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Form **990-PF**

Department of the Treasury
Internal Revenue Service

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.
▶ Information about Form 990-PF and its instructions is at *www.irs.gov/form990pf*.

OMB No 1545-0052

2017

Open to Public Inspection

For calendar year 2017, or tax year beginning 01-01-2017 , and ending 12-31-2017

Name of foundation
WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

A Employer identification number
27-6594166

Number and street (or P O box number if mail is not delivered to street address)
GLENS FALLS NATL BK TR PO BOX 216

Room/suite

B Telephone number (see instructions)
(518) 415-4401

City or town, state or province, country, and ZIP or foreign postal code
GLENS FALLS, NY 12801

C If exemption application is pending, check here ▶ ☐

G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1. Foreign organizations, check here ▶ ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization ☑ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)*▶$ 6,761,771

J Accounting method ☐ Cash ☐ Accrual ☐ Other (specify)
(Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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 ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	127,474	127,474		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	139,298			
	b	Gross sales price for all assets on line 6a 600,775				
	7	Capital gain net income (from Part IV, line 2)		139,298		
	8	Net short-term capital gain			0	
	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)	1,541			
	12	**Total.** Add lines 1 through 11	268,313	266,772		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	31,575	28,418		3,158
	14	Other employee salaries and wages		0	0	0
	15	Pension plans, employee benefits		0	0	
	16a	Legal fees (attach schedule)				0
	b	Accounting fees (attach schedule)	315	0	0	315
	c	Other professional fees (attach schedule)				0
	17	Interest				0
	18	Taxes (attach schedule) (see instructions)	3,199	454		0
	19	Depreciation (attach schedule) and depletion	0	0		
	20	Occupancy				
	21	Travel, conferences, and meetings		0	0	
	22	Printing and publications	30	0	0	30
	23	Other expenses (attach schedule)	250			250
	24	**Total operating and administrative expenses.** Add lines 13 through 23	35,369	28,872	0	3,753
	25	Contributions, gifts, grants paid	286,000			286,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	321,369	28,872	0	289,753
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-53,056			
	b	**Net investment income** (if negative, enter -0-)		237,900		
	c	**Adjusted net income**(if negative, enter -0-)			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 (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	540,456	279,230	279,230
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶		0	0
	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 ▶ 0			
	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)	1,592,333		
	c	Investments—corporate bonds (attach schedule)	507,513		
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	2,053,591	4,339,390	6,482,541
	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)	4,693,893	4,618,620	6,761,771
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 ▶ ☐ 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.			
	27	Capital stock, trust principal, or current funds	4,693,893	4,618,620	
	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)	4,693,893	4,618,620	
	31	**Total liabilities and net assets/fund balances** (see instructions)	4,693,893	4,618,620	

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	4,693,893
2	Enter amount from Part I, line 27a	2	-53,056
3	Other increases not included in line 2 (itemize) ▶	3	1,465
4	Add lines 1, 2, and 3	4	4,642,302
5	Decreases not included in line 2 (itemize) ▶	5	23,682
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	4,618,620

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	See Additional Data Table			
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	See Additional Data Table			
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	See Additional Data Table			
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	139,298
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	295,825	5,787,597	0 051114
2015	290,725	6,013,096	0 048349
2014	249,064	5,951,654	0 041848
2013	230,426	5,484,331	0 042015
2012	236,567	5,111,328	0 046283

2	**Total** of line 1, column (d)	2	0 229609
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 045922
4	Enter the net value of noncharitable-use assets for 2017 from Part X, line 5	4	6,252,874
5	Multiply line 4 by line 3	5	287,144
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	2,379
7	Add lines 5 and 6	7	289,523
8	Enter qualifying distributions from Part XII, line 4	8	289,753

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 ▶ ☐ 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			1	2,379
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			2	0
3	Add lines 1 and 2			3	2,379
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			4	0
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-			5	2,379
6	Credits/Payments				
a	2017 estimated tax payments and 2016 overpayment credited to 2017	6a	1,520		
b	Exempt foreign organizations—tax withheld at source	6b			
c	Tax paid with application for extension of time to file (Form 8868)	6c			
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments Add lines 6a through 6d			7	1,520
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached			8	0
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	859
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 2018 estimated tax** ▶ 0	**Refunded** ▶		11	0

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	1b		No
	*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?	1c		No
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? *If "Yes," attach a detailed description of the activities*	2		No
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*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		No
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	Yes	
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	Yes	
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*	8b	Yes	
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 taxable year beginning in 2017 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		No

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		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?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶GLENS FALLS NATIONAL BANK & TRUST Telephone no ▶(518) 415-4401

Located at ▶250 GLEN STREET GLENS FALLS NY ZIP+4 ▶12801

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 |

			Yes	No
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?	16		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

			Yes	No
	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		No
	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		No
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))?	☐ 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)?		**5b**		
	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?. . . . . *If "Yes," attach the statement required by Regulations section 53 4945–5(d)*	☐ Yes ☐ No			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?.	☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . *If "Yes" to 6b, file Form 8870*		**6b**		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?		**7b**		

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
GLENS FALLS NATL BANK 250 GLEN STREET PO BOX 2161 GLENS FALLS, NY 12801	CO TTEE 1	23,410		
ROBERT HAFNER 250 GLEN STREET PO BOX 2161 GLENS FALLS, NY 12801	CO-TTEE 1	7,715		
KEVIN OBRIEN 250 GLEN STREET PO BOX 2161 GLENS FALLS, NY 12801	CO TTEE 1	450		

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				

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 . . . . ▶	

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	6,159,201
b	Average of monthly cash balances.		1b	188,894
c	Fair market value of all other assets (see instructions).		1c	0
d	**Total** (add lines 1a, b, and c).		1d	6,348,095
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	6,348,095
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).		4	95,221
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	6,252,874
6	**Minimum investment return.** Enter 5% of line 5.		6	312,644

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	312,644
2a	Tax on investment income for 2017 from Part VI, line 5.	2a 2,379		
b	Income tax for 2017 (This does not include the tax from Part VI).	2b		
c	Add lines 2a and 2b.		2c	2,379
3	Distributable amount before adjustments Subtract line 2c from line 1.		3	310,265
4	Recoveries of amounts treated as qualifying distributions.		4	0
5	Add lines 3 and 4.		5	310,265
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	310,265

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	289,753
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	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	289,753
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	2,379
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	287,374

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					310,265
2 Undistributed income, if any, as of the end of 2017					
a Enter amount for 2016 only.				284,726	
b Total for prior years 20___ , 20___ , 20___			0		
3 Excess distributions carryover, if any, to 2017					
a From 2012.	0				
b From 2013.	0				
c From 2014.	0				
d From 2015.	0				
e From 2016.	0				
f **Total** of lines 3a through e.		0			
4 Qualifying distributions for 2017 from Part XII, line 4 ▶ $ 289,753					
a Applied to 2016, but not more than line 2a				284,726	
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.					5,027
e Remaining amount distributed out of corpus		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			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 instructions				0	
f Undistributed income for 2017 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2018					305,238
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 (see instructions) . . .		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. . . .	0				
b Excess from 2014. . . .	0				
c Excess from 2015. . . .	0				
d Excess from 2016. . . .	0				
e Excess from 2017. . . .	0				

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)

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

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

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 email 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* See Additional Data Table				
Total . . . . ▶ **3a**				286,000
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

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					
4 Dividends and interest from securities			14	127,474	
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	139,298	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a FED TAX REFUND			1	1,541	
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)				268,313	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 268,313

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

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

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a Transfers from the reporting foundation to a noncharitable exempt organization of			
(1) Cash.	1a(1)		No
(2) Other assets.	1a(2)		No
b Other transactions			
(1) Sales of assets to a noncharitable exempt organization.	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)		No
(3) Rental of facilities, equipment, or other assets.	1b(3)		No
(4) Reimbursement arrangements.	1b(4)		No
(5) Loans or loan guarantees.	1b(5)		No
(6) Performance of services or membership or fundraising solicitations.	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c		No

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

(a) Line No	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☑ No

b If "Yes," complete the following schedule

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

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

******	2018-05-08	******	May the IRS discuss this return with the preparer shown below (see instr)? ☑ Yes ☐ No
Signature of officer or trustee	Date	Title	

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
JOHN MITCHELL		2018-05-08		P00157230
Firm's name ▶ ERNST & YOUNG US LLP				Firm's EIN ▶34-6565596
Firm's address ▶ 4130 PARKLAKE AVENUE STE 5000 RALEIGH, NC 27612				Phone no (919) 981-2991

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
100000 ANHEUSER-BUSCH INBEV 1 900% 2/01/19		2017-02-03	2017-05-02
25999 96841 CONOCOPHILLIPS 5 750% 2/01/19		2009-06-16	2017-06-21
12000 03159 CONOCOPHILLIPS 5 750% 2/01/19		2009-06-16	2017-06-21
310 CVS CORP			2017-07-06
300 CHEESECAKE FACTORY INC			2017-07-06
150 CHEVRONTEXACO CORP		2007-06-12	2017-07-06
100 DANAHER CORP		2015-08-19	2017-07-06
100 ECOLAB INC		2015-07-24	2017-07-06
90 EXPRESS SCRIPTS HLDG		2012-07-11	2017-07-06
503 UNDER ARMOUR INC CL C		2013-02-15	2017-07-06

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
100,100		100,601	-501
26,000		27,299	-1,299
12,000		12,600	-600
24,435		21,208	3,227
14,839		12,638	2,201
15,583		12,389	3,194
8,268		6,530	1,738
13,245		10,951	2,294
5,636		4,995	641
9,645		6,055	3,590

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			-501
			-1,299
			-600
			3,227
			2,201
			3,194
			1,738
			2,294
			641
			3,590

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
285 241 VANGUARD MID CAP INDEX-ADM			2017-07-06
100 VERIZON COMMUNICATIONS INC		2007-06-12	2017-07-06
100 ALLERGAN PLC		2013-10-01	2017-07-06
12000 CONOCOPHILLIPS 5 750% 2/01/19		2009-06-16	2017-07-07
26000 CONOCOPHILLIPS 5 750% 2/01/19		2017-07-07	2017-07-07
200 BAKER HUGHES A GE CO		2015-03-05	2017-07-13
115 BRISTOL MYERS SQUIBB		2010-12-16	2017-07-13
300 CVS CORP			2017-07-13
100 CHEVRONTEXACO CORP			2017-07-13
270 CISCO SYSTEMS		2012-07-11	2017-07-13

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
50,000		25,856	24,144
4,356		4,049	307
24,214		14,401	9,813
12,757		12,132	625
27,641		26,286	1,355
7,373		12,465	-5,092
6,318		3,232	3,086
23,359		20,524	2,835
10,391		8,259	2,132
8,412		4,460	3,952

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			24,144
			307
			9,813
			625
			1,355
			-5,092
			3,086
			2,835
			2,132
			3,952

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
100 ECOLAB INC		2015-07-24	2017-07-13
370 GENERAL ELECTRIC CO		2011-04-21	2017-07-13
100 GILEAD SCIENCES INC		2012-07-11	2017-07-13
100 ELI LILLY & CO		2011-04-21	2017-07-13
300 PFIZER INC		2011-04-21	2017-07-13
1000 WELLS FARGO & CO NEW			2017-07-13
300 CHECK POINT SOFTWARE TECH LTD		2015-02-27	2017-07-13
721 METLIFE INC			2017-07-14
12000 CONOCOPHILLIPS 5 750% 2/01/19		2009-07-02	2017-08-01
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
13,202		10,951	2,251
9,853		7,412	2,441
7,039		2,521	4,518
8,400		3,979	4,421
9,955		6,562	3,393
55,342		28,905	26,437
34,144		25,251	8,893
39,878		28,966	10,912
12,700		12,600	100
			17,690

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			2,251
			2,441
			4,518
			4,421
			3,393
			26,437
			8,893
			10,912
			100

Form 990PF Part XV Line 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*				
LAKESIDE CHAPEL 360 CLEVERDALE ROAD CLEVERDALE, NY 12820	N/A	PC	GENERAL - UNRESTRICTED	13,000
BAY ROAD PRESBYTERIAN CHURCH 1167 BAY ROAD LAKE GEORGE, NY 12804	N/A	PC	GENERAL - UNRESTRICTED	21,000
N QUEENSBURY FIRE FIGHTERS SERVICE PO BOX 61 CLEVERDALE, NY 12820	N/A	PC	UNRESTRICTED - GENERAL	2,500
N QUEENSBURY RESCUE SQUAD PO BOX 272 CLEVERDALE, NY 12820	N/A	PC	UNRESTRICTED - GENERAL	2,500
LAKE GEORGE OPERA FESTIVAL ASSN 19 ROOSEVELT DRIVE STE 250 SARATOGA SPRINGS, NY 128666226	N/A	PC	UNRESTRICTED - GENERAL	45,000
Total . . . . ▶ **3a**				286,000

Form 990PF Part XV Line 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*				
HARRISENA COMMUNITY CHURCH 1616 RIDGE ROAD QUEENSBURY, NY 12804	N/A	PC	UNRESTRICTED - GENERAL	39,000
CHAPMAN HISTORICAL MUSEUM 248 GLEN STREET GLENS FALLS, NY 12801	N/A	PC	UNRESTRICTED - GENERAL	38,000
THE SALVATION ARMY 13-15 CHESTER STREET GLENS FALLS, NY 12801	N/A	PC	UNRESTRICTED - GENERAL	55,000
THE HYDE COLLECTION 161 WARREN STREET GLENS FALLS, NY 12801	N/A	NONE	UNRESTRICTED - GENERAL	55,000
OPEN DOOR47 LAWRENCE STREET GLENS FALLS, NY 12801	N/A	NONE	UNRESTRICTED - GENERAL	15,000
Total . . . . ▶ **3a**				286,000

TY 2017 Accounting Fees Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Accounting Fees Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	315			315

TY 2017 Investments Corporate Bonds Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

TY 2017 Investments Corporate Stock Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

TY 2017 Investments - Other Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
DODGE & COX STOCK FUND	AT COST	176,000	218,127
VANGUARD 500 INDEX FUND	AT COST	611,000	804,194
VANGUARD MID CAP INDEX-ADM	AT COST	314,017	663,580
VANGUARD SM CAP INDEX-ADM	AT COST	93,276	179,117
PIMCO LOW DURATION FUND	AT COST	117,889	118,218
FIDELITY OVERSEAS HIGH FD-ADM	AT COST	265,873	309,048
VANGUARD REIT	AT COST	171,323	170,757
EQUITY RESIDENTIAL REIT			
PUBLIC STORAGE INC REIT			
ISHARES CORE TOTAL US	AT COST	56,165	54,665
ISHARES BARCLAYS 1-3 YR	AT COST	84,359	83,850
ISHARES BARCLAYS 1-3 YEARS CR	AT COST	210,005	209,080
AT&T INC	AT COST	50,787	50,143
PEPSICO INC	AT COST	101,542	101,302
FEDERAL NATIONAL MORTGAGE ASSN	AT COST	50,128	49,921
CISCO SYSTEMS INC	AT COST	50,569	51,622
EXXON MOBIL CORPORATION	AT COST	100,598	99,840
FEDERAL HOME LOAN BANK	AT COST	50,273	50,090
FEDERAL FARM CREDIT BANK	AT COST	50,171	50,123
ECOLAB INC	AT COST	10,951	13,418
INTERNATIONAL FLAVORS AND FRAG	AT COST	24,424	38,153
VULCAN MATERIALS CO	AT COST	17,925	25,674
COCA COLA CO	AT COST	25,597	32,116
CONSTELLATION BRANDS INC	AT COST	39,209	45,714
GENRAL MLS INC	AT COST	21,140	28,756
PEPSICO INC	AT COST	30,594	51,566
PROCTOR & GAMBLE CO	AT COST	46,708	61,560
THE HERSHEY COMPANY	AT COST	19,868	22,702
AMAZON.COM INC	AT COST	24,640	116,947
DISNEY WALT CO NEW	AT COST	10,426	33,866

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
HOME DEPOT INC	AT COST	5,786	37,906
MCDONALDS CORP	AT COST	6,282	17,212
NETFLIX INC	AT COST	33,688	61,427
NIKE INC CLASS B	AT COST	36,149	62,550
PRICELINE GROUP INC	AT COST	42,059	60,821
STARBUCKS CORP	AT COST	20,609	40,201
TESLA INC	AT COST	22,681	31,135
UNDER ARMOUR INC-CLASS A	AT COST	8,370	9,524
AMGEN INC	AT COST	25,700	52,170
BRISTOL MYERS SQUIBB CO	AT COST	11,242	24,512
EXPRESS SCRIPTS HLDG	AT COST	16,651	22,392
GILEAD SCIENCES	AT COST	5,043	14,328
JOHNSON & JOHNSON	AT COST	26,162	56,587
LILLY ELI & CO	AT COST	7,959	16,892
MERCK & CO INC	AT COST	14,275	22,508
PFIZER INC	AT COST	26,249	43,464
STRYKER CORPORATION	AT COST	35,855	38,710
UNITED HEALTH GROUP INC	AT COST	19,069	82,673
CHEVRON CORPORATION	AT COST	24,778	37,557
CONOCO PHILLIPS	AT COST	7,874	10,978
EOG RES INC	AT COST	25,208	26,978
EXXONMOBIL CORP	AT COST	76,408	83,640
HALIBURTON CO	AT COST	9,412	12,218
PHILLIPS 66	AT COST	15,930	25,288
SCHLUMBERGER LTD	AT COST	8,775	6,739
BERKSHIRE HATHAWAY INC-CL B	AT COST	32,874	75,324
GOLDMAN SACHS GROUP INC	AT COST	15,492	22,928
INTERCONTINTENTAL EXCHANGE GRO	AT COST	57,205	70,560
JP MORGAN CHASE & CO	AT COST	33,896	93,038
MORGAN STANLEY	AT COST	24,107	52,470

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
STATE STREET CORP	AT COST	45,883	48,805
BOEING CO	AT COST	11,343	44,237
FEDEX CORPORATION	AT COST	9,808	26,202
GENERAL DYNAMICS CORP	AT COST	16,550	49,845
GENERAL ELECTRIC CORP	AT COST	35,057	30,538
HONEYWELL INTERNATIONAL INC	AT COST	13,501	35,273
MASCO CORP	AT COST	22,881	43,940
UNION PAC CORP	AT COST	7,245	20,115
UNITED TECHNOLOGIES CORP	AT COST	16,658	30,617
3M CO	AT COST	15,406	43,543
ALPHABET INC CL A	AT COST	37,021	93,753
APPLE INC	AT COST	31,518	150,615
CISCO SYSTEMS INC	AT COST	8,260	19,150
FACEBOOK INC-A	AT COST	35,112	70,584
INTEL CORP	AT COST	21,570	46,160
MICROSOFT CORP	AT COST	55,251	145,418
NVIDIA CORP	AT COST	32,279	38,700
ORACLE CORP	AT COST	26,798	49,408
PAYPAL HOLDINGS INC	AT COST	66,759	147,240
VISA INC CL A	AT COST	13,622	61,571
VERIZON COMMUNICATIONS	AT COST	20,245	26,465
NEXTERA ENERGY INC	AT COST	20,640	46,857
GS US EQUITY INSIGHTS-INST	AT COST	75,000	75,125
ISHARES S&P SMALLCAP 600	AT COST	104,738	115,215
T ROWE PRICE NEW ASIA-1	AT COST	75,000	76,286

TY 2017 Other Decreases Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Description	Amount
MUTUAL FUND ADJUSTMENT	331
INCOME PAID IN 2017 TAXED IN 2016	709
SALES IN 2017 SETTLED IN 2016	20,427
2016 TAX FREE RETURN OF CAPITAL ADJ	2,215

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TY 2017 Other Expenses Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
NYS EPTL FILING FEE	250	0		250

efile GRAPHIC print - DO NOT PROCESS | As Filed Data - | DLN: 93491130000308

TY 2017 Other Income Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
FEDERAL TAX REFUND	1,541	0	

TY 2017 Other Increases Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Description	Amount
INCOME PAID IN 2018 TAXED IN 2017	379
ROUNDING	2
2017 TAX FREE RETURN OF CAPITAL ADJ	1,084

TY 2017 Taxes Schedule

Name: WALDO T ROSS AND RUTH S ROSS CHARITABLE TRUST

EIN: 27-6594166

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL TAX PAYMENT - PRIOR YE	1,225	0		0
FEDERAL ESTIMATES - PRINCIPAL	1,520	0		0
FOREIGN TAXES ON QUALIFIED FOR	390	390		0
FOREIGN TAXES ON NONQUALIFIED	64	64		0