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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

For calendar year 2016 or tax year beginning

03/01, 2016, and ending

02/28, 2017

Name of foundation ANNA C GAMBLE FOUNDATION		A Employer identification number 36-6429423						
Number and street (or P.O. box number if mail is not delivered to street address) 9204 COLUMBIA AVENUE		B Telephone number (see instructions) 219-853-7080						
City or town, state or province country and ZIP or foreign postal code MUNSTER, IN 46321		C If exemption application is pending check here ► <input type="checkbox"/>						
G Check all that apply <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td>Initial return</td></tr> <tr><td>Final return</td></tr> <tr><td>Amended return</td></tr> <tr><td>Address change</td></tr> <tr><td>Name change</td></tr> </table>		Initial return	Final return	Amended return	Address change	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"/>	
Initial return								
Final return								
Amended return								
Address change								
Name change								
H Check type of organization <table border="1" style="display: inline-table; vertical-align: middle;"> <tr><td><input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation</td></tr> <tr><td><input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust</td></tr> <tr><td><input type="checkbox"/> Other taxable private foundation</td></tr> </table>		<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"/>			
<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								
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 860,379.		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ► <input type="checkbox"/>						
Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)			
Revenue 1 Contributions, gifts, grants, etc., received (attach schedule) . . .								
2 Check ► <input type="checkbox"/> if the foundation is not required to attach Sch. B.								
3 Interest on savings and temporary cash investments. . .		4 .	4 .		STMT 1			
4 Dividends and interest from securities . . .		24,312 .	24,312 .		STMT 2			
5a Gross rents								
b Net rental income or (loss) . . .								
6a Net gain or (loss) from sale of assets not on line 10		15,235 .						
b Gross sales price for all assets on line 6a 52,291.								
7 Capital gain net income (from Part IV, line 2) . . .			15,235 .					
8 Net short-term capital gain								
9 Income modifications								
10a Gross sales less returns and allowances								
b Less Cost of goods sold . . .								
c Gross profit or (loss) (attach schedule) . . .								
11 Other income (attach schedule)								
12 Total Add lines 1 through 11		39,551 .	39,551 .					
13 Compensation of officers, directors, trustees, etc . . .		38,318 .	24,907 .		13,411 .			
14 Other employee salaries and wages								
15 Pension plans, employee benefits								
16a Legal fees (attach schedule) . . .								
b Accounting fees (attach schedule) STMT 4		650 .	NONE	NONE	650 .			
c Other professional fees (attach schedule) . . .								
17 Interest 8 JUN 14 2017 STMT 5		103 .			103 .			
18 Taxes (attach schedule) (see instructions) RE								
19 Depreciation (attach schedule) and depletion . . .								
20 Occupancy OGDEN, UT . . .								
21 Travel, conferences, and meetings								
22 Printing and publications								
23 Other expenses (attach schedule)								
24 Total operating and administrative expenses								
Add lines 13 through 23.		39,071 .	24,907 .	NONE	14,164 .			
25 Contributions, gifts, grants paid		23,000 .			23,000 .			
26 Total expenses and disbursements Add lines 24 and 25		62,071 .	24,907 .	NONE	37,164 .			
27 Subtract line 26 from line 12		-22,520 .						
a Excess of revenue over expenses and disbursements . . .								
b Net investment income (if negative, enter -0-) . . .			14,644 .					
c Adjusted net income (if negative, enter -0-) . . .								

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		
		Beginning of year	End of year	
Assets	1 Cash - non-interest-bearing	224.	141.	141.
	2 Savings and temporary cash investments	3,691.	4,700.	4,700.
	3 Accounts receivable ►			
	Less allowance for doubtful accounts ►			
	4 Pledges receivable ►			
	Less allowance for doubtful accounts ►			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ►			
	Less allowance for doubtful accounts ►			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations (attach schedule)			
	b Investments - corporate stock (attach schedule) . STMT 6.	300,098.	277,265.	766,718.
	c Investments - corporate bonds (attach schedule) . STMT 7.		79,449.	88,820.
Liabilities	11 Investments - land, buildings, and equipment basis ►			
	Less accumulated depreciation ► (attach schedule)			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule) STMT 8.	79,450.		
	14 Land, buildings, and equipment basis ►			
	Less accumulated depreciation ► (attach schedule)			
	15 Other assets (describe ►)			
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	383,463.	361,555.	860,379.
	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 (attach schedule)			
	22 Other liabilities (describe ►)			
	23 Total liabilities (add lines 17 through 22)			NONE
	Foundations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>			
Net Assets or Fund Balances	27 Capital stock, trust principal, or current funds	383,463.	361,555.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	383,463.	361,555.	
	31 Total liabilities and net assets/fund balances (see instructions)	383,463.	361,555.	

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	383,463.
2 Enter amount from Part I, line 27a	2	-22,520.
3 Other increases not included in line 2 (itemize) ► RETURN OF CAPITAL	3	612.
4 Add lines 1, 2, and 3	4	361,555.
5 Decreases not included in line 2 (itemize) ►	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	361,555.

Form 990-PF (2016)

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)
1 a PUBLICLY TRADED SECURITIES					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 52,291.		37,056.	15,235.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col. (j), if any			
a			15,235.		
b					
c					
d					
e					
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	15,235.	
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	41,935.	771,114.	0.054382
2014	36,666.	837,976.	0.043755
2013	37,525.	773,383.	0.048521
2012	52,474.	740,179.	0.070894
2011	52,805.	735,552.	0.071790
2 Total of line 1, column (d)			2 0.289342
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 0.057868
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			4 810,904.
5 Multiply line 4 by line 3			5 46,925.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 146.
7 Add lines 5 and 6			7 47,071.
8 Enter qualifying distributions from Part XII, line 4			8 37,164.
If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1 . . .	Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)	1	293.
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► <input type="checkbox"/> and enter 1% of Part I, line 27b			
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-)			
3	Add lines 1 and 2	2	293.	
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	3	293.	
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-	4	NONE	
6	Credits/Payments	5	293.	
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a		
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	NONE	
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	293.	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11	Enter the amount of line 10 to be Credited to 2017 estimated tax ► <input type="checkbox"/> NONE Refunded ► <input type="checkbox"/> 11			

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
1a		X	
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	Yes	No
1b		X	
1c	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	Yes	No
1c		X	
2	Did the foundation file Form 1120-POL for this year?	Yes	No
2		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?	Yes	No
2		X	
If "Yes," attach a detailed description of the activities			
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	Yes	No
3		X	
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	Yes	No
4a		X	
b	If "Yes," has it filed a tax return on Form 990-T for this year?	Yes	No
4b		X	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year?	Yes	No
5		X	
If "Yes," attach the statement required by General Instruction T			
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either		
●	By language in the governing instrument, or		
●	By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		
6		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		
7		X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ► IN		
8b	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	Yes	No
8b		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		
9		X	
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		
10		X	

Part VII-A Statements Regarding Activities (continued)

11	Yes	No
12		X
13	X	
Website address ► <u>N/A</u>		
14	The books are in care of ► <u>PEOPLES BANK</u> Telephone no. ► <u>(219) 853-7080</u>	
	Located at ► <u>9204 COLUMBIA AVE, MUNSTER, IN</u> ZIP+4 ► <u>46321</u>	
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ► <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year. ► 15	
16	Yes	No
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 ►		

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

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

1a	During the year did the foundation (either directly or indirectly)	
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person?	<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)? ► <input type="checkbox"/>	
c	Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>	
1b	1c	
2	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? ► <input type="checkbox"/>	
a	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?	
2b	1c	
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))	
a	At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b	If "Yes," list the years ► <u>,</u> <u>,</u> <u>,</u> <u>,</u> <u>,</u>	
2b	2b	
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)	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► <u>,</u> <u>,</u> <u>,</u> <u>,</u> <u>,</u>	
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)	
3b	3b	
4a	4a	
b	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	
4b	4b	
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?		

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 any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	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? If "Yes," attach the statement required by Regulations section 53.4945-5(d)	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
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? If "Yes," file Form 8870	<input type="checkbox"/> Yes	<input type="checkbox"/> No		X
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	7b	
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
PEOPLES BANK SB WEALTH MANAGEMENT 9204 COLUMBIA AVENUE, MUNSTER, IN 46321	TRUSTEE 2	8,318.	-0-	-0-
ANN K JAMESON PO BOX 125, MARTIN, MI 49070	CO-TRUSTEE 2	30,000	-0-	-0-

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

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

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

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)
3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE
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
1 NONE	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments. See instructions	
3 NONE	
Total. Add lines 1 through 3 ►	

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

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:	
a Average monthly fair market value of securities	1a 817,037.
b Average of monthly cash balances	1b 6,216.
c Fair market value of all other assets (see instructions).	1c NONE
d Total (add lines 1a, b, and c)	1d 823,253.
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	3 823,253.
4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4 12,349.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5 810,904.
6 Minimum investment return. Enter 5% of line 5	6 40,545.

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 40,545.
2a Tax on investment income for 2016 from Part VI, line 5	2a 293.
b Income tax for 2016 (This does not include the tax from Part VI).	2b
c Add lines 2a and 2b	2c 293.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3 40,252.
4 Recoveries of amounts treated as qualifying distributions	4 NONE
5 Add lines 3 and 4	5 40,252.
6 Deduction from distributable amount (see instructions).	6 NONE
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7 40,252.

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 37,164.
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 Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4 37,164.
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 N/A
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6 37,164.

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				40,252.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only.			NONE	
b Total for prior years 20 14 ,20 ,20		NONE		
3 Excess distributions carryover, if any, to 2016				
a From 2011	16,624.			
b From 2012	16,370.			
c From 2013	NONE			
d From 2014	NONE			
e From 2015	3,482.			
f Total of lines 3a through e	36,476.			
4 Qualifying distributions for 2016 from Part XII, line 4 ► \$	37,164.			
a Applied to 2015, but not more than line 2a			NONE	
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.				37,164.
e Remaining amount distributed out of corpus.	NONE			
5 Excess distributions carryover applied to 2016 . (If an amount appears in column (d), the same amount must be shown in column (a))	3,088.			3,088.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	33,388.			
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			NONE	
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)	13,536.			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	19,852.			
10 Analysis of line 9				
a Excess from 2012	16,370.			
b Excess from 2013	NONE			
c Excess from 2014	NONE			
d Excess from 2015	3,482.			
e Excess from 2016				

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)

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

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

1 Information Regarding Foundation Managers:

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

N/A

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

N/A

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

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

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

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

- ### c Any submission deadlines

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

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
AVENUES TO INDEPENDENCE 515 BUSSE HIGHWAY PARK RIDGE IL 60068	NONE	PC	EDUCATION	2,500.
FOREST RIDGE ACADEMY INC 7300 FOREST RIDGE DR SCHEREVILLE IN 46375	NONE	PC	EDUCATION	2,000.
ST AUGUSTA CATHOLIC CHURCH 3228 W STATE RD LAKE VILLAGE IN 46349	NONE	PC	GENERAL	7,000.
CROWN POINT BULLDOGS HOCKEY CLUB INC 9800 TYLER STREET CROWN POINT IN 46307	NONE	PC	YOUTH PROGRAMS	1,000.
FAMILY & CHILDREN SERVICES INC 1608 LAKE STREET Kalamazoo MI 49001	NONE	PC	EDUCATION	6,000.
St John the Evangelist Church 10701 OLCOTT AVE St John IN 46373	NONE	PC	CHURCH PROGRAMS	3,000.
Sojourner Truth House 410 W 13TH AVE Gary IN 46407	NONE	PC	SERVICES TO HELP HOMELESS AT RISK WOMEN AND C	1,500.
Total			► 3a	23,000.
b Approved for future payment				
Total			► 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments .			14		4.
4 Dividends and interest from securities			14		24,312.
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property .					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18		15,235.
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)				39,551.	
13 Total. Add line 12, columns (b), (d), and (e) .				13	39,551.

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

NOT APPLICABLE

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

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

Sign Here
► Thomas C. Deine
Signature of officer or trustee

6/8/2017

► Vice President

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

Paid Preparer Use Only	Print/Type preparer's name YVONNE DONALDSON	Preparer's signature <i>Yvonne Donaldson</i>	Date 06/06/2017	Check <input type="checkbox"/> if self-employed	PTIN P00043705
	Firm's name ► ERNST & YOUNG U.S. LLP	Firm's EIN ► 34-6565596			
	Firm's address ► 800 YARD STREET, SUITE 200 GRANDVIEW HEIGHTS, OH 43212	Phone no 614-232-7285			

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
PEOPLES BANK MONEY MARKET 0 . 05%	4 .	4 .
TOTAL	4 .	4 .

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
AMG MANAGERS FAIRPOINT MID CAP FUND CL I	103.	103.
AT&T INC.	965.	965.
ABBOTT LABORATORIES	209.	209.
ABBVIE, INC.	470.	470.
ALTRIA GROUP INC.	940.	940.
AMERICAN ELECTRIC POWER CO.	908.	908.
BAXALTA INC COM	35.	35.
BAXTER INTERNATIONAL INC	253.	253.
BLACKROCK HIGH YIELD BOND INSTL	1,315.	1,315.
BRISTOL MYERS SQUIBB & CO	230.	230.
CHEVRON TEXACO	1,287.	1,287.
COCA COLA COMPANY	1,400.	1,400.
CONOCO PHILLIPS	258.	258.
DU PONT E I DE NEMOURS & CO.	152.	152.
EATON VANCE MUT FDS TR	588.	588.
EDISON INTERNATIONAL	397.	397.
EXXON-MOBIL CORP	1,490.	1,490.
ISHARES TR COHEN & STEERS RLTY MAJOR	314.	314.
JOHNSON AND JOHNSON	1,733.	1,733.
JPMORGAN HIGH YIELD BOND FUND	1,189.	1,189.
KIMBERLY CLARK CORP	368.	368.
KRAFT HEINZ CO COM	70.	70.
LOCKHEED MARTIN CORP	677.	677.
MONDELEZ INTERNATIONAL INC	98.	98.
NORFOLK SOUTHERN CO.	944.	944.
NORTHROP GRUMMAN CORP	525.	525.
PEPSICO INC	1,480.	1,480.
PFIZER INC	473.	473.
PHILIP MORRIS INTERNATIONAL, INC.	1,648.	1,648.
PHILLIPS 66	421.	421.
PROCTER & GAMBLE COMPANY	1,339.	1,339.
UNION PACIFIC CORP	1,804.	1,804.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
VERIZON COMMUNICATIONS	229.	229.
TOTAL	24,312.	24,312.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	650.			650.
TOTALS	650.	NONE	NONE	650.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	CHARITABLE PURPOSES
FEDERAL TAX PAYMENT - PRIOR YE	103.	103.
TOTALS	103.	103.

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
AT&T INC	12,800.	20,895.
ABBOTT LABORATORIES	5,202.	9,016.
ABBVIE, INC	5,642.	12,368.
ALTRIA GROUP INC	6,604.	29,968.
AMERICAN ELECTRIC POWER CO.	15,168.	26,788.
BAXTER INTERNATIONAL INC	7,326.	25,460.
BRISTOL MYERS SQUIBB & CO	4,459.	8,507.
CHEVRON TEXACO	15,576.	33,750.
COCA COLA COMPANY	21,204.	41,960.
DU PONT E I DE NEMOURS & CO	3,626.	7,854.
EDISON INTERNATIONAL	6,598.	15,948.
EXXON - MOBIL CORP	703.	40,660.
JOHNSON AND JOHNSON	33,293.	67,216.
KIMBERLY CLARK CORP	6,624.	13,255.
KRAFT HEINZ CO COM	5,102.	15,648.
LOCKHEED MARTIN CORP	4,571.	26,658.
MONDELEZ INTERNATIONAL INC	9,438.	22,619.
NORFOLK SOUTHERN CO.	17,200.	48,412.
NORTHROP GRUMMAN CORP	6,222.	37,064.
PEPSICO INC	26,489.	55,190.
PFIZER INC	6,901.	13,443.
PHILIP MORRIS INTERNATIONAL, I	18,685.	43,740.
PHILLIPS 66	4,931.	13,449.
PROCTER & GAMBLE COMPANY	16,737.	45,535.
UNION PACIFIC CORP	12,562.	86,352.
VERIZON COMMUNICATIONS	3,602.	4,963.
TOTALS	277,265.	766,718.

FORM 990PF, PART II - CORPORATE BONDS

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
AMG MANAGERS FAIRPOINT MID CA	11,490.	18,688.
BLACKROCK HIGH YIELD BOND INST	20,967.	22,044.
ISHARES COHEN & STEERS REALTY	5,217.	7,716.
SPDR GOLD TRUST ETF	4,850.	3,577.
EATON VANCE FLOATING RATE I	14,300.	14,793.
JP MORGAN HIGH YIELD SELECT	22,625.	22,002.
TOTALS	79,449.	88,820.

ANNA C GAMBLE FOUNDATION

FORM 990PF, PART II - OTHER INVESTMENTS

=====

DESCRIPTION

=====

SEE ATTACHED

TOTALS

COST/
FMV
C OR F

C

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STATEMENT 8
23

Statement of Assets

Account: 75000310

ANNA C GAMBLE FOUNDATION

As of 2/28/2017

Peoples
Bank

Symbol	Asset Description	Maturity Date	Units/Shares or Face Value	Total Cost	Market Price	Market Value
010 Common Stock						
T	AT&T INC		500 0000	\$12,800.00	\$41.79	\$20,895.00
ABT	ABBOTT LABORATORIES		200 0000	\$5,202.42	\$45.08	\$9,016.00
ABBV	ABBVIE, INC		200 0000	\$5,641.58	\$61.84	\$12,368.00
MO	ALTRIA GROUP INC		400.0000	\$6,604.00	\$74.92	\$29,968.00
AEP	AMERICAN ELECTRIC POWER CO		400 0000	\$15,168.00	\$66.97	\$26,788.00
BAX	BAXTER INTERNATIONAL INC		500 0000	\$7,326.11	\$50.92	\$25,460.00
BMY	BRISTOL MYERS SQUIBB & CO		150 0000	\$4,459.49	\$56.71	\$8,506.50
CVX	CHEVRON TEXACO		300 0000	\$15,576.25	\$112.50	\$33,750.00
KO	COCA COLA COMPANY		1,000 0000	\$21,203.64	\$41.96	\$41,960.00
DD	DU PONT E I DE NEMOURS & CO.		100.0000	\$3,625.52	\$78.54	\$7,854.00
EIX	EDISON INTERNATIONAL		200 0000	\$6,598.00	\$79.74	\$15,948.00
XOM	EXXON-MOBIL CORP		500 0000	\$703.12	\$81.32	\$40,660.00
JNJ	JOHNSON AND JOHNSON		550 0000	\$33,293.00	\$122.21	\$67,215.50
KMB	KIMBERLY CLARK CORP		100 0000	\$6,624.04	\$132.55	\$13,255.00
KHC	KRAFT HEINZ CO COM		171 0000	\$5,102.17	\$91.51	\$15,648.21
LMT	LOCKHEED MARTIN CORP		100 0000	\$4,571.00	\$266.58	\$26,658.00
MDLZ	MONDELEZ INTERNATIONAL INC		515 0000	\$9,438.06	\$43.92	\$22,618.80
NSC	NORFOLK SOUTHERN CO.		400 0000	\$17,200.00	\$121.03	\$48,412.00
NOC	NORTHROP GRUMMAN CORP		150 0000	\$6,221.78	\$247.09	\$37,063.50
PEP	PEPSICO INC		500 0000	\$26,489.00	\$110.38	\$55,190.00
PFE	PFIZER INC		394 0000	\$6,900.91	\$34.12	\$13,443.28
PM	PHILIP MORRIS INTERNATIONAL, INC		400 0000	\$18,684.70	\$109.35	\$43,740.00
PSX	PHILLIPS 66		172.0000	\$4,931.02	\$78.19	\$13,448.68
PG	PROCTER & GAMBLE COMPANY		500 0000	\$16,736.67	\$91.07	\$45,535.00
UNP	UNION PACIFIC CORP		800 0000	\$12,562.00	\$107.94	\$86,352.00
VZ	VERIZON COMMUNICATIONS		100 0000	\$3,601.99	\$49.63	\$4,963.00
Total:				\$277,264.47		\$766,716.47

040 Equity Mutual Funds

Statement of Assets

Account: 75000310

ANNA C GAMBLE FOUNDATION

As of 2/28/2017

Peoples
Bank

Symbol	Asset Description	Maturity Date	Units/Shares or Face Value	Total Cost	Market Price	Market Value
AMBI.X	AMG MANAGERS FAIRPOINT MID CAP FUND CL I AMG MANAGERS FAIRPOINT MID CAP FUND CL I		424.9280	\$11,490.06	\$43.98	\$18,688.33
BHYI X	BLACKROCK HIGH YIELD BOND INSTL		2,833.4190	\$20,967.30	\$7.78	\$22,044.00
			Total:	\$32,457.36		\$40,732.33
041	ETF Equity					
ICF	ISHARES COHEN & STEERS REALTY MAJORS		75.0000	\$5,217.04	\$102.88	\$7,716.00
GLD	SPDR GOLD TRUST ETF		30.0000	\$4,850.40	\$119.23	\$3,576.90
			Total:	\$10,067.44		\$11,292.90
305	Fixed Income Mutual Fund					
EIBL.X	EATON VANCE FLOATING RATE I		1,643.6780	\$14,300.00	\$9.00	\$14,793.10
OHYF X	JP MORGAN HIGH YIELD SELECT		2,941.4620	\$22,625.43	\$7.48	\$22,002.14
			Total:	\$36,925.43		\$36,795.24
550	Interest Bearing Acct -Own Inst.					
TDMM	PEOPLES BANK MONEY MARKET 0.05%		4,699.7900	\$4,699.79	\$1.00	\$4,699.79
			Total:	\$4,699.79		\$4,699.79
CASH	CASH				\$140.94	\$140.94
	Grand Total			\$361,555.43		\$860,377.67

Market Value by Asset Type

