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Form 990-PF

## Return of Private Foundation

OMB No. 1545-0052

Department of the Treasury  
Internal Revenue Serviceor Section 4947(a)(1) Trust Treated as Private Foundation  
► Do not enter social security numbers on this form as it may be made public.► Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf)

2016

Open to Public Inspection

For calendar year 2016 or tax year beginning

03/01, 2016, and ending

02/28, 2017

Name of foundation LYDIA COLLINS DEFOREST CHAR TR U/W  
BANK OF AMERICA, NA

Number and street (or P.O. box number if mail is not delivered to street address)

Room/suite

P O BOX 1802

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

PROVIDENCE, RI 02901-1802

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 foundationI Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 10,125,463. J Accounting method:  Cash  Accrual  
(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 . . . . .	216,192.	209,465.		STMT 1
5a Gross rents . . . . .				
b Net rental income or (loss) . . . . .				
6a Net gain or (loss) from sale of assets not on line 10	366,851.			
b Gross sales price for all assets on line 6a 4,463,633				
7 Capital gain net income (from Part IV, line 2) . . . . .		366,851.		
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) 2017 . . . . .		667.		STMT 2
12 Total. Add lines 1 through 11 . . . . .	583,043.	576,983.		
13 Compensation of officers, directors, trustees, etc . . . . .	90,456.	54,274.		36,182.
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) STMT 3 . . . . .	1,250.	750.	NONE	500.
c Other professional fees (attach schedule) STMT 4 . . . . .	3,684.	3,684.		
17 Interest . . . . .				
18 Taxes (attach schedule) (see instructions) STMT 5 . . . . .	14,835.	5,322.		
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) STMT 6 . . . . .	4,061.	5,942.		
24 Total operating and administrative expenses.				
Add lines 13 through 23. . . . .	114,286.	69,972.	NONE	36,682.
25 Contributions, gifts, grants paid . . . . .	545,000.			545,000.
26 Total expenses and disbursements Add lines 24 and 25	659,286.	69,972.	NONE	581,682.
27 Subtract line 26 from line 12	-76,243.			
a Excess of revenue over expenses and disbursements . . . . .		507,011.		
b Net investment income (if negative, enter -0-) . . . . .				
c Adjusted net income (if negative, enter -0-) . . . . .				

JSA For Paperwork Reduction Act Notice, see instructions.  
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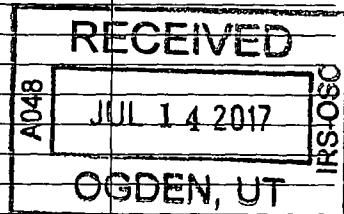
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<b>Part II Balance Sheets</b>		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	1	Cash - non-interest-bearing . . . . .			
	2	Savings and temporary cash investments . . . . .	100,337.	16,609.	16,609.
	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) . . . . .	9,270,973.	9,448,642.	10,108,854.	
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) . . . . .	9,371,310.	9,465,251.	10,125,463.	
<b>Liabilities</b>	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
		Foundations that follow SFAS 117, check here ► 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. ► X			
	27	Capital stock, trust principal, or current funds . . . . .	9,371,310.	9,465,251.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund . . . . .			
	29	Retained earnings, accumulated income, endowment, or other funds . . . . .			
	30	<b>Total net assets or fund balances</b> (see instructions) . . . . .	9,371,310.	9,465,251.	
31	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	9,371,310.	9,465,251.		

**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	9,371,310.
2	Enter amount from Part I, line 27a . . . . .	2	-76,243.
3	Other increases not included in line 2 (itemize) ► SEE STATEMENT 7	3	206,566.
4	Add lines 1, 2, and 3 . . . . .	4	9,501,633.
5	Decreases not included in line 2 (itemize) ► SEE STATEMENT 8	5	36,382.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 . . . . .	6	9,465,251.

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**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)
<b>1 a PUBLICLY TRADED SECURITIES</b>					
<b>b OTHER GAINS AND LOSSES</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
(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)		
<b>a</b> 2,942,578.		2,790,433.	152,145.		
<b>b</b> 1,521,055.		1,306,349.	214,706.		
<b>c</b>					
<b>d</b>					
<b>e</b>					
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))		
<b>a</b>			152,145.		
<b>b</b>			214,706.		
<b>c</b>					
<b>d</b>					
<b>e</b>					
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	366,851.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 . . . . .			3		

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

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income )

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?  Yes  No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

## 1 Enter the appropriate amount in each column for each year, see 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	484,560.	10,061,198.	0.048161
2014	482,925.	10,475,397.	0.046101
2013	479,983.	9,953,954.	0.048220
2012	478,555.	9,435,410.	0.050719
2011	489,338.	9,431,411.	0.051884

2 Total of line 1, column (d) . . . . .	2	0.245085
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years. . . . .	3	0.049017
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5 . . . . .	4	9,993,453.
5 Multiply line 4 by line 3. . . . .	5	489,849.
6 Enter 1% of net investment income (1% of Part I, line 27b) . . . . .	6	5,070.
7 Add lines 5 and 6 . . . . .	7	494,919.
8 Enter qualifying distributions from Part XII, line 4 . . . . . 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.	8	581,682.

**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 . . .	1	5,070.
	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 . . .		
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	5,070.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	NONE
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0- . . .	5	5,070.
6	<b>Credits/Payments</b>		
a	2016 estimated tax payments and 2015 overpayment credited to 2016 . . .	6a	8,960.
b	Exempt foreign organizations - tax withheld at source . . .	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868) . . .	6c	NONE
d	Backup withholding erroneously withheld . . .	6d	
7	Total credits and payments Add lines 6a through 6d . . .	7	8,960.
8	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached . . .	8	
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> ► . . .	9	
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b> . . .	10	3,890.
11	Enter the amount of line 10 to be <b>Credited to 2017 estimated tax</b> ►	11	3,890. <b>Refunded</b> ►

**Part VII-A Statements Regarding Activities**

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? . . .	Yes	No
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . .		X
	<i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>		
1c	Did the foundation file Form 1120-POL for this year? . . .		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year		
	(1) On the foundation ► \$ _____ (2) On foundation managers ► \$ _____		
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► \$ _____		
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? . . .		X
	<i>If "Yes," attach a detailed description of the activities</i>		
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i> . . .		X
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . .		X
b	If "Yes," has it filed a tax return on Form 990-T for this year? . . .		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . .		X
	<i>If "Yes," attach the statement required by General Instruction T</i>		
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? . . .		
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>		
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ►		
	NJ		
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation . . . STMT 12.</i>		X
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV.</i> . . .		X
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i> . . .		X

**Part VII-A Statements Regarding Activities (continued)**

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) . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
14	The books are in care of ► US TRUST FIDUCIARY TAX SERVICES Telephone no. ► (888) 866-3275 Located at ► P.O. BOX 1802, PROVIDENCE, RI ZIP+4 ► 02901		
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	<input type="checkbox"/>	
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 ►	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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 checked="" type="checkbox"/> Yes	<input 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 . . . . . ► 1b		<input checked="" type="checkbox"/> X
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016? . . . . .		<input checked="" type="checkbox"/> 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.) . . . . .		<input checked="" type="checkbox"/> 2b
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . .	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b	If "Yes," did it have excess business holdings in 2016 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2016) . . . . .		<input checked="" type="checkbox"/> 3b
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . .		<input checked="" type="checkbox"/> 4a
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? . . . . .		<input checked="" type="checkbox"/> 4b

**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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? . . . . .		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? . . . . .		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . . .		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). . . . .		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . .		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 5a(1)-(5), did <b>any</b> 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)? . . . . .			5b
Organizations relying on a current notice regarding disaster assistance check here . . . . . ► <input type="checkbox"/>				
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If "Yes," attach the statement required by Regulations section 53.4945-5(d)				
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		6b
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .			X
If "Yes" to 6b, file Form 8870				
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? . . . . .			7b

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BANK OF AMERICA, NA 1125 ROUTE 22 WEST, BRIDGEWATER, NJ 08807	TRUSTEE 1	67,462	-0-	-0-
ROBERT B. BOURNE 382 SPRINGFIELD AVENUE, SUMMIT, NJ 07901-2707	CO-TRUSTEE 2	11,497.	-0-	-0-
JEAN F. MARANO 27 STONEGATE DRIVE, SUMMIT, NJ 07069	CO-TRUSTEE 40	11,497	-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

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**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

Total number of others receiving over \$50,000 for professional services . . . . . ► 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
<b>1</b>	<b>NONE</b>	
<b>2</b>		
<b>3</b>		
<b>4</b>		

**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
<b>1</b>	<u>NONE</u>	
<b>2</b>		
All other program-related investments See instructions		
<b>3</b>	<u>NONE</u>	
<b>Total.</b> Add lines 1 through 3 . . . . . ►		

---

**Form 990-PF (2016)**

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes.		
a	Average monthly fair market value of securities . . . . .	1a	9,866,086.
b	Average of monthly cash balances . . . . .	1b	279,552.
c	Fair market value of all other assets (see instructions) . . . . .	1c	NONE
d	<b>Total</b> (add lines 1a, b, and c) . . . . .	1d	10,145,638.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	1e	
2	Acquisition indebtedness applicable to line 1 assets . . . . .	2	NONE
3	Subtract line 2 from line 1d . . . . .	3	10,145,638.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions) . . . . .	4	152,185.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	5	9,993,453.
6	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	6	499,673.

**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	499,673.
2a	Tax on investment income for 2016 from Part VI, line 5 . . . . .	2a	5,070.
b	Income tax for 2016. (This does not include the tax from Part VI.) . . . . .	2b	
c	Add lines 2a and 2b . . . . .	2c	5,070.
3	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	3	494,603.
4	Recoveries of amounts treated as qualifying distributions . . . . .	4	NONE
5	Add lines 3 and 4 . . . . .	5	494,603.
6	Deduction from distributable amount (see instructions) . . . . .	6	NONE
7	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	7	494,603.

**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	581,682.
b	Program-related investments - total from Part IX-B . . . . .	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes . . . . .	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required) . . . . .	3a	NONE
b	Cash distribution test (attach the required schedule) . . . . .	3b	NONE
4	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	581,682.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions) . . . . .	5	5,070.
6	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	6	576,612.

**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 . . . . .				494,603.
2 Undistributed income, if any, as of the end of 2016			57,254.	
a Enter amount for 2015 only. . . . .		NONE		
b Total for prior years 20 20 20 . . . . .				
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 ► \$ 581,682.			57,254.	
a Applied to 2015, but not more than line 2a . . . . .				
b Applied to undistributed income of prior years (Election required - see instructions) . . . . .		NONE		
c Treated as distributions out of corpus (Election required - see instructions) . . . . .	NONE			
d Applied to 2016 distributable amount . . . . .			494,603.	
e Remaining amount distributed out of corpus. . . . .	29,825.			
5 Excess distributions carryover applied to 2016 . . . . . <i>(If an amount appears in column (d), the same amount must be shown in column (a))</i>	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5 . . . . .	29,825.			
b Prior years' undistributed income Subtract line 4b from line 2b. . . . .		NONE		
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 . . . . .		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions . . . . .		NONE		
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 . . . . .				NONE
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 . . . . .	29,825.			
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 . . . . .	29,825.			

**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)			
2a	Tax year	Prior 3 years		
	(a) 2016	(b) 2015	(c) 2014	(d) 2013
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**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)				
<i>a Paid during the year</i>				
SEE ATTACHED SCHEDULE	SEE ATTACHED SCHEDULE	SEE ATTACHED SCHEDULE	SEE ATTACHED SCHEDULE	545,000.
<b>Total</b>			► 3a	545,000.
<i>b Approved for future payment</i>				
<b>Total</b>			► 3b	

## Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
<b>1 Program service revenue</b>					
a					
b					
c					
d					
e					
f					
<b>g Fees and contracts from government agencies</b>					
<b>2 Membership dues and assessments</b>					
<b>3 Interest on savings and temporary cash investments</b>					
<b>4 Dividends and interest from securities</b>				14	216,192.
<b>5 Net rental income or (loss) from real estate</b>					
a Debt-financed property					
b Not debt-financed property					
<b>6 Net rental income or (loss) from personal property</b>					
<b>7 Other investment income</b>					
<b>8 Gain or (loss) from sales of assets other than inventory</b>				18	366,851.
<b>9 Net income or (loss) from special events</b>					
<b>10 Gross profit or (loss) from sales of inventory</b>					
<b>11 Other revenue</b>					
a					
b					
c					
d					
e					
<b>12 Subtotal. Add columns (b), (d), and (e)</b>					583,043.
<b>13 Total. Add line 12, columns (b), (d), and (e)</b>				13	583,043.

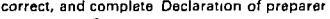
**IV. WORKSHEET: Relationship of Activities to the Accomplishment of Financial Purposes**

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

- | 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? |  | Yes   | No |
|---|--|-------|----|
| 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. |       |    |

- 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

(a) Name of organization	(b) Type of organization	(c) Description of relationship

<b>Sign Here</b>	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.					
	 <b>Karen J. Kisin</b>		<b>07/10/2017</b>	<b>SVP Tax</b>	<input type="checkbox"/> May the IRS discuss this return with the preparer shown below (see instructions)? <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Signature of officer or trustee	Date	Title			
	<b>BANK OF AMERICA, N.A.</b>					
<b>Paid Preparer Use Only</b>	Print/Type preparer's name		Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ►			Firm's EIN ►		
	Firm's address ►			Phone no.		

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	488.	488.
FOREIGN DIVIDENDS	44,506.	44,506.
NONDIVIDEND DISTRIBUTIONS	8,108.	
DOMESTIC DIVIDENDS	70,910.	70,910.
OTHER INTEREST	36,750.	36,750.
FOREIGN INTEREST	1,858.	1,858.
U. S. GOVERNMENT INTEREST (FEDERAL TAXABLE)	13,499.	13,499.
NON-TAXABLE FOREIGN INCOME	-1,381.	
NONDISTRIBUTIVE DIVIDENDS	535.	535.
NONQUALIFIED FOREIGN DIVIDENDS	8,220.	8,220.
NONQUALIFIED DOMESTIC DIVIDENDS	32,699.	32,699.
TOTAL	216,192.	209,465.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
PARTNERSHIP INCOME	- - - - -	667.
TOTALS	=====	667.

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	1,250.	750.		
TOTALS	1,250.	750.	NONE	500.

## FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INVESTMENT ADVISORY FEES	3,684.	3,684.
TOTALS	3,684.	3,684.

## FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	3,312.	3,312.
EXCISE TAX - PRIOR YEAR	553.	
EXCISE TAX ESTIMATES	8,960.	
FOREIGN TAXES ON QUALIFIED FOR	1,754.	1,754.
FOREIGN TAXES ON NONQUALIFIED	256.	256.
TOTALS	14,835.	5,322.

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER ALLOCABLE EXPENSE-PRINCIPAL	2,017.	2,017.
OTHER ALLOCABLE EXPENSE-INCOME	2,017.	2,017.
OTHER INVESTMENT FEE	27.	27.
PARTNERSHIP EXPENSES	1,881.	
 TOTALS	 4,061.	 5,942.

LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES  
=====

DESCRIPTION	AMOUNT
-----	-----
CTF ADJU	206,558.
ROUNDING ADJU	8.
 TOTAL	 206,566.
	=====

STATEMENT 7

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES  
=====

DESCRIPTION	AMOUNT
-----	-----
PARTNERSHIP ADJU	28,332.
SECURITIES ADJU	2,805.
ADJU CARRYING VAULE	5,245.
 TOTAL	 36,382.
	=====

LYDIA COLLINS DEFOREST CHAR TR U/W  
Schedule D Detail of Short-term Capital Gains and Losses

03-0433603

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Short-term Gain/Loss
<b>OTHER GAINS AND LOSSES</b>					
<b>672.489 SMALL CAP GROWTH LEADERS CTF</b>					
06/17/2016	09/16/2016		16,000.00	15,051.00	949.00
535.232 SMALL CAP VALUE CTF	06/17/2016	09/16/2016	14,000.00	13,384.00	616.00
<b>TOTAL OTHER GAINS AND LOSSES</b>					
			30,000.00	28,435.00	1,565.00
<b>Totals</b>					
			30,000.00	28,435.00	1,565.00

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LYDIA COLLINS DEFOREST CHAR TR U/W  
Schedule D Detail of Long-term Capital Gains and Losses

03-0433603

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
<b>OTHER GAINS AND LOSSES</b>					
1282.216 MID CAP VALUE CTF	03/08/2013	06/17/2016	38,000.00	38,472.00	-472.00
9455.018 DIVIDEND INCOME COMMON TRUST FUND	09/14/2012	06/17/2016	502,000.00	446,025.00	55,975.00
37755.485 GOVERNMENT CREDIT CTF	05/24/2002	06/17/2016	312,000.00	331,101.00	-19,101.00
22457.771 GOVERNMENT CREDIT CTF	05/24/2002	09/16/2016	185,600.00	197,106.00	-11,506.00
21915.407 GOVERNMENT CREDIT CTF	05/24/2002	10/31/2016	180,000.00	192,723.00	-12,723.00
292.708 HIGH QUALITY CORE COMMON TRUST FUND	02/06/2015	06/17/2016	4,000.00	4,164.00	-164.00
982.564 INTERNATIONAL FOCUSED EQUITY	02/13/2015	09/16/2016	11,000.00	11,912.00	-912.00
4648.917 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND	02/13/2015	10/31/2016	52,000.00	56,411.00	-4,411.00
<b>TOTAL OTHER GAINS AND LOSSES</b>					
			1,284,600.00	1,277,914.00	6,686.00
<b>Totals</b>					
			1,284,600.00	1,277,914.00	6,686.00

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## GAINS AND LOSSES FROM PASS-THRU ENTITIES

=====

NET SHORT-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS  
AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	-7,659.00
	-----
TOTAL NET SHORT-TERM GAIN OR LOSS (ROUNDED)	-7,659.00
	=====

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS  
AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	185,782.00
PARTNERSHIPS, TRUSTS, S CORPORATIONS	28,332.00
	-----
TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)	214,114.00
	=====

STATEMENT 11

990PF, PART VII-A LINE 8b - EXPLANATION OF NON-FILING WITH A.G. STMT.

=====

NO FILING IS REQUIRED FOR THE STATE OF NEW JERSEY

STATEMENT 12

**FORM 990PF, PART XV-GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR**

Posting Date	Distribution	Relationship to substantial contributor	Purpose	Foundation Status of Recipient	Amount
02/13/2017	180, TURNING LIVES AROUND, INC	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/13/2017	BRIDGES OUTREACH	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/13/2017	CAREER GEAR	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/13/2017	COMMUNITY HOPE	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
02/13/2017	COPE CENTER, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/13/2017	DAYTOP VILLAGE OF NEW JERSEY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/13/2017	EVAS VILLAGE	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/13/2017	FAMILY PROMISE	N/A	UNRESTRICTED GENERAL SUPPORT	PC	40,000.00
02/13/2017	GREATER NEWARK CONSERVANCY	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/13/2017	HABCORE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/13/2017	HELEN KELLER INTERNATIONAL	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-20,000.00
02/13/2017	HOMEFRONT	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-10,000.00
02/13/2017	LIGHTHOUSE GUILD INTERNATIONAL	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
02/13/2017	REBUILDING TOGETHER BERGEN	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-5,000.00
02/13/2017	NJ FOUNDATION FOR THE BLIND	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/13/2017	OCEAN'S HARBOR HOUSE, INC.	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-20,000.00
02/13/2017	PHILIPS EDUCATION PARTNERS	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-30,000.00
02/13/2017	ST. PAUL'S COMMUNITY DEVELOPMENT	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-20,000.00
02/13/2017	THE EPISCOPAL DIOCESE OF NEWARK	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-15,000.00
02/13/2017	CALVARY EPISCOPAL CHURCH	N/A	UNRESTRICTED GENERAL SUPPORT	PC	-230,000.00
<b>TOTAL</b>					<b>-545,000.00</b>

## LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

## Balance Sheet

02/28/2017

Bank of America



Cusip	Asset	Units	Basis	Market Value
	Cash/Cash Equivalent	16309 330	16,309 33	16,309 33
008882532	INVESCO INTL GROWTH FUND	9713.417	266,244.77	308,595 26
01609W102	ALIBABA GROUP HLDG LTD	649 000	44,794.01	66,782 10
02079K107	ALPHABET INC	48 000	32,397.00	39,514.08
02079K305	ALPHABET INC	48 000	32,982 47	40,556.64
023135106	AMAZON COM INC	117.000	37,281 40	98,869 68
025816109	AMERICAN EXPRESS CO	251.000	14,915.47	20,095 06
031162100	AMGEN INC	172 000	25,284.00	30,363 16
032654105	ANALOG DEVICES INC	84.000	4,509 96	6,882.12
052769106	AUTODESK INC	522 000	26,721.55	45,048.60
053015103	AUTOMATIC DATA PROCESSING INC	123 000	10,707.76	12,622.26
156782104	CERNER CORP	527 000	28,962.29	29,006 08
17275R102	CISCO SYS INC	2107 000	58,248 02	72,017 26
191216100	COCA COLA CO	982 000	43,244.63	41,204.72
202671913	AGGREGATE BOND CTF	46487 479	792,057.46	778,246 89
207543877	SMALL CAP GROWTH LEADERS CTF	10712.130	240,885.45	285,915 32
23636T100	DANONE	3220 000	43,718.27	42,809 90
244199105	DEERE & CO	318.000	26,939.34	34,817 82
29099J109	EMERGING MARKETS STOCK COMMON	17652.553	798,948.14	834,196 11
302130109	EXPEDITORS INTL WASHINGTON INC	737.000	34,901 00	41,552 06
302993993	MID CAP VALUE CTF	8310.262	256,503 93	279,757.49
30303M102	FACEBOOK INC	681 000	38,264.18	92,302.74
303075105	FACTSET RESH SYS INC	145 000	21,988 06	25,795.50
303995997	SMALL CAP VALUE CTF	9603 308	252,689 74	294,217 51
45399C107	DIVIDEND INCOME COMMON TRUST	20562 890	1,118,261 51	1,219,330.03
464287499	ISHARES RUSSELL MID-CAP ETF	600.000	95,084.64	112,896 00
464287655	ISHARES RUSSELL 2000 ETF	825.000	76,147.50	113,718 00
46432F842	ISHARES CORE MSCI EAFE	11160.000	601,579.80	626,745 60
46434G103	ISHARES CORE MSCI EMERGING MKTS	7820 000	353,346.70	360,971 20
58933Y105	MERCK & CO INC	293 000	16,272 52	19,299 91
594918104	MICROSOFT CORP	557 000	27,423.89	35,636.86
61174X109	MONSTER BEVERAGE CORP	1110 000	49,104 06	45,998 40
66987V109	NOVARTIS A G	362.000	28,693 53	28,297 54
670100205	NOVO-NORDISK A S	1116.000	56,808 99	39,428 28



LYDIA COLLINS DEFOREST CHAR TR U/W

03-0433603

Balance Sheet

02/28/2017

Bank of America



Cusip	Asset	Units	Basis	Market Value
68389X105	ORACLE CORP	1363.000	53,003 80	58,050.17
693390841	PIMCO HIGH YIELD FD	11854.454	114,988.20	106,215 91
73935S105	POWERSHARES DB COMMODITY INDEX	20975.000	397,022 81	329,727 00
742718109	PROCTER & GAMBLE CO	493.000	40,400 56	44,897.51
74441C808	PRUDENTIAL JENNISON MID-CAP	6945.397	225,639 18	262,466.55
747525103	QUALCOMM INC	838 000	43,700.02	47,330 24
75886F107	REGENERON PHARMACEUTICALS	93.000	37,577.32	34,735 50
784117103	SEI INVESTMENTS CO	764 000	34,272 97	38,467 40
806857108	SCHLUMBERGER LTD	393.000	29,960.36	31,581 48
911312106	UNITED PARCEL SVC INC	318 000	33,075 79	33,631.68
92214X106	VAREX IMAGING CORP	133.600	3,237.20	4,651.95
92220P105	VARIAN MED SYS INC	334 000	23,053.31	28,019.26
922908553	VANGUARD REIT	5420.000	365,449.06	462,109.20
92826C839	VISA INC	801 000	28,814 55	70,439 94
988498101	YUM BRANDS INC	364.000	20,410 52	23,776.48
98850P109	YUM CHINA HLDGS INC	516 000	12,874.72	13,720 44
993361880	GOVERNMENT CREDIT CTF	137045.905	1,204,027.82	1,100,204.53
99Z466163	HIGH QUALITY CORE COMMON TRUST	65309.068	911,602 63	988,184 98
99Z466197	INTERNATIONAL FOCUSED EQUITY	26432.844	313,919 03	307,453.62
		Totals.	9,465,251 22	10,125,463.33