

Return of Private Foundation

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

► Do not enter social security numbers on this form as it may be made public.
► Go to www.irs.gov/Form990PF for instructions and the latest information.

For calendar year 2017 or tax year beginning

, and ending

Name of foundation DR. G. CLIFFORD & FLORENCE B. DECKER FOUNDATION, INC.		A Employer identification number 16-1131704	
Number and street (or P O box number if mail is not delivered to street address) 8 RIVERSIDE DRIVE		B Telephone number (607)722-0211	
City or town, state or province, country, and ZIP or foreign postal code BINGHAMTON, NY 13905		C If exemption application is pending, check here ► <input type="checkbox"/>	
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here ► <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ► <input type="checkbox"/>	
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ► <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 38,166,421.	J Accounting method: <input checked="" type="checkbox"/> Other (specify) INCOME TAX BASIS	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ► <input type="checkbox"/>	
Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income
1 Contributions, gifts, grants, etc., received			N/A
2 Check ► <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B Interest on savings and temporary cash investments		908.	908.
3 Dividends and interest from securities		747,476.	747,425.
5a Gross rents			
b Net rental income or (loss)			
6a Net gain or (loss) from sale of assets not on line 10 Gross sales price for all assets on line 6a		5,051,675.	
6b 66,329,988.			
7 Capital gain net income (from Part IV, line 2)			5,051,675.
8 Net short-term capital gain			
9 Income modifications Gross sales less returns and allowances			
10a			
b Less Cost of goods sold			
c Gross profit or (loss)			
11 Other income		388.	388.
12 Total Add lines 1 through 11		5,800,447.	5,800,396.
13 Compensation of officers, directors, trustees, etc		126,000.	12,600.
14 Other employee salaries and wages		25,912.	2,591.
15 Pension plans, employee benefits		11,393.	1,139.
16a Legal fees		STMT 4	10,750.
b Accounting fees		STMT 5	8,835.
c Other professional fees		STMT 6	37,395.
17 Interest			5,375.
18 Taxes		STMT 7	4,417.
19 Depreciation and depletion			1,252.
20 Occupancy			
21 Travel, conferences, and meetings		657.	0.
22 Printing and publications			657.
23 Other expenses		STMT 8	31,519.
24 Total operating and administrative expenses. Add lines 13 through 23			31,381.
25 Contributions, gifts, grants paid		340,258.	64,000.
26 Total expenses and disbursements. Add lines 24 and 25		1,563,191.	200,516.
27 Subtract line 26 from line 12:		1,903,449.	64,000.
a Excess of revenue over expenses and disbursements		3,896,998.	
b Net investment income (if negative, enter -0-)			5,736,396.
c Adjusted net income (if negative, enter -0-)			N/A

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

Form 990-PF (2017)

16-1131704

Page 2

Assets	Part II Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
	1 Cash - non-interest-bearing		1,484.	1,013.	1,013.
	2 Savings and temporary cash investments		1,531,870.	984,480.	984,480.
	3 Accounts receivable ►				
	Less: allowance for doubtful accounts ►				
	4 Pledges receivable ►				
	Less: allowance for doubtful accounts ►				
	5 Grants receivable				
	6 Receivables due from officers, directors, trustees, and other disqualified persons				
	7 Other notes and loans receivable ►				
	Less: allowance for doubtful accounts ►				
	8 Inventories for sale or use				
	9 Prepaid expenses and deferred charges				
	10a Investments - U.S. and state government obligations				
	b Investments - corporate stock		18,298,277.	0.	0.
	c Investments - corporate bonds		5,019,757.	0.	0.
	11 Investments - land, buildings, and equipment basis ►				
	Less accumulated depreciation ►				
	12 Investments - mortgage loans				
	13 Investments - other	STMT 9	5,860,566.	33,616,468.	36,438,931.
	14 Land, buildings, and equipment: basis ►	735,190.			
	Less accumulated depreciation	STMT 10 ►	305,614.	433,129.	429,576.
	15 Other assets (describe ► PREPAID EXCISE TAX)			22,997.	41,497.
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		31,168,080.	35,073,034.	38,166,421.
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				
	22 Other liabilities (describe ► PENSION PAYABLE)		750.	0.	
	23 Total liabilities (add lines 17 through 22)		750.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ► <input checked="" type="checkbox"/>				
	and complete lines 24 through 26, and lines 30 and 31.				
	24 Unrestricted		31,167,330.	35,073,034.	
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here ► <input 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				
	30 Total net assets or fund balances		31,167,330.	35,073,034.	
	31 Total liabilities and net assets/fund balances		31,168,080.	35,073,034.	

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	31,167,330.
2 Enter amount from Part I, line 27a	2	3,896,998.
3 Other increases not included in line 2 (itemize) ► <u>BOOK TO TAX DIFFERENCE ADJUSTMENT</u>	3	8,706.
4 Add lines 1, 2, and 3	4	35,073,034.
5 Decreases not included in line 2 (itemize) ►	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	35,073,034.

Form 990-PF (2017)

723511 01-03-18

L3310509 758174 17674000

3
2017.03040 DR. G. CLIFFORD & FLORENCE 17674001

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

Form 990-PF (2017)

16-1131704

Page 3

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a LONG TERM CAPITAL GAIN DISTRIBUTIONS		P	VARIOUS	VARIOUS
b SHORT TERM COVERED TRANSACTIONS		P	VARIOUS	VARIOUS
c LONG TERM COVERED TRANSACTIONS		P	VARIOUS	VARIOUS
d LONG TERM NON COVERED TRANSACTIONS		P	VARIOUS	VARIOUS
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 4,321.			4,321.	
b 42,641,257.		41,027,225.	1,614,032.	
c 20,440,941.		17,694,228.	2,746,713.	
d 3,243,469.		2,556,860.	686,609.	
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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			4,321.	
b			1,614,032.	
c			2,746,713.	
d			686,609.	
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	5,051,675.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	{		3	N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

Yes No

If "Yes," the foundation doesn't 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))
2016	1,773,101.	34,368,636.	.051591
2015	1,685,372.	36,164,570.	.046603
2014	1,691,496.	36,359,191.	.046522
2013	1,413,996.	34,298,864.	.041226
2012	1,431,909.	30,973,591.	.046230
2 Total of line 1, column (d)			2 .232172
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years			3 .046434
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5			4 36,603,070.
5 Multiply line 4 by line 3			5 1,699,627.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 57,364.
7 Add lines 5 and 6			7 1,756,991.
8 Enter qualifying distributions from Part XII, line 4			8 1,763,707.

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.

DR. G. CLIFFORD & FLORENCE B. DECKER
Form 990-PF (2017) FOUNDATION, INC.

16-1131704

Page 4

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 ► and enter "N/A" on line 1.
Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)

b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► 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

4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)

5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-

6 Credits/Payments:

a 2017 estimated tax payments and 2016 overpayment credited to 2017

b Exempt foreign organizations - tax withheld at source

c Tax paid with application for extension of time to file (Form 8868)

d Backup withholding erroneously withheld

7 Total credits and payments. Add lines 6a through 6d

8 Enter any penalty for underpayment of estimated tax. Check here if Form 2220 is attached

9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed

10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid

11 Enter the amount of line 10 to be Credited to 2018 estimated tax ► 41,634. | Refunded ►

6a	98,998.
6b	0.
6c	0.
6d	0.

7	98,998.
8	0.
9	
10	41,634.
11	0.

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?

1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.

c Did the foundation file Form 1120-POL for this year?

d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:
(1) On the foundation. ► \$ 0. (2) On foundation managers. ► \$ 0.

e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ 0.

2 Has the foundation engaged in any activities that have not previously been reported to the IRS?
If "Yes," attach a detailed description of the activities.

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

4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?
b If "Yes," has it filed a tax return on Form 990-T for this year?

5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?
If "Yes," attach the statement required by *General Instruction T*.

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? If "Yes," complete Part II, col. (c), and Part XV

8a Enter the states to which the foundation reports or with which it is registered. See instructions. ►
NY

b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G*? If "No," attach explanation

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 2017 or the tax year beginning in 2017? See the instructions for Part XIV. If "Yes," complete Part XIV

10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses

	Yes	No
1a	X	
1b	X	
1c	X	
2	X	
3	X	
4a	X	
4b		
5	X	
6	X	
7	X	
8b	X	
9	X	
10	X	

Form 990-PF (2017)

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

Form 990-PF (2017)

16-1131704

Page 5

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions	11	X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12	X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► WWW.THEDECKERFOUNDATION.COM	13	X
14 The books are in care of ► THE DECKER FOUNDATION Telephone no. ► 607-722-0211 Located at ► 8 RIVERSIDE DRIVE, BINGHAMTON, NY ZIP+4 ► 13905		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year	15	N/A
16 At any time during calendar year 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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►	16	X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions Organizations relying on a current notice regarding disaster assistance, check here	1b	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 2017?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a At the end of tax year 2017, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2017?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
If "Yes," list the years ►		
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	N/A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No
b If "Yes," did it have excess business holdings in 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	N/A
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2017?	4b	X

Form 990-PF (2017)

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

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

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? Yes No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions Yes No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions

Organizations relying on a current notice regarding disaster assistance, check here ►

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

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

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?

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

	Yes	No
5a		
5b		
6b		X
7b		

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, and foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 11		126,000.	9,450.	0.

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

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

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

► 0 Form 990-PF (2017)

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

Form 990-PF (2017)

16-1131704

Page 7

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

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

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

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

Part IX-A Summary of Direct Charitable Activities

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

1 N/A	Expenses
	0.
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

1 N/A	Amount
	0.
2	
3	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ►	0.

Form 990-PF (2017)

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

Form 990-PF (2017)

16-1131704

Page 8

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	32,707,889.
b Average of monthly cash balances	1b	3,710,591.
c Fair market value of all other assets	1c	741,997.
d Total (add lines 1a, b, and c)	1d	37,160,477.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	37,160,477.
4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	557,407.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	36,603,070.
6 Minimum investment return. Enter 5% of line 5	6	1,830,154.

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	1,830,154.
2a Tax on investment income for 2017 from Part VI, line 5	2a	57,364.
b Income tax for 2017. (This does not include the tax from Part VI.)	2b	
c Add lines 2a and 2b	2c	57,364.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	1,772,790.
4 Recoveries of amounts treated as qualifying distributions	4	0.
5 Add lines 3 and 4	5	1,772,790.
6 Deduction from distributable amount (see instructions)	6	0.
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	1,772,790.

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	1,763,707.
b Program-related investments - total from Part IX-B	1b	0.
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the:		
a Suitability test (prior IRS approval required)	3a	
b Cash distribution test (attach the required schedule)	3b	
4 Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	1,763,707.
5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	57,364.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,706,343.

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.

Form 990-PF (2017)

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				1,772,790.
2 Undistributed income, if any, as of the end of 2017			1,655,485.	
a Enter amount for 2016 only				
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2017:				
a From 2012				
b From 2013				
c From 2014				
d From 2015				
e From 2016				
f Total of lines 3a through e		0.		
4 Qualifying distributions for 2017 from Part XII, line 4: ► \$ 1,763,707.			1,655,485.	
a Applied to 2016, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)		0.		
d Applied to 2017 distributable amount				108,222.
e Remaining amount distributed out of corpus		0.		0.
5 Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))		0.		
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		0.		
b Prior years' undistributed income. Subtract line 4b from line 2b			0.	
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed			0.	
d Subtract line 6c from line 6b. Taxable amount - see instructions			0.	
e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instr.				0.
f Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018				1,664,568.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)		0.		
8 Excess distributions carryover from 2012 not applied on line 5 or line 7		0.		
9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a		0.		
10 Analysis of line 9:				
a Excess from 2013				
b Excess from 2014				
c Excess from 2015				
d Excess from 2016				
e Excess from 2017				

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

Form 990-PF (2017)

16-1131704 Page 11

Part XV | Supplementary Information (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
BOY SCOUTS OF AMERICA, BADEN-POWELL COUNCIL BINGHAMTON, NY	NONE	PUBLIC CHARITY	CONSTRUCT TOILET & SHOWER AT CAMP TUSCARORA	85,000.
BROOME COUNTY ARTS COUNCIL, INC. BINGHAMTON, NY	NONE	PUBLIC CHARITY	UNITED CULTURAL FUND	45,000.
FAMILY ENRICHMENT NETWORK BINGHAMTON, NY	NONE	PUBLIC CHARITY	CLASSROOM FLOOR REPLACEMENT	20,750.
LOURDES HOSPITAL FOUNDATION BINGHAMTON, NY	NONE	PUBLIC CHARITY	PURCHASE MOBILE DENTAL UNIT	401,560.
MENTAL HEALTH ASSOCIATION OF THE SOUTHERN TIER BINGHAMTON, NY	NONE	PUBLIC CHARITY	BUILDING RENOVATIONS	140,525.
Total	SEE CONTINUATION SHEET(S)			► 3a 1,563,191.
b Approved for future payment				
BINGHAMTON BOYS & GIRLS CLUB OF WESTERN BROOME COUNTY BINGHAMTON, NY	NONE	PUBLIC CHARITY	REMODEL KITCHEN & REPLACE TILE FLOOR	40,000.
NYSARC INC., BROOME-TIoga CHAPTER (ACHIEVE) BINGHAMTON, NY	NONE	PUBLIC CHARITY	RETROFIT BUILDING	300,000.
ROBERSON MUSEUM & SCIENCE CENTER BINGHAMTON, NY	NONE	PUBLIC CHARITY	FACILITIES REPAIRS	125,694.
Total	SEE CONTINUATION SHEET(S)			► 3b 715,694.

723611 01-03-18

Form 990-PF (2017)

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments				14	908.
4 Dividends and interest from securities				14	747,476.
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income				14	388.
8 Gain or (loss) from sales of assets other than inventory				18	5,051,675.
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		5,800,447.	0.
13 Total. Add line 12, columns (b), (d), and (e)				13	5,800,447.
(See worksheet in line 13 instructions to verify calculations.)					

Relationship of Activities to the Accomplishment of Exempt 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) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

	Yes	No
1a(1)		X
1a(2)		X
1b(1)		X
1b(2)		X
1b(3)		X
1b(4)		X
1b(5)		X
1b(6)		X
1c		X

a Transfers from the reporting foundation to a noncharitable exempt organization of

- (1) Cash
- (2) Other assets

b Other transactions:

- (1) Sales of assets to a noncharitable exempt organization
- (2) Purchases of assets from a noncharitable exempt organization
- (3) Rental of facilities, equipment, or other assets
- (4) Reimbursement arrangements
- (5) Loans or loan guarantees
- (6) Performance of services or membership or fundraising solicitation

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

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) (other than section 501(c)(3)) or in section 527?

Yes No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge		May the IRS discuss this return with the preparer shown below? See instr	
	 <i>Angela Johnson</i> 5/11/18		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
	Signature of officer or trustee		Date	Title

Paid Preparer Use Only	Print/Type preparer's name TERA A. STANTON, CPA	Preparer's signature TERA A. STANTON,	Date 05/09/18	Check <input type="checkbox"/> if self-employed	PTIN P01243815
	Firm's name ► DAVIDSON, FOX & COMPANY, LLP			Firm's EIN ► 15-0544726	
	Firm's address ► 53 CHENANGO STREET BINGHAMTON, NY 13901			Phone no. (607) 722-5386	

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

16-1131704

Part XV | Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
MERCY HOUSE OF THE SOUTHERN TIER BINGHAMTON, NY	NONE	PUBLIC CHARITY	PURCHASE & INSTALL BOILER	110,000.
ROBERSON MUSEUM & SCIENCE CENTER BINGHAMTON, NY	NONE	PUBLIC CHARITY	FACILITIES REPAIRS	68,085.
THE FOUNDATION OF THE STATE UNIVERSITY OF NEW YORK AT BINGHAMTON, INC. BINGHAMTON, NY	NONE	PUBLIC CHARITY	PURCHASE OF MOTORIZED INVERTED MICROSCOPE OF TRUE CONFOCAL SCANNING SYSTEM (TCS)	532,634.
THE JUNIOR LEAGUE OF BINGHAMTON, INC. BINGHAMTON, NY	NONE	PUBLIC CHARITY	KOPERNIK SCIENCE PARK	50,000.
TRI-CITIES OPERA COMPANY, INC. BINGHAMTON, NY	NONE	PUBLIC CHARITY	REPLACEMENT OF HVAC SYSTEM	14,637.
TRINITY MEMORIAL CHURCH BINGHAMTON, NY	NONE	PUBLIC CHARITY	ORGAN RESTORATION PROGRAM	10,000.
UNITED WAY OF BROOME COUNTY BINGHAMTON, NY	NONE	PUBLIC CHARITY	ANNUAL CAMPAIGN	85,000.
Total from continuation sheets				870,356.

723631
04-01-17

13310509 758174 17674000

15
2017.03040 DR. G. CLIFFORD & FLORENCE 17674001

DR. G. CLIFFORD & FLORENCE B. DECKER
FOUNDATION, INC.

16-1131704

Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

723835
04-01-17

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

SOURCE	(A) REVENUE PER BOOKS	NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
MONEY MARKET FUNDS	908.	908.	
TOTAL TO PART I, LINE 3	908.	908.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
BOND AMORTIZATION	12,204.	0.	12,204.	12,204.	
CORPORATE BONDS AND NOTES	72,204.	0.	72,204.	72,204.	
CORPORATE EQUITY SECURITIES	663,060.	0.	663,060.	663,009.	
OID	8.	0.	8.	8.	
TO PART I, LINE 4	747,476.	0.	747,476.	747,425.	

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
OTHER INCOME	388.	388.	
TOTAL TO FORM 990-PF, PART I, LINE 11	388.	388.	

FORM 990-PF LEGAL FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL FEES	10,750.	5,375.		5,375.
TO FM 990-PF, PG 1, LN 16A	10,750.	5,375.		5,375.

FORM 990-PF

ACCOUNTING FEES

STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	8,835.	4,418.		4,417.
TO FORM 990-PF, PG 1, LN 16B	8,835.	4,418.		4,417.

FORM 990-PF

OTHER PROFESSIONAL FEES

STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEE	36,004.	36,004.		0.
PAYROLL FEES	1,391.	139.		1,252.
TO FORM 990-PF, PG 1, LN 16C	37,395.	36,143.		1,252.

FORM 990-PF

TAXES

STATEMENT 7

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAXES	57,500.	0.		0.
FOREIGN TAXES	434.	434.		0.
PAYROLL TAXES	11,621.	1,162.		10,459.
TO FORM 990-PF, PG 1, LN 18	69,555.	1,596.		10,459.

FORM 990-PF

OTHER EXPENSES

STATEMENT 8

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
DIRECTOR'S EXPENSE	4,582.	0.		4,582.
DUES & SUBSCRIPTIONS	5,633.	0.		5,633.
INSURANCE - BUILDING	3,726.	0.		3,726.
INSURANCE - OTHER	1,377.	138.		1,239.
MISCELLANEOUS	970.	0.		970.
NYS FILING FEES	750.	0.		750.
OFFICE EXPENSE	1,920.	0.		1,920.
REPAIR AND MAINTENANCE	7,145.	0.		7,145.
TELEPHONE	2,501.	0.		2,501.
UTILITIES	2,681.	0.		2,681.
WATER & SEWER	234.	0.		234.
TO FORM 990-PF, PG 1, LN 23	31,519.	138.		31,381.

FORM 990-PF

OTHER INVESTMENTS

STATEMENT 9

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
INTER-TERM INVEST GR ADM	COST	1,680,444.	1,676,879.
SHORT-TERM INVEST GR ADM	COST	1,652,301.	1,644,564.
TOT INTL BOND ADMIRAL	COST	1,756,062.	1,754,435.
TOT INTL STOCK IX INST	COST	10,148,173.	11,263,515.
TOTAL BOND MKT INDEX ADM	COST	3,348,924.	3,354,910.
TOTAL STOCK MKT IDX INST	COST	15,030,564.	16,744,628.
TOTAL TO FORM 990-PF, PART II, LINE 13		33,616,468.	36,438,931.

FORM 990-PF DEPRECIATION OF ASSETS NOT HELD FOR INVESTMENT STATEMENT 10

DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE
FURNITURE AND FIXTURE	7,108.	7,108.	0.
RUG	9,080.	9,080.	0.
LANDSCAPING	5,000.	5,000.	0.
LAND	23,000.	0.	23,000.
PORTAITS	2,000.	2,000.	0.
COMPUTER	1,915.	1,915.	0.
LAWN	1,784.	1,784.	0.
SOFTWARE	480.	480.	0.
BUILDING IMPROVEMENTS	27,062.	10,235.	16,827.
BOOKCASE AND COMPUTER DESK	588.	588.	0.
BUILDING IMPROVEMENTS	14,450.	5,373.	9,077.
ARCHITECT FEES	1,000.	359.	641.
PRINTER AND CARTRIDGES	325.	325.	0.
COAT RACK	317.	317.	0.
TV/VCR	180.	180.	0.
BUILDING IMPROVEMENT-ADJUSTMENT OF BASIS	611,504.	256,100.	355,404.
COPY MACHINE	-5,000.	-1,471.	-3,529.
2 COMPUTERS	2,400.	2,400.	0.
TABLET	1,514.	1,514.	0.
NEW SIGN	565.	565.	0.
HVAC SYSTEM	4,730.	958.	3,772.
DRIVEWAY PAVING	10,500.	314.	10,186.
	14,688.	490.	14,198.
TOTAL TO FM 990-PF, PART II, LN 14	735,190.	305,614.	429,576.

FORM 990-PF

PART VIII - LIST OF OFFICERS, DIRECTORS
TRUSTEES AND FOUNDATION MANAGERS

STATEMENT 11

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN EXPENSE CONTRIB ACCOUNT	
			BEN	EXPENSE
JOHN FITZSIMMONS BRACKNEY, PA 18812	CHAIRMAN 0.00	0.	0.	0.
DOUGLAS JOHNSON BINGHAMTON, NY 13905	TREASURER 0.00	0.	0.	0.
MARY LOU FAUST BINGHAMTON, NY 13901	SECRETARY 0.00	0.	0.	0.
GERALD PUTMAN BINGHAMTON, NY 13905	EXEC. DIRECTOR 40.00	126,000.	9,450.	0.
JAMES E LEONARD, CPA ENDWELL, NY 13760	TRUSTEE 0.00	0.	0.	0.
SUZANNE F HESTER BIBLE SCHOOL PARK, NY 13737	TRUSTEE 0.00	0.	0.	0.
SUSAN M. CARPENTER VESTAL, NY 13850	TRUSTEE 0.00	0.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		126,000.	9,450.	0.