

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	2,809	6,170	6,170
	2 Savings and temporary cash investments	3,961	2,587	2,587
	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 ▶ _____	7,000	7,000	
	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)	10,000	10,000	
	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)	15,490	16,545	16,422
	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)	39,260	42,302	25,179	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
29 Retained earnings, accumulated income, endowment, or other funds	39,260	42,302		
30 Total net assets or fund balances (see instructions)	39,260	42,302		
31 Total liabilities and net assets/fund balances (see instructions) .	39,260	42,302		

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	39,260
2 Enter amount from Part I, line 27a	2	2,260
3 Other increases not included in line 2 (itemize) ▶ _____	3	784
4 Add lines 1, 2, and 3	4	42,304
5 Decreases not included in line 2 (itemize) ▶ _____	5	2
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	6	42,302

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 Capital Gain Distributions	P	1997-02-01	2017-12-15
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 784	0	0	784
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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 0	0	0	784
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	2	784
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 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))
2016	68,827	16,596	4 147204
2015	77,069	18,191	4 236655
2014	52,024	17,161	3 031525
2013	54,271		0 000000
2012	56,963	32,076	1 775876

2 Total of line 1, column (d)	2	13 191260
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	2 638252
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5	4	19,143
5 Multiply line 4 by line 3	5	50,504
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	11
7 Add lines 5 and 6	7	50,515
8 Enter qualifying distributions from Part XII, line 4	8	65,114

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)

Table with 11 rows for excise tax calculations. Includes fields for exempt foundations, domestic foundations, tax under section 511, subtitle A tax, and total tax due/overpayment. Includes sub-tables 6a-6d for credits.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, political expenditures, unrelated business income, and state reporting requirements. Includes Yes/No columns.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). 11 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) 12 No
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A 13 Yes
14 The books are in care of URI NUSSBAUM Telephone no (845) 425-0253
Located at 30 Concord Drive Monsey NY ZIP+4 109521717
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 -Check here 15
16 At any time during calendar year 2017, 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? Yes No
See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes," enter the name of the foreign country

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

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

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). Yes No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b
Organizations relying on a current notice regarding disaster assistance check here.
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2017? 1c No
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 2017, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2017? Yes No
If "Yes," list the years 20, 20, 20, 20
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement-see instructions) 2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20, 20, 20, 20
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No
b If "Yes," did it have excess business holdings in 2017 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 2017). 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a No
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 2017? 4b No

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here. ▶			5b
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? <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d)</i>	<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	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <i>If "Yes" to 6b, file Form 8870</i>			6b
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
				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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
URI NUSSBAUM 30 Concord Drive Monsey, NY 10952	Trustee 2 00	0	0	0
CHANY NUSSBAUM 30 Concord Drive Monsey, NY 10952	Trustee 0 50	0	0	0
ANNIE NUSSBAUM 66 Overlook Terrace New York, NY 10040	Trustee 0 50	0	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	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000. **0**

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

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

Total number of others receiving over \$50,000 for professional services. **0**

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1	
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	
2	
All other program-related investments. See instructions.	
3	

Total. Add lines 1 through 3. **0**

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	14,740
b	Average of monthly cash balances.	1b	4,695
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	19,435
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	
3	Subtract line 2 from line 1d.	3	19,435
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	292
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	19,143
6	Minimum investment return. Enter 5% of line 5.	6	957

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	957
2a	Tax on investment income for 2017 from Part VI, line 5.	2a	11
b	Income tax for 2017 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	11
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	946
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	946
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	7	946

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	65,114
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4.	4	65,114
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	11
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	65,103

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 2016	(c) 2016	(d) 2017
1 Distributable amount for 2017 from Part XI, line 7				946
2 Undistributed income, if any, as of the end of 2017				
a Enter amount for 2016 only.			815	
b Total for prior years 20___, 20___, 20___				
3 Excess distributions carryover, if any, to 2017				
a From 2012.				56,967
b From 2013.				54,275
c From 2014.				52,025
d From 2015.				77,083
e From 2016.				68,842
f Total of lines 3a through e.	309,192			
4 Qualifying distributions for 2017 from Part XII, line 4 ▶ \$ <u>65,114</u>				
a Applied to 2016, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2017 distributable amount.				
e Remaining amount distributed out of corpus	65,114			
5 Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	374,306			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
e Undistributed income for 2016 Subtract line 4a from line 2a Taxable amount—see instructions			815	
f Undistributed income for 2017 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2018				946
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).				
8 Excess distributions carryover from 2012 not applied on line 5 or line 7 (see instructions).	56,967			
9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a	317,339			
10 Analysis of line 9				
a Excess from 2013.				54,275
b Excess from 2014.				52,025
c Excess from 2015.				77,083
d Excess from 2016.				68,842
e Excess from 2017.				65,114

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2017, enter the date of the ruling. ▶

b Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

	Tax year	Prior 3 years			(e) Total
	(a) 2017	(b) 2016	(c) 2015	(d) 2014	
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 organization 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))

URI CHANY NUSSBAUM ANNIE NUSSBAUM

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

NONE

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

URI NUSSBAUM
P O Box 101
Monsey, NY 10952
(845) 425-0253

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

AVAILABLE UPON REQUEST

c Any submission deadlines

NONE

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

NONE

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 <i>Paid during the year</i> SEE ATTACHED LIST Various Various, NY 10952			See Attached	64,283
Total ▶ 3a				64,283
b <i>Approved for future payment</i>				
Total ▶ 3b				

TY 2017 Investments Corporate Stock Schedule**Name:** KESHER TRUST FUND**EIN:** 13-6911481

Name of Stock	End of Year Book Value	End of Year Fair Market Value
KTF Corp.	10,000	

TY 2017 Investments - Other Schedule

Name: KESHER TRUST FUND

EIN: 13-6911481

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
N & B Guardian Mutual Fund		16,545	16,422

TY 2017 Other Decreases Schedule**Name:** KESHER TRUST FUND**EIN:** 13-6911481

Description	Amount
Adjustment to balance	0
Loss on Sales of Mutual Funds	0
Rounding	2

TY 2017 Other Expenses Schedule**Name:** KESHER TRUST FUND**EIN:** 13-6911481**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Bank charges	45			45
Telephone	388			388
Misc	333			333

TY 2017 Other Increases Schedule**Name:** KESHER TRUST FUND**EIN:** 13-6911481

Description	Amount
Capital gain distributions	784

TY 2017 Taxes Schedule**Name:** KESHER TRUST FUND**EIN:** 13-6911481

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Misc	65			65

Schedule B
(Form 990, 990-EZ,
or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors
▶ Attach to Form 990, 990-EZ, or 990-PF
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at
www.irs.gov/form990

OMB No 1545-0047
2017

Name of the organization
KESHER TRUST FUND

Employer identification number
13-6911481

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

- 501(c)() (enter number) organization
- 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
- 527 political organization

Form 990-PF

- 501(c)(3) exempt private foundation
- 4947(a)(1) nonexempt charitable trust treated as a private foundation
- 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or other property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33¹ 3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. . . . ▶ \$ _____

Caution. An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization KESHER TRUST FUND	Employer identification number 13-6911481
--	---

Part I **Contributors** (See instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Uri Nussbaum Inc 30 Concord Drive Monsey, NY10952	\$ 60,500	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
2	ANNIE NUSSBAUM 66 Overlook Terrace Apt 3B New York, NY10040	\$ 6,400	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization KESHER TRUST FUND	Employer identification number 13-6911481
--	---

Part II Noncash Property (See instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____
_____	_____ _____ _____	_____ \$	_____

Name of organization KESHER TRUST FUND	Employer identification number 13-6911481
--	---

Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ▶ \$ _____
Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____

KESHER TRUST FUND

13-6911481

2017

Part 15, Line 3a.

Recipient	Is recipient an Individual	Foundation Status	Purpose of Grant	Amount
Agudath Israel of America	No	Public Charity	Charity	\$1,120
BAMBI	No	Public Charity	Charity	\$18
Beth Medrash Ateres Yisroel	No	Public Charity	Charity	\$25
Beth Medrash Gevoha	No	Public Charity	Charity	\$18
Bikur Cholim	No	Public Charity	Charity	\$75
Chofetz Chaim Heritage Foundation	No	Public Charity	Charity	\$30
Hatzoloh	No	Public Charity	Charity	\$86
Keren Hatorah	No	Public Charity	Charity	\$36
K'hal Adath Jeshuran	No	Public Charity	Charity	\$1,323
K'hal Adath Jeshuran of Monsey	No	Public Charity	Charity	\$1,750
Kollel Chibas Yerushalayim	No	Public Charity	Charity	\$25
Kneseth Yehuda	No	Public Charity	Charity	\$18
Meir Baal Hanes	No	Public Charity	Charity	\$45
Mikveh of Washington Heights	No	Public Charity	Charity	\$36
Moriah Senior Center	No	Public Charity	Charity	\$18
Refuah Resources	No	Public Charity	Charity	\$50
Shmaya School	No	Public Charity	Charity	\$18
Torah Center of America	No	Public Charity	Charity	\$25
Torah Communication Center	No	Public Charity	Charity	\$60
Vaad Mishmereth Staam	No	Public Charity	Charity	\$100
Yad Eliezer	No	Public Charity	Charity	\$300
Yeshiva Rabbi S. R. Hirsch	No	Public Charity	Charity	\$2,600
Total				\$7,776
Additional list attached				\$56,507
Total				\$64,283

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2017 through 12/31/2017

11/10/2018

Page 1

Date	Account	Num	Description	Amount
EXPENSES				-56,507.00
Charity				-56,507.00
1/1/2017	Wells Fargo Checking	10015	Igud Hayeshivos	-75.00
1/10/2017	Wells Fargo Checking	10016	Cong IKLE	-36.00
1/15/2017	Wells Fargo Checking	286	Shuvu Banim Miami'	-100.00
1/15/2017	Wells Fargo Checking	287	Kupath Hair	-100.00
1/15/2017	Wells Fargo Checking	288	Beth Medrash Govoha	-1,260.00
1/15/2017	Wells Fargo Checking	289	**VOID**Tomchai Torah	0.00
1/15/2017	Wells Fargo Checking	291	Chazora Center Of Rockland County	-36.00
1/23/2017	Wells Fargo Checking	10014	**VOID**Tomchai Torah	0.00
1/24/2017	Wells Fargo Checking	1001	Tomchai Torah	-3,000.00
1/29/2017	Wells Fargo Checking	292	Keren Hatorah	-18.00
1/29/2017	Wells Fargo Checking	293	Kupat Hair	-50.00
1/29/2017	Wells Fargo Checking	295	Tomchai Torah	-3,000.00
1/29/2017	Wells Fargo Checking	296	YAD LACHIM	-136.00
1/31/2017	Wells Fargo Checking	294	Yeshiva Ohel Torah	-360.00
1/31/2017	Wells Fargo Checking	297	USA Chocmat Shlomo Inc.	-100.00
2/11/2017	Wells Fargo Checking	298	Yeshiva Gedolah Of Brick	-1,800.00
2/11/2017	Wells Fargo Checking	10017	Yad Eliezer	-75.00
2/12/2017	Wells Fargo Checking	299	Yeshiva Gedola Of Bayonne	-36.00
2/19/2017	Wells Fargo Checking	10020	Mizrahi	-18.00
2/19/2017	Wells Fargo Checking	10019	Cong Bais Shalom	-75.00
2/26/2017	Wells Fargo Checking	300	Relief	-100.00
2/26/2017	Wells Fargo Checking	301	TOMCHEI SHABBOS OF ROCKLAND ...	-100.00
2/28/2017	Wells Fargo Checking	302	Cong Zichron Be'er	-100.00
3/4/2017	Wells Fargo Checking	10021	Cong Chain V'chesed	-25.00
3/5/2017	Wells Fargo Checking	303	Chein Vochedes	-18.00
3/5/2017	Wells Fargo Checking	304	Ein Od Milvadoh	-18.00
3/5/2017	Wells Fargo Checking	305	Khal Adas Taimon	-18.00
3/5/2017	Wells Fargo Checking	306	Tzedokoh Vochedes	-18.00
3/5/2017	Wells Fargo Checking	307	Wagshall	-18.00
3/5/2017	Wells Fargo Checking	308	Shinover Cong.	-18.00
3/5/2017	Wells Fargo Checking	309	Keren Chasanim D'Satmar	-18.00
3/5/2017	Wells Fargo Checking	311	Yeshuot Yisroel	-18.00
3/5/2017	Wells Fargo Checking	312	Mateh Levi	-18.00
3/5/2017	Wells Fargo Checking	313	Yeshuot Yisroel	-18.00
3/5/2017	Wells Fargo Checking	314	Yeshivas Ohr Moshe	-18.00
3/5/2017	Wells Fargo Checking	315	Yeshiva Zichron Binyamin	-18.00
3/5/2017	Wells Fargo Checking	316	Yeshiva Gedolah Ohr Hatorah	-18.00
3/5/2017	Wells Fargo Checking	317	Yeshiva Derech Hatorah	-18.00
3/5/2017	Wells Fargo Checking	319	Gmach Chasodim Tovim	-18.00
3/5/2017	Wells Fargo Checking	320	Keren Chasanim	-18.00
3/5/2017	Wells Fargo Checking	265	Cong Zichron Yeshia	-36.00
3/5/2017	Wells Fargo Checking	322	Ahavas Chesed	-18.00
3/5/2017	Wells Fargo Checking	324	Tov Vochedes	-18.00
3/5/2017	Wells Fargo Checking	325	Tashbar	-18.00
3/5/2017	Wells Fargo Checking	326	Zichron Menachem	-18.00
3/5/2017	Wells Fargo Checking	327	Matonos Levyonim	-18.00
3/5/2017	Wells Fargo Checking	328	Ruchein	-18.00
3/5/2017	Wells Fargo Checking	329	Rabbi Schlesinger	-100.00
3/5/2017	Wells Fargo Checking	330	Rabbi Wachsmann	-100.00

Kesher Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2017 through 12/31/2017

11/10/2018

Page 2

Date	Account	Num	Description	Amount
3/5/2017	Wells Fargo Checking	331	Cong Khal Mkor Chaim	-100.00
3/5/2017	Wells Fargo Checking	332	Yehuda Herzberg	-180.00
3/5/2017	Wells Fargo Checking	333	Rabbi Weisburger	-100.00
3/5/2017	Wells Fargo Checking	334	Hachnosos Kallah	-18.00
3/5/2017	Wells Fargo Checking	335	Tomchai Torah	-3,000.00
3/5/2017	Wells Fargo Checking	321	Yeshiva D'Monsey	-18.00
3/6/2017	Wells Fargo Checking	10022	AF Of The Torah Center Of Rechovot	-360.00
3/6/2017	Wells Fargo Checking	318	Chachmei Yisroel	-18.00
3/9/2017	Wells Fargo Checking	10024	Yeshiva Bais Mikroh	-20.00
3/9/2017	Wells Fargo Checking	338	Yeshiva Zichron Binyomin	-36.00
3/11/2017	Wells Fargo Checking	337	Yeshiva Bais Mikroh	-36.00
3/11/2017	Wells Fargo Checking	339	Ziv Hatorah	-36.00
3/11/2017	Wells Fargo Checking	336	Mesivta Mamar Mordechai	-36.00
3/11/2017	Wells Fargo Checking	340	Khal Mkor Chaim	-36.00
3/11/2017	Wells Fargo Checking	341	Chasidei Skver	-36.00
3/11/2017	Wells Fargo Checking	342	Acheinu	-36.00
3/11/2017	Wells Fargo Checking	343	Zichron Menachem	-36.00
3/11/2017	Wells Fargo Checking	344	Yeshiva Bais Dovid	-36.00
3/11/2017	Wells Fargo Checking	345	Bais Mikroh	-36.00
3/11/2017	Wells Fargo Checking	346	Yeshiva Gedola Keser Torah	-36.00
3/11/2017	Wells Fargo Checking	10025	Edible Leftovers	-50.00
3/11/2017	Wells Fargo Checking	10026	Zichron Mattel	-100.00
3/11/2017	Wells Fargo Checking	10027	Yeshiva Ohr Hameir	-50.00
3/11/2017	Wells Fargo Checking	10028	YESHIVA AVIR YAAKOV	-18.00
3/11/2017	Wells Fargo Checking	10029	Bnei Yaakov Yosef	-18.00
3/11/2017	Wells Fargo Checking	10030	Yeshiva Zichron Sheindal	-18.00
3/11/2017	Wells Fargo Checking	10032	Yad Ezra	-18.00
3/11/2017	Wells Fargo Checking	10033	Ateres Shmuel	-18.00
3/11/2017	Wells Fargo Checking	10034	Bobov Yeshiva	-18.00
3/11/2017	Wells Fargo Checking	10035	Chai Lifeline	-18.00
3/11/2017	Wells Fargo Checking	10036	Ateres Taimon	-18.00
3/11/2017	Wells Fargo Checking	10037	Avir Yaakov	-18.00
3/11/2017	Wells Fargo Checking	10039	Ahavas Chaverim	-18.00
3/11/2017	Wells Fargo Checking	10040	Kollel Ateres Chaim Boruch	-50.00
3/11/2017	Wells Fargo Checking	10043	Mesivta Bais Yochanan Shraga	-50.00
3/11/2017	Wells Fargo Checking	10044	Yeshiva Divrei Chaim	-18.00
3/11/2017	Wells Fargo Checking	10045	Mesivta Of Clifton	-50.00
3/11/2017	Wells Fargo Checking	10046	Yeshiva Bais Hatorah	-50.00
3/11/2017	Wells Fargo Checking	10047	Yeshiva Ohel Torah	-100.00
3/11/2017	Wells Fargo Checking	10038	Ateres Taimon	-18.00
3/11/2017	Wells Fargo Checking	10041	Tov Vchesed Converted	-18.00
3/12/2017	Wells Fargo Checking	351	Cong Khal Adat Teimon	-18.00
3/12/2017	Wells Fargo Checking	352	Cong Khal Adat Teimon	-18.00
3/12/2017	Wells Fargo Checking	353	Rabbi Rosenthal	-18.00
3/12/2017	Wells Fargo Checking	354	Khal Yahadut Teimon	-18.00
3/12/2017	Wells Fargo Checking	355	Yoel Moshe	-18.00
3/12/2017	Wells Fargo Checking	356	Nitra Yeshiva	-18.00
3/12/2017	Wells Fargo Checking	357	Tiferes Yisroel	-18.00
3/12/2017	Wells Fargo Checking	358	Mercas Habris	-18.00
3/12/2017	Wells Fargo Checking	350	Pupa Kollel	-18.00
3/12/2017	Wells Fargo Checking	359	Keren Ezra	-18.00
3/12/2017	Wells Fargo Checking	360	Ohr Moshe	-18.00

Keshet Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2017 through 12/31/2017

11/10/2018

Page 3

Date	Account	Num	Description	Amount
3/12/2017	Wells Fargo Checking	361	Binas Yisocho	-18.00
3/12/2017	Wells Fargo Checking	363	Habeyn Yakir	-18.00
3/12/2017	Wells Fargo Checking	364	Kehilas Bais Yaakov	-18.00
3/12/2017	Wells Fargo Checking	365	Tomchei Tzedokoh Of Lakewood	-18.00
3/19/2017	Wells Fargo Checking	10048	Tuv Yerushalayim	-500.00
3/26/2017	Wells Fargo Checking	348	Kollel Los Angeles	-18.00
3/26/2017	Wells Fargo Checking	349	Kolel Shomre Hachomos	-360.00
3/26/2017	Wells Fargo Checking	10053	Meorit	-18.00
3/26/2017	Wells Fargo Checking	10052	PEF Endowment Fund	-100.00
3/28/2017	Wells Fargo Checking	10054	Pillar Of Kindness	-18.00
3/28/2017	Wells Fargo Checking	10051	Cong Khal Mkor Chaim	-36.00
3/30/2017	Wells Fargo Checking	10055	Rabbi Weisberger	-100.00
4/4/2017	Wells Fargo Checking	10018	Kollel Belz	-36.00
4/5/2017	Wells Fargo Checking	371	Tomchai Torah	-3,000.00
4/5/2017	Wells Fargo Checking	372	Yehuda Herzberg	-360.00
4/5/2017	Wells Fargo Checking	373	KAJMO GMACH	-250.00
4/6/2017	Wells Fargo Checking	374	Adas Jacob Special Fund	-250.00
4/13/2017	Wells Fargo Checking	10056	Kollel Bonayich	-100.00
4/23/2017	Wells Fargo Checking	375	Chesed 24/7	-18.00
4/23/2017	Wells Fargo Checking	376	Mesivta Beth Shrga	-10.00
4/23/2017	Wells Fargo Checking	377	TOMCHEI SHABBOS OF ROCKLAND ...	-100.00
4/23/2017	Wells Fargo Checking	378	Beth Medrash Govoha	-1,260.00
4/23/2017	Wells Fargo Checking	10057	KESER DOVID	-100.00
4/25/2017	Wells Fargo Checking	10023	Kollel Ahavas Torah, Inc.	-180.00
4/27/2017	Wells Fargo Checking	10058	Kallah Fund	-100.00
5/1/2017	Wells Fargo Checking	380	Tomchai Torah	-3,000.00
5/1/2017	Wells Fargo Checking	381	Kolel Shomre Hachomos	-100.00
5/1/2017	Wells Fargo Checking	382	Yehuda Herzberg	-250.00
5/2/2017	Wells Fargo Checking	383	KAJMO GMACH	-360.00
5/7/2017	Wells Fargo Checking	384	KAJMO	-180.00
5/7/2017	Wells Fargo Checking	385	Yeshiva Devel Hatorah	-100.00

Keshet Trust Fund, Form 990PF, Part 15, Line 3a. - Last year

1/1/2017 through 12/31/2017

11/10/2018

Page 4

Date	Account	Num	Description	Amount
8/9/2017	Wells Fargo Checking	398	Chevra Shas Tower 41	-150.00
8/9/2017	Wells Fargo Checking	399	Yam Hachesed	-100.00
8/9/2017	Wells Fargo Checking	400	Binyan Torah	-100.00
8/27/2017	Wells Fargo Checking	101	Lev Beryl	-100.00
8/30/2017	Wells Fargo Checking	10068	Tuv Yerushalayim	-360.00
9/3/2017	Wells Fargo Checking	10070	Merkaz Habris	-18.00
9/3/2017	Wells Fargo Checking	10069	YESHIVA AVIR YAAKOV	-18.00
9/3/2017	Wells Fargo Checking	10071	Yeshiva Ohr Torah	-10.00
9/6/2017	Wells Fargo Checking	401	Tomchai Torah	-3,000.00
9/17/2017	Wells Fargo Checking	402	Kolel Shomre Hachomos	-360.00
9/17/2017	Wells Fargo Checking	403	Yehuda Herzberg	-360.00
9/17/2017	Wells Fargo Checking	404	Cong Khal Mkor Chaim	-600.00
9/17/2017	Wells Fargo Checking	10072	Cong Nachlas Dovid Chesed Fund	-75.00
9/25/2017	Wells Fargo Checking	405	Cong Bais Aharon	-150.00
9/28/2017	Wells Fargo Checking	10042	Tov Vchesed Converted	-18.00
10/1/2017	Wells Fargo Checking	10073	Sharei Tzion	-10.00
10/1/2017	Wells Fargo Checking	10074	Svetlana Nemoy	-10.00
10/10/2017	Wells Fargo Checking	406	KAJMO GMACH	-100.00
10/18/2017	Wells Fargo Checking	10075	Ahavas Yerushalayim	-10.00
10/25/2017	Wells Fargo Checking	407	Tomchai Torah	-3,000.00
10/29/2017	Wells Fargo Checking	104	Chevra Shas Tower 41	-18.00
11/5/2017	Wells Fargo Checking	10076	Keren Hachesed	-18.00
11/6/2017	Wells Fargo Checking	10077	Jagust	-18.00
11/7/2017	Wells Fargo Checking	408	Tomchai Torah	-3,000.00
11/7/2017	Wells Fargo Checking	409	Kolel Shomre Hachomos	-180.00
11/8/2017	Wells Fargo Checking	10078	Cong Mihkan Menachem	-18.00
11/9/2017	Wells Fargo Checking	10079	Divrei Shmuel	-20.00
11/10/2017	Wells Fargo Checking	10080	Mosdos Botoshon	-18.00
11/11/2017	Wells Fargo Checking	10081	Ahavas Yisroel	-25.00
11/12/2017	Wells Fargo Checking	411	Kollel Ahavas Torah, Inc.	-125.00
11/12/2017	Wells Fargo Checking	412	Cong Zichron Yeshia	-36.00
11/12/2017	Wells Fargo Checking	413	K'hal Adath Jeshuran of Monsey	-250.00
11/12/2017	Wells Fargo Checking	414	Kahal Shaarei Tefilah	-180.00
11/12/2017	Wells Fargo Checking	415	Ezras Moshe	-50.00
11/12/2017	Wells Fargo Checking	416	Keren Hachesed	-10.00
11/12/2017	Wells Fargo Checking	420	Chaverim	-25.00
11/12/2017	Wells Fargo Checking	418	MIKVEH OF ROCKLAND COUNTY	-100.00
11/12/2017	Wells Fargo Checking	419	Be'er Yitzchok	-36.00
11/12/2017	Wells Fargo Checking	421	KAJMO GMACH	-360.00
11/20/2017	Wells Fargo Checking	10083	Cong Ohr Yisroel	-18.00
11/21/2017	Wells Fargo Checking	10082	Ahavas Tzedokoh Vochesed	-54.00
11/25/2017	Wells Fargo Checking	103	Yeshiva Bais Hatorah	-150.00
12/10/2017	Wells Fargo Checking	422	KAJMO GMACH	-300.00
12/10/2017	Wells Fargo Checking	423	K'hal Adath Jeshuran of Monsey	-180.00
12/10/2017	Wells Fargo Checking	424	Tomchai Torah	-3,000.00
12/10/2017	Wells Fargo Checking	425	YESHIVA ZICHRON MEILECH	-50.00
12/12/2017	Wells Fargo Checking	105	Yehuda Herzberg	-180.00
12/28/2017	Wells Fargo Checking	426	Kolel Shomre Hachomos	-180.00
12/31/2017	Wells Fargo Checking	427	Cong Khal Mkor Chaim	-180.00
OVERALL TOTAL				-56,507.00