 7</div> </div>	2	17,207.
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). If (loss), enter -0- in Part I, line 8		3	N/A

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	30,078.	586,716.	.051265
2014	31,199.	618,229.	.050465
2013	23,877.	592,125.	.040324
2012	28,982.	563,641.	.051419
2011	29,659.	578,966.	.051228

2 Total of line 1, column (d)	2	.244701
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	.048940
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	549,285.
5 Multiply line 4 by line 3	5	26,882.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	206.
7 Add lines 5 and 6	7	27,088.
8 Enter qualifying distributions from Part XII, line 4	8	27,962.

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.

BYRON NEAL MORRIS & SARA JOSEPHINE

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MORRIS MEMORIAL TRUST FUND

55-6124041

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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 checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	206.
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	206.
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	206.
6 Credits/Payments:			
a 2016 estimated tax payments and 2015 overpayment credited to 2016	6a	360.	
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	360.	
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	154.	
11 Enter the amount of line 10 to be: Credited to 2017 estimated tax <input checked="" type="checkbox"/> 154. Refunded <input checked="" type="checkbox"/>	11	0.	

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 checked="" type="checkbox"/> \$ 0. (2) On foundation managers. <input checked="" type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input checked="" type="checkbox"/> \$ 0.		
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 checked="" type="checkbox"/> WV		
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

N/A

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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)	11	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	X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	13	X
14 The books are in care of UNITED BANK, INC., ATTN: JEFF CARMICHA Telephone no. 304-348-8381 Located at 500 VIRGINIA ST., EAST 3RD FLOOR, CHARLESTON, WV ZIP+4 25301		
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	N/A
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	16	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?	<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)? Organizations relying on a current notice regarding disaster assistance check here	N/A	
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	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? If "Yes," list the years	<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.)	N/A	
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?	<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	
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))?

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)?

N/A

☐

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?

N/A

☐

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

6b 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

7b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

☐

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.

(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
UNITED BANK, INC.	TRUSTEE			
PO BOX 393				
CHARLESTON, WV 25392	1.00	6,132.	0.	0.

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

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

Total number of others receiving over \$50,000 for professional services

0

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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

0.

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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	546,583.
b	Average of monthly cash balances	1b	11,067.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	557,650.
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	557,650.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	8,365.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	549,285.
6	Minimum investment return. Enter 5% of line 5	6	27,464.

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	27,464.
2a	Tax on investment income for 2016 from Part VI, line 5	2a	206.
b	Income tax for 2016. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	206.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	27,258.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	27,258.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	27,258.

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	27,962.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	27,962.
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	5	206.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	27,756.

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				27,258.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2016:				
a From 2011				
b From 2012				
c From 2013				
d From 2014				901.
e From 2015				1,444.
f Total of lines 3a through e	2,345.			
4 Qualifying distributions for 2016 from Part XII, line 4: ▶ \$	27,962.			
a Applied to 2015, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2016 distributable amount				27,258.
e Remaining amount distributed out of corpus	704.			
5 Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:	3,049.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2015. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
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)	0.			
8 Excess distributions carryover from 2011 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	3,049.			
10 Analysis of line 9:				
a Excess from 2012				
b Excess from 2013				
c Excess from 2014				901.
d Excess from 2015				1,444.
e Excess from 2016				704.

Part XV Supplementary Information (continued)				
3 Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
SHRINERS HOSPITAL FOR CHILDREN 2900 ROCKY POINT ROAD TAMPA, FL 33631-3356		PUBLIC	CHARITABLE	13,827.
UNIVERSITY OF CHARLESTON 2300 MACCORKLE AVE. SE CHARLESTON, WV 25304		PUBLIC	EDUCATIONAL	13,828.
Total			▶ 3a	27,655.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

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
		(a) Business code	(b) Amount	(c) Exclu- sion 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				14	37.	
4 Dividends and interest from securities				14	10,315.	
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				14	405.	
8 Gain or (loss) from sales of assets other than inventory				18	17,207.	
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.		27,964.	0.
13 Total. Add line 12, columns (b), (d), and (e)					27,964.	27,964.

(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

- | | | Yes | No |
|----------|--|--------------|----------|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c)(3) 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 | 1a(1) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions: | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| 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
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 instr.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
	Signature of officer or trustee 		Date 6-5-17	Title Trust Advisor		
Paid Preparer Use Only	Print/Type preparer's name BRENDA PAULEY, CPA		Preparer's signature 		Date 5/3/17	Check <input type="checkbox"/> if self-employed
	Firm's name ▶ HAYFLICH CPAS					PTIN P01320955
	Firm's address ▶ 608 TENNESSEE AVENUE CHARLESTON, WV 25302					Firm's EIN ▶ 37-1496963 Phone no. (304) 343-5511

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TAX ID 55-6124041
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SHORT TERM CAPITAL GAIN (LOSS)						

16.704 SHARES OF BLACKROCK INC EMERGING MARKETS LONG/SHORT EQUITY FUND	02/22/2016 12/16/2015	158.69 158.52	0.17	66	P C	
94 SHARES OF RS NATURAL RESOURCES Y CLASS	02/22/2016 08/17/2015	1,458.88 1,887.52	(428.64)	66	P C	
9.321 SHARES OF VANGUARD RUSSELL 2000 INDEX FUND	02/22/2016 08/17/2015	1,449.61 1,746.29	(296.68)	66	P C	
18 SHARES OF VOYA GLOBAL REAL ESTATE FUND CLASS I	02/22/2016 08/17/2015	336.07 366.48	(30.41)	66	P C	
248.637 SHARES OF FEDERATED INTERNATIONAL LEADERS FUND #119	06/08/2016 02/22/2016	7,364.63 6,770.38	594.25	66	P C	
356.075 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 12/04/2015	11/01/2016 12/04/2015	3,471.73 3,810.00	(338.27)	66	P C	
9.937 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 12/22/2015	11/01/2016 12/22/2015	96.89 101.26	(4.37)	66	P C	

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED						
25.074 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 12/22/2015	11/01/2016 12/22/2015	244.47 255.50	(11.03)	66	P C	
809.955 SHARES OF CREDIT SUISSE COMMODITY RETURN STRATEGY FUND ORIG. ACQ DATE 02/22/2016	11/01/2016 02/22/2016	3,960.68 3,547.60	413.08	66	P C	
.259 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 12/31/2015	11/01/2016 12/31/2015	2.87 2.75	0.12	66	P C	
151.995 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 02/22/2016	11/01/2016 02/22/2016	1,678.02 1,618.75	59.27	66	P C	
10.969 SHARES OF HARBOR INTERNATIONAL FUND ORIG. ACQ DATE 12/17/2015	11/01/2016 12/17/2015	660.01 647.04	12.97	66	P C	
.014 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS ORIG. ACQ DATE 12/21/2015	11/01/2016 12/21/2015	0.65 0.55	0.10	66	P C	

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SHORT TERM CAPITAL GAIN (LOSS) - CONTINUED						
208.566 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS ORIG. ACQ DATE 06/08/2016	11/01/2016 06/08/2016	9,602.38 9,047.59	554.79	66	P C	
285.686 SHARES OF MATTHEWS ASIA GROWTH FUND ORIG. ACQ DATE 02/22/2016	11/01/2016 02/22/2016	6,562.21 5,728.01	834.20	66	P C	
942.172 SHARES OF NORTHERN LIGHTS FUND TRUST EAGLE MLP STRATEGY FUND ORIG. ACQ DATE 02/22/2016	11/01/2016 02/22/2016	7,452.58 5,323.27	2,129.31	66	P C	
179.502 SHARES OF WINSLOW OSTERWEIS STRATEGIC INCOME FUND ORIG. ACQ DATE 02/22/2016	11/01/2016 02/22/2016	2,003.24 1,850.67	152.57	66	P C	
48.867 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 12/16/2015	11/01/2016 12/16/2015	1,752.86 1,766.07	(13.21)	66	P C	
8.316 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/22/2016	11/01/2016 02/22/2016	298.29 273.27	25.02	66	P C	
TOTAL SHORT TERM CAPITAL GAIN (LOSS)		48,554.76 44,901.52	3,653.24			

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LONG TERM CAPITAL GAIN (LOSS)						
469.098 SHARES OF AQR FUNDS MULTI STRATEGY ALTERNATIVE FUND	02/22/2016 02/17/2015	4,587.78 4,592.47	(4.69)	66	P C	
470.416 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I	02/22/2016 08/21/2013	4,977.00 4,807.65	169.35	66	P C	
49.744 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I	02/22/2016 02/19/2014	526.29 501.42	24.87	66	P C	
1307.112 SHARES OF BLACKROCK INC EMERGING MARKETS LONG/SHORT EQUITY FUND	02/22/2016 02/19/2014	12,417.56 13,489.40	(1,071.84)	66	P C	
131 SHARES OF BLACKROCK INC EMERGING MARKETS LONG/SHORT EQUITY FUND	02/22/2016 08/18/2014	1,244.50 1,353.23	(108.73)	66	P C	
249.084 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS)	02/22/2016 08/25/2010	2,406.15 2,722.49	(316.34)	66		
77.407 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS)	02/22/2016 02/16/2011	747.75 877.80	(130.05)	66		

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
110.324 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS)	02/22/2016 02/22/2012	1,065.73 1,166.13	(100.40)	66	P C	
1016.284 SHARES OF GOLDMAN SACHS TRUST STRATEGIC INCOME CL I	02/22/2016 02/19/2014	9,451.44 10,782.77	(1,331.33)	66	P C	
40.509 SHARES OF GOLDMAN SACHS TRUST STRATEGIC INCOME CL I	02/22/2016 08/18/2014	376.73 426.96	(50.23)	66	P C	
78.526 SHARES OF HARBOR INTERNATIONAL FUND	02/22/2016 03/05/2013	4,440.66 5,034.30	(593.64)	66	P C	
6.322 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS	02/22/2016 02/25/2009	238.72 145.85	92.87	66		
162.469 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS	02/22/2016 03/04/2010	6,134.83 6,887.06	(752.23)	66		
84.48 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS	02/22/2016 02/16/2011	3,189.97 4,144.59	(954.62)	66		
14.58 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS	02/22/2016 08/24/2011	550.54 654.20	(103.66)	66	P	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
87.318 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS	02/22/2016 02/22/2012	3,297.13 4,186.02	(888.89)	66 C	P C	
1.102 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS	02/22/2016 03/05/2013	41.61 53.57	(11.96)	66 C	P C	
230.599 SHARES OF JOHN HANCOCK FUNDS II - GLOBAL ABSOLUTE RETURN STRATEGIES FUND	02/22/2016 02/17/2015	2,333.66 2,589.63	(255.97)	66 C	P C	
63.685 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS	02/22/2016 02/25/2009	1,070.55 954.64	115.91	66		
13.816 SHARES OF PIMCO ALL ASSET ALL AUTHORITY	02/22/2016 02/19/2014	104.17 137.88	(33.71)	66 C	P C	
224.628 SHARES OF PIMCO ALL ASSET ALL AUTHORITY	02/22/2016 06/06/2014	1,693.70 2,338.38	(644.68)	66 C	P C	
116.67 SHARES OF RS NATURAL RESOURCES Y CLASS	02/22/2016 02/17/2015	1,810.72 3,101.09	(1,290.37)	66 C	P C	
159.278 SHARES OF VANGUARD 500 INDEX FUND	02/22/2016 12/20/2012	28,670.04 21,323.54	7,346.50	66 C	C C	
108.525 SHARES OF VANGUARD 500 INDEX FUND	02/22/2016 03/05/2013	19,534.50 15,451.02	4,083.48	66 C	C C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
383.597 SHARES OF VOYA GLOBAL REAL ESTATE FUND CLASS I	02/22/2016 08/23/2012	7,161.75 6,624.72	537.03	66 C	C	
34.938 SHARES OF VOYA GLOBAL REAL ESTATE FUND CLASS I	02/22/2016 08/21/2013	652.29 610.36	41.93	66 C	P	
77.147 SHARES OF VOYA GLOBAL REAL ESTATE FUND CLASS I	02/22/2016 02/19/2014	1,440.33 1,445.73	(5.40)	66 C	P	
315.273 SHARES OF FEDERATED INTERNATIONAL LEADERS FUND #119	06/08/2016 02/19/2014	9,338.39 10,735.05	(1,396.66)	66 C	P	
47 SHARES OF FEDERATED INTERNATIONAL LEADERS FUND #119	06/08/2016 08/18/2014	1,392.14 1,568.86	(176.72)	66 C	P	
435.256 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 02/19/2014	11/01/2016 02/19/2014	4,243.75 4,387.38	(143.63)	66 C	P	
28.965 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 12/22/2014	11/01/2016 12/22/2014	282.41 302.11	(19.70)	66 C	P	

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GAIN AND LOSS DETAIL						
LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
15.943 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 12/22/2014	11/01/2016 12/22/2014	155.44 166.29	(10.85)	66	P C	
112 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 02/17/2015	11/01/2016 02/17/2015	1,092.00 1,214.08	(122.08)	66	P C	
261 SHARES OF AQR FUNDS MANAGED FUTURES STRATEGY CLASS I ORIG. ACQ DATE 08/17/2015	11/01/2016 08/17/2015	2,544.75 2,837.07	(292.32)	66	P C	
122.482 SHARES OF DIAMOND HILL LONG SHORT FUND 11 CLASS I ORIG. ACQ DATE 03/05/2013	11/01/2016 03/05/2013	3,052.26 2,414.12	638.14	66	P C	
235.574 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS) ORIG. ACQ DATE 02/22/2012	11/01/2016 02/22/2012	2,358.10 2,490.02	(131.92)	66	P C	
22.542 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS) ORIG. ACQ DATE 08/23/2012	11/01/2016 08/23/2012	225.64 234.89	(9.25)	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
1057.95 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS) ORIG. ACQ DATE 03/05/2013	11/01/2016 03/05/2013	10,590.08 11,383.54	(793.46)	66	P C	
75.373 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS) ORIG. ACQ DATE 08/21/2013	11/01/2016 08/21/2013	754.48 809.51	(55.03)	66	P C	
97.883 SHARES OF DRIEHAUS FUNDS ACTIVE INCOME FUND CLASS A (CLOSED TO NEW INVESTORS) ORIG. ACQ DATE 08/18/2014	11/01/2016 08/18/2014	979.81 1,045.39	(65.58)	66	P C	
311.11 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 02/16/2011	11/01/2016 02/16/2011	3,434.65 3,443.99	(9.34)	66		
592.784 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 02/19/2014	11/01/2016 02/19/2014	6,544.33 6,508.77	35.56	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
57.1 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 08/18/2014	11/01/2016 08/18/2014	630.38 635.52	(5.14)	66	P C	
1.957 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 12/31/2014	11/01/2016 12/31/2014	21.61 21.59	0.02	66	P C	
9.345 SHARES OF FEDERATED TOTAL RETURN INSTL SHS #328 ORIG. ACQ DATE 08/17/2015	11/01/2016 08/17/2015	103.17 101.58	1.59	66	P C	
271.083 SHARES OF HARBOR INTERNATIONAL FUND ORIG. ACQ DATE 03/05/2013	11/01/2016 03/05/2013	16,311.06 17,379.13	(1,068.07)	66	P C	
9.88 SHARES OF HARBOR INTERNATIONAL FUND ORIG. ACQ DATE 08/18/2014	11/01/2016 08/18/2014	594.48 706.72	(112.24)	66	P C	
5.538 SHARES OF HARBOR INTERNATIONAL FUND ORIG. ACQ DATE 02/17/2015	11/01/2016 02/17/2015	333.22 375.48	(42.26)	66	P C	
111.222 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS ORIG. ACQ DATE 03/05/2013	11/01/2016 03/05/2013	5,120.66 5,406.50	(285.84)	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
29.547 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS ORIG. ACQ DATE 08/21/2013	11/01/2016 08/21/2013	1,360.34 1,339.37	20.97	66	P C	
25.871 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS ORIG. ACQ DATE 12/19/2014	11/01/2016 12/19/2014	1,191.10 1,169.61	21.49	66	P C	
36.157 SHARES OF HARDING LOEVNER EMERGING MARKET PORT ADVISOR CLASS ORIG. ACQ DATE 08/17/2015	11/01/2016 08/17/2015	1,664.67 1,541.72	122.95	66	P C	
550.723 SHARES OF MATTHEWS ASIA GROWTH FUND ORIG. ACQ DATE 02/17/2015	11/01/2016 02/17/2015	12,650.11 12,110.40	539.71	66	P C	
121.112 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/25/2009	11/01/2016 02/25/2009	2,286.59 1,815.47	471.12	66		
21.3 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 08/20/2009	11/01/2016 08/20/2009	402.14 431.33	(29.19)	66		

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
87.711 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 03/04/2010	11/01/2016 03/04/2010	1,655.98 2,030.51	(374.53)	66		
43.529 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/16/2011	11/01/2016 02/16/2011	821.83 1,076.91	(255.08)	66		
173.368 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 08/24/2011	11/01/2016 08/24/2011	3,273.19 3,474.29	(201.10)	66	P	
21.667 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/22/2012	11/01/2016 02/22/2012	409.07 427.70	(18.63)	66	P C	
95.174 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/19/2014	11/01/2016 02/19/2014	1,796.89 2,128.09	(331.20)	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
217.643 SHARES OF NORTHERN LIGHTS FUND TRUST EAGLE MLP STRATEGY FUND ORIG. ACQ DATE 12/17/2014	11/01/2016 12/17/2014	1,721.56 2,687.95	(966.39)	66	P C	
54 SHARES OF NORTHERN LIGHTS FUND TRUST EAGLE MLP STRATEGY FUND ORIG. ACQ DATE 02/17/2015	11/01/2016 02/17/2015	427.14 697.68	(270.54)	66	P C	
159 SHARES OF NORTHERN LIGHTS FUND TRUST EAGLE MLP STRATEGY FUND ORIG. ACQ DATE 08/17/2015	11/01/2016 08/17/2015	1,257.69 1,693.35	(435.66)	66	P C	
932.363 SHARES OF WINSLOW OSTERWEIS STRATEGIC INCOME FUND ORIG. ACQ DATE 08/21/2013	11/01/2016 08/21/2013	10,405.17 11,029.85	(624.68)	66	P C	
20 SHARES OF WINSLOW OSTERWEIS STRATEGIC INCOME FUND ORIG. ACQ DATE 02/19/2014	11/01/2016 02/19/2014	223.20 239.40	(16.20)	66	P C	
28.11 SHARES OF WINSLOW OSTERWEIS STRATEGIC INCOME FUND ORIG. ACQ DATE 08/18/2014	11/01/2016 08/18/2014	313.71 336.76	(23.05)	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
4.526 SHARES OF WINSLOW OSTERWEIS STRATEGIC INCOME FUND ORIG. ACQ DATE 02/17/2015	11/01/2016 02/17/2015	50.51 52.05	(1.54)	66	P C	
90.934 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 12/27/2012	11/01/2016 12/27/2012	3,261.80 2,923.57	338.23	66	P C	
258.672 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 03/05/2013	11/01/2016 03/05/2013	9,278.57 9,019.89	258.68	66	P C	
4.864 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 12/18/2014	11/01/2016 12/18/2014	174.47 193.19	(18.72)	66	P C	
32.569 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 12/18/2014	11/01/2016 12/18/2014	1,168.25 1,293.64	(125.39)	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
107.08 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/17/2015	11/01/2016 02/17/2015	3,840.96 4,470.59	(629.63)	66	P C	
63.471 SHARES OF PRUDENTIAL JENNISON MID CAP GROWTH SHARE CLASS Z CLOSED TO NEW INVESTORS ORIG. ACQ DATE 08/17/2015	11/01/2016 08/17/2015	2,276.71 2,696.90	(420.19)	66	P C	
1865.342 SHARES OF VANGUARD HIGH YIELD DIVIDEND INDEX INV ORIG. ACQ DATE 03/05/2013	11/01/2016 03/05/2013	52,248.23 39,955.62	12,292.61	66	P C	
20.794 SHARES OF VANGUARD HIGH YIELD DIVIDEND INDEX INV ORIG. ACQ DATE 02/19/2014	11/01/2016 02/19/2014	582.44 502.38	80.06	66	P C	
132.406 SHARES OF VANGUARD HIGH YIELD DIVIDEND INDEX INV ORIG. ACQ DATE 08/18/2014	11/01/2016 08/18/2014	3,708.69 3,490.22	218.47	66	P C	
2.063 SHARES OF DIAMOND HILL LONG SHORT FUND 11 CLASS I ORIG. ACQ DATE 03/05/2013	12/20/2016 03/05/2013	52.87 40.66	12.21	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
40.255 SHARES OF DIAMOND HILL LONG SHORT FUND 11 CLASS I ORIG. ACQ DATE 08/21/2013	12/20/2016 08/21/2013	1,031.74 844.55	187.19	66	P C	
7.526 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/19/2014 WASH SALE UNITS 7.526000	12/20/2016 02/19/2014	163.69 168.28 DISALLOWED LOSS	(4.59) 4.59	66	P C	
88.033 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 12/23/2014	12/20/2016 12/23/2014	1,914.72 1,849.57	65.15	66	P C	
2.904 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 12/23/2014	12/20/2016 12/23/2014	63.16 61.01	2.15	66	P C	
42.561 SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS ORIG. ACQ DATE 02/17/2015	12/20/2016 02/17/2015	925.70 920.17	5.53	66	P C	

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LONG TERM CAPITAL GAIN (LOSS) - CONTINUED						
154.459 SHARES OF VANGUARD HIGH YIELD DIVIDEND INDEX INV ORIG. ACQ DATE 08/18/2014	12/20/2016 08/18/2014	4,720.25 4,071.54	648.71	66	P C	
24.191 SHARES OF VANGUARD RUSSELL 2000 INDEX FUND ORIG. ACQ DATE 08/17/2015	12/20/2016 08/17/2015	5,089.70 4,532.17	557.53	66	P C	
91.531 SHARES OF VANGUARD GROWTH INDEX FUND ORIG. ACQ DATE 11/09/2015	12/20/2016 11/09/2015	5,346.34 5,144.04	202.30	66	P C	

TOTAL LONG TERM CAPITAL GAIN (LOSS)

328,028.09
317,030.92

11,001.76

(4.59) Wash Sale
10,997.17

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SHORT TERM CAPITAL GAINS DIVIDENDS						
6367.647 BASIS SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES			20.38	66		
914.833 BASIS SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS			101.91	66		
TOTAL SHORT TERM CAPITAL GAINS DIVIDENDS		0.00 0.00	122.29			

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LONG TERM CAPITAL GAINS DIVIDENDS						

1589.382 BASIS SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS			532.39	66		
598.167 BASIS SHARES OF DIAMOND HILL LONG SHORT FUND 11 CLASS I			509.82	66		
2924.233 BASIS SHARES OF AQR FUNDS MULTI STRATEGY ALTERNATIVE FUND			461.01	66		
6367.647 BASIS SHARES OF VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES			9.55	66		
914.833 BASIS SHARES OF NATIXIS VAUGHAN NELSON SMALL CAP VALUE FUND CLASS Y CLOSED TO NEW INVESTORS			922.24	66		
TOTAL LONG TERM CAPITAL GAINS DIVIDENDS		0.00	2,435.01			
		0.00				

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SUMMARY OF CAPITAL GAINS AND LOSSES

TOTAL SHORT TERM CAPITAL GAIN (LOSS)
TOTAL SHORT TERM CAPITAL GAINS DIVIDENDS

3,653.24
122.29

NET SHORT TERM CAPITAL GAIN (LOSS)

3,775.53

TOTAL LONG TERM CAPITAL GAIN (LOSS)
TOTAL LONG TERM CAPITAL GAINS DIVIDENDS
TOTAL 28% RATE CAPITAL GAINS DIVIDENDS
TOTAL SEC 1250 CAPITAL GAINS DIVIDENDS
TOTAL SEC 1202 CAPITAL GAINS DIVIDENDS

11,001.76 - 4.59 = 10,997.17
2,435.01
0.00
0.00
0.00

NET LONG TERM CAPITAL GAIN (LOSS)

13,436.77 - 4.59 = 13,432.18

NET CAPITAL GAIN (LOSS)

17,212.30 - 4.59 = 17,207.71

TOTAL GAIN/LOSS FROM SALES WITH UNKNOWN COST/ACQUISITION DATE

0.00

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
UNITED BANK - SAVINGS INTEREST	37.	37.	
TOTAL TO PART I, LINE 3	37.	37.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
UNITED BANK	12,872.	2,557.	10,315.	10,315.	
TO PART I, LINE 4	12,872.	2,557.	10,315.	10,315.	

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
OTHER INCOME	405.	405.	
TOTAL TO FORM 990-PF, PART I, LINE 11	405.	405.	

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
HAYFLICH CPAS	1,375.	1,375.		0.
UNITED BANK TAX FEE	200.	200.		0.
TO FORM 990-PF, PG 1, LN 16B	1,575.	1,575.		0.

FORM 990-PF TAXES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ESTIMATED EXCISE TAX PAYMENTS	217.	0.		0.
TO FORM 990-PF, PG 1, LN 18	217.	0.		0.

FORM 990-PF OTHER INVESTMENTS STATEMENT 6

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
DIAMOND HILLS FD L/S FD 11	COST	13,181.	14,642.
NATIXIS VAUGHN NELSON SMALL	COST	20,661.	19,647.
PIMCO ALL ASSET FD INST 34	COST	12,655.	10,836.
DOUBLELINE TOTAL RETURN BOND FD	COST	42,416.	40,980.
AQR FUNDS MANAGED FUTURES	COST	12,562.	11,777.
VANGUARD HIGH YIELD DIV. INDEX	COST	44,568.	51,039.
VANGUARD TOTAL BOND MKT INDEX	COST	69,330.	67,846.
AQR FUNDS MULTI STRATEGY ALT FD	COST	30,091.	28,239.
JOHN HANCOCK FUNDS II - GLOBAL ABS RET	COST	15,112.	14,078.
OPPEHHEIMER INTERNATIONAL SMALL CO FUND	COST	21,633.	22,019.
VANGUARD RUSSELL 2000 INDEX FUND	COST	25,721.	29,366.
VANGUARD GROWTH INDEX FUND	COST	90,731.	94,816.
CREDIT SUISSE COMMODITY RETURN	COST	4,118.	4,767.
FEDERATED INST HIGH YIELD BOND	COST	13,958.	14,043.
HARDING LOEVNER INTL EQUITY INST CLASS	COST	49,741.	48,411.
HARDING LOEVNER INST EMG	COST	18,076.	17,335.
PIMCO INVESTMENT GRADE CORP BOND	COST	13,958.	13,611.
TORTOISE MLP & PIPELINE FUND	COST	8,351.	8,931.
VANGUARD MARKET NEUTRAL FUND	COST	6,432.	6,772.
VANGURAD MID CAP INDEX FUND	COST	26,796.	28,314.
TOTAL TO FORM 990-PF, PART II, LINE 13		540,091.	547,469.