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OMB No 1545-0052

2017

Open to Public Inspection

Form 990-PF

Return of Private Foundation
or Section 4947(a)(1) Trust Treated as Private FoundationDepartment of the Treasury
Internal Revenue Service

- 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 8/1/2017, and ending 7/31/2018

Name of foundation

FRANCES & EDWIN CUMMINGS MEM FD TR U

A Employer identification number

13-6814491

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

BNY Mellon, N A - P O Box 185

B Telephone number (see instructions)

(212) 922-8143

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

Pittsburgh

PA

15230-0185

Foreign country name

Foreign province/state/country

Foreign postal code

- 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 ☐E If private foundation status was terminated under section 507(b)(1)(A), check here ☐H Check type of organization ☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundationI Fair market value of all assets at end of year (from Part II, col (c), line 16) ☐ \$ 40,168,740J 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)
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	895,228	890,734		
5a Gross rents				
b Net rental income (or loss)				
6a Net gain or (loss) from sale of assets not on line 10	1,999,603			
b Gross sales price for all assets on line 6a	8,278,425			
7 Capital gain/loss (from Part IV, line 2)		1,999,603		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	2,894,831	2,890,337	0	
13 Compensation of officers, directors, trustees, etc	138,908	81,507		57,401
14 Other employee salaries and wages	204,161			204,161
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule)				
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see instructions)	74,313	14,053		
19 Depreciation (attach schedule) and depletion				
20 Occupancy	90,256			90,256
21 Travel, conferences, and meetings	3,717			3,717
22 Printing and publications				
23 Other expenses (attach schedule)	28,581	118		28,463
24 Total operating and administrative expenses. Add lines 13 through 23	539,936	95,678	0	383,998
25 Contributions, gifts, grants paid	1,466,000			1,466,000
26 Total expenses and disbursements. Add lines 24 and 25	2,005,936	95,678	0	1,849,998
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	888,895			
b Net investment income (if negative, enter -0-)		2,794,659		
c Adjusted net income (if negative, enter -0-)			0	

For Paperwork Reduction Act Notice, see instructions.

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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	307	1,090	1,090		
	2	Savings and temporary cash investments	717,623	347,797	347,797		
	3	Accounts receivable ▶					
		Less allowance for doubtful accounts ▶					
	4	Pledges receivable ▶					
		Less allowance for doubtful accounts ▶					
	5	Grants receivable					
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)					
	7	Other notes and loans receivable (attach schedule) ▶					
		Less allowance for doubtful accounts ▶					
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments—U S and state government obligations (attach schedule)					
	b	Investments—corporate stock (attach schedule)					
	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)	25,792,111	27,036,979	39,819,853			
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)	26,510,041	27,385,866	40,168,740			
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	0			
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ ☐					
	24	Unrestricted					
	25	Temporarily restricted					
	26	Permanently restricted					
		Foundations that do not follow SFAS 117, check here ▶ ☒					
	27	Capital stock, trust principal, or current funds	26,510,041	27,385,866			
	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)	26,510,041	27,385,866			
	31	Total liabilities and net assets/fund balances (see instructions)	26,510,041	27,385,866			

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	26,510,041
2	Enter amount from Part I, line 27a	2	888,895
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	27,398,936
5	Decreases not included in line 2 (itemize) ▶ See Attached Statement	5	13,070
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30.	6	27,385,866

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Part IV Capital Gains and Losses for Tax on Investment Income

a) List and describe the kind(s) of property sold (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 See Attached Statement				
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				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
a				
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	1,999,603
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	0

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

(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	1,857,139	35,801,013	0 051874
2015	1,868,562	34,092,499	0 054809
2014	1,821,295	36,674,471	0 049661
2013	1,826,243	35,715,963	0 051132
2012	1,826,104	33,091,727	0 055183
2 Total of line 1, column (d)			2 0 262659
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 0 052532
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5			4 39,059,964
5 Multiply line 4 by line 3			5 2,051,898
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 27,947
7 Add lines 5 and 6			7 2,079,845
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions			8 1,849,998

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-)			0
3	Add lines 1 and 2			55,893
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-			55,893
6	Credits/Payments			
a	2017 estimated tax payments and 2016 overpayment credited to 2017	6a	69,753	
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			69,753
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			0
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid			13,860
11	Enter the amount of line 10 to be Credited to 2018 estimated tax Refunded		13,860	0

Part VII-A Statements Regarding Activities

	Yes	No
1a		X
b		X
1c		X
d		
e		
2		X
3		X
4a		X
4b	N/A	
5		X
6	X	
7	X	
8a		
8b	X	
9		X
10		X

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 ► <u>www.cummingsfund.org</u>	13 X	
14 The books are in care of ► <u>BNY MELLON, N.A.</u> Telephone no ► <u>(212) 922-8143</u> Located at ► <u>P.O. BOX 185, PITTSBURGH, PA</u> ZIP+4 ► <u>15230-0185</u>		
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 <u>N/A</u>		
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	X
See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ►		

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

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

	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? ☐ 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 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? ☐ 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 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 ► 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 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

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 ☐ Yes ☒ No
- 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? ☐ 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? ☐ Yes ☒ No
- b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No
- 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? ☐ Yes ☒ No
- b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No

5b	N/A	
6b		X
7b	N/A	

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. 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
BNY Mellon, N.A. P O Box 185 Pittsburgh, PA 15230-0185	CO-TRUSTEE SEE ATTACHED	204,995	NONE	NONE
BNY Mellon, N.A. P O Box 185 Pittsburgh, PA PA	FEE REIMBURSEMENT	-116,474	N/A	N/A
J ANDREW LARK ESQ 501 Fifth Ave, Suite 708 New York, NY 10017	CO-TRUSTEE 35 00	50,387	NONE	NONE
DOROTHY A RILEY-CHEW 501 Fifth Ave, Suite 708 New York, NY 10017	SECRETARY 35 00	48,506	NONE	NONE

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
ELIZABETH HARRISON COSTAS 501 Fifth Ave, Suite 708, New York, NY 10017	EXECUTIVE DIRE 35 00	139,298	NONE	NONE
	00	0		
	00	0		
	00	0		
	00	0		
	00	0		
Total number of other employees paid over \$50,000				NONE

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services		NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 NONE	
2	
3	
4	

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

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

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	39,138,656
b	Average of monthly cash balances	1b	516,130
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	39,654,786
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	39,654,786
4	Cash deemed held for charitable activities. Enter 1½ % of line 3 (for greater amount, see instructions)	4	594,822
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	39,059,964
6	Minimum investment return. Enter 5% of line 5	6	1,952,998

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	1,952,998
2a	Tax on investment income for 2017 from Part VI, line 5	2a	55,893
b	Income tax for 2017 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	55,893
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,897,105
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	1,897,105
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	1,897,105

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	1,849,998
b	Program-related investments—total from Part IX-B	1b	NONE
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	1,849,998
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,849,998

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				1,897,105
2 Undistributed income, if any, as of the end of 2017				
a Enter amount for 2016 only			0	
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2017				
a From 2012	198,805			
b From 2013	100,638			
c From 2014	40,267			
d From 2015	180,175			
e From 2016	107,885			
f Total of lines 3a through e	627,770			
4 Qualifying distributions for 2017 from Part XII, line 4 ▶ \$ 1,849,998				
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				1,849,998
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))	47,107			47,107
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	580,663			
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				
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			0	
f Undistributed income for 2017 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2018				0
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)	151,698			
9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a	428,965			
10 Analysis of line 9				
a Excess from 2013	100,638			
b Excess from 2014	40,267			
c Excess from 2015	180,175			
d Excess from 2016	107,885			
e Excess from 2017				

N/A

- ☐ 4942(j)(3) or ☒ 4942(j)(5)

- (4) Gross investment income**

[illegible]

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Attached Statement				
Total				3a 1,466,000
b <i>Approved for future payment</i> NONE				
Total				3b NONE

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? | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of | |
| | (1) Cash | 1a |
| | (2) Other assets | 1a |
| b | Other transactions | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b |
| | (3) Rental of facilities, equipment, or other assets | 1b |
| | (4) Reimbursement arrangements | 1b |
| | (5) Loans or loan guarantees | 1b |
| | (6) Performance of services or membership or fundraising solicitations | 1b |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1b |
| 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. | 1b |

	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

[illegible]

- 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

**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.

► any

12/10/2018
Date

▶ VICE PRESIDENT
Title

May the IRS discuss this return with the preparer shown below?
See instructions ☒ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

Shawn P Hanlon

Preparer's signature

John CIA

Date

12/10/2018

Check ☒ if self-employed

PTIN	
------	--

P00965923

Firm's name ► PRICEWATERHOUSECOOPERS LLP

Firm's address ► 600 GRANT STREET, PITTSBURGH, PA 15219

Firm's EIN ► 13-4008324

Phone no	(412) 355-6000
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FRANCES & EDWIN CUMMINGS MEM FD TR U

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Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

Blue Engine, Inc

Street

75 Broad Street, Suite 2900

City

New York

State

NY

Zip Code

10004

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To support the new Senior School Support Manager position

Amount

30,000

Name

Bottom Line, Inc

Street

44 Court Street, Suite 300

City

Brooklyn

State

NY

Zip Code

11201

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For continued support for the Managing Director of Programs

Amount

35,000

Name

Bowery Residents Committee, Inc

Street

131 West 25th Street, 12th Floor

City

New York

State

NY

Zip Code

10001

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Program Coordinator for the Horizons Workforce Development Program at Landing Road in the Bronx

Amount

30,000

Name

Boys & Girls Club of Paterson, Inc

Street

264 21st Avenue

City

Paterson

State

NJ

Zip Code

07501

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For renewed support for the Club Intervention Specialist

Amount

50,000

Name

Boys and Girls Club of Union County, Inc

Street

1050 Jeanette Avenue

City

Union

State

NJ

Zip Code

07083

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For continued support of the Career Specialist for the Career Launch program

Amount

25,000

Name

BronxWorks, Inc

Street

60 East Tremont Avenue, Street Level

City

Bronx

State

NY

Zip Code

10453

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Quality Assurance/Quality Improvement initiative for the Children and Youth Department

Amount

30,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 2 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

City Year, Inc - New York

Street

55 Broad Street, 24th Floor

City

New York

State

NY

Zip Code

10004

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To support a new managing Director of Strategic Initiatives

Amount

40,000

Name

Comprehensive Development, Inc

Street

240 Second Avenue

City

New York

State

NY

Zip Code

10003

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For training for participants in the new Emergency Medical Technician healthcare track

Amount

25,000

Name

Coney Island Preparatory Public Charter School

Street

315 Avenue U

City

Brooklyn

State

NY

Zip Code

11223

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Alumni Relations Coordinator responsible for college access and success

Amount

40,000

Name

Court Appointed Special Advocates of Union County

Street

1143-1145 East Jersey Street

City

Elizabeth

State

NJ

Zip Code

07201

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To launch the Peer Coordinator Model using CASA volunteers to support teams of Advocates

Amount

15,000

Name

Court Appointed Special Advocates, Inc - NYC/FCNY

Street

48 Wall Street, Suite 1100

City

New York

State

NY

Zip Code

10005

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For continued support of the Volunteer Coordinator

Amount

40,000

Name

Forestdale, Inc

Street

67-35 112th Street

City

Forest Hills

State

NY

Zip Code

11375

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a licensed trauma-informed clinician for the Strong Mothers program

Amount

20,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 3 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

Good Shepherd Services

Street

305 7th Avenue

City

New York

State

NY

Zip Code

10001

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Program Director at the new Prince Joshua Avitto Community Center in Brooklyn

Amount

40,000

Name

Grace Outreach, Inc

Street

378 East 151st Street, 5th Floor

City

Bronx

State

NY

Zip Code

10455

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For support of a Peer Coach for the new Career Bridge program

Amount

25,000

Name

Graham Windham

Street

One Pierrepont Plaza, Suite 901

City

Brooklyn

State

NY

Zip Code

11201

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Family Success Supervisor who supports Family Coaches in the Family Success Initiative

Amount

35,000

Name

Grand Street Settlement, Inc

Street

80 Pitt Street

City

New York

State

NY

Zip Code

10002

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a Career and Education Pathways Access Coordinator for the GrandLo Cafe at Essex Crossing

Amount

35,000

Name

Henry Street Settlement

Street

265 Henry Street

City

New York

State

NY

Zip Code

10002

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a new Chief Talent Officer position for the Top Talent Initiative

Amount

40,000

Name

Hetrick-Martin Institute - New Jersey, Inc

Street

550 Broad Street, Suite 610

City

Newark

State

NJ

Zip Code

07102

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Training Program Coordinator for the NJ Training Institute for agencies serving LGBTQ youth

Amount

30,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 4 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

Hudson Guild

Street

441 West 26th Street

City

New York

State

NY

Zip Code

10001

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a Licensed Clinical Social Worker at their 21st Century Community Learning Center at P S 191

Amount

40,000

Name

KIPP New Jersey

Street

60 Park Place, Suite 802

City

Newark

State

NJ

Zip Code

07102

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Director of the New Teacher Development Program

Amount

40,000

Name

KIPP New York

Street

470 7th Avenue, 10th Floor

City

New York

State

NY

Zip Code

10018

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the new Managing Director of Grades 5-12 Academics

Amount

40,000

Name

Lawyers Alliance for New York

Street

171 Madison Avenue, 6th Floor

City

New York

State

NY

Zip Code

10016

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To support staffing for their recently launched Quality Education Program

Amount

40,000

Name

Lesbian and Gay Community Services Center, Inc

Street

208 West 13th Street

City

New York

State

NY

Zip Code

10011

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the prevention-focused LGBTQ Foster Care Program which promotes familial permanency

Amount

30,000

Name

Madison Square Boys & Girls Club, Inc

Street

733 Third Avenue, 2nd Floor

City

New York

State

NY

Zip Code

10017

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For continued support of staffing for STEM programming within their four Clubhouses

Amount

25,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 5 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

New Visions for Public Schools, Inc

Street

205 East 42nd Street, 4th Floor

City

New York

State

NY

Zip Code

10017

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For continued support of the Bridge to College Program

Amount

25,000

Name

New York City Outward Bound Center, Inc

Street

29-46 Northern Boulevard

City

Long Island City

State

NY

Zip Code

11101

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For Crew Mentors, a new peer mentoring effort to support vulnerable college students

Amount

45,000

Name

Northside Center for Child Development, Inc

Street

1301 Fifth Avenue

City

New York

State

NY

Zip Code

10029

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Director of the Early Childhood Mental Health Program serving children aged 0-5

Amount

45,000

Name

Opportunities for a Better Tomorrow, Inc

Street

783 Fourth Avenue

City

Brooklyn

State

NY

Zip Code

11232

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Director of Math Curriculum and Instruction who will provide remedial math instruction

Amount

30,000

Name

Partnership with Children, Inc

Street

299 Broadway, Suite 1300

City

New York

State

NY

Zip Code

10007

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To support the new Development Manager position

Amount

30,000

Name

Passaic County Court Appointed Special Advocates, Inc

Street

415 Hamburg Turnpike, B1

City

Wayne

State

NJ

Zip Code

04740

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Outreach Coordinator responsible for community outreach and volunteer recruitment

Amount

25,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 6 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

PowerMyLearning, Inc

Street

520 Eighth Avenue, 10th Floor

City

New York

State

NY

Zip Code

10018

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For Family Playlists, a technology-based family engagement initiative, at NYC public schools

Amount

25,000

Name

Safe Horizon, Inc

Street

2 Lafayette Street, 3rd Floor

City

New York

State

NY

Zip Code

10007

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To implement the Supervisor Track for the Child and Family Traumatic Stress Intervention

Amount

25,000

Name

ScriptEd, Inc

Street

85 Broad Street, 17th Floor

City

New York

State

NY

Zip Code

10004

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a Program Manager to implement their Careers in Technology program at 6 NYC schools

Amount

35,000

Name

Sponsors for Educational Opportunity, Inc

Street

55 Exchange Place

City

New York

State

NY

Zip Code

10005

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Associate Director of College Persistence for their College Scholars Program

Amount

35,000

Name

Teach for America, Inc - New Jersey

Street

50 Park Place, Suite M200

City

Newark

State

NJ

Zip Code

07102

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To support the Director of Alumni and Community Partnerships

Amount

30,000

Name

Teach for America, Inc - New York

Street

25 Broadway, 12th Floor

City

New York

State

NY

Zip Code

10004

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For support of the New York Regional Institute for new corps members

Amount

30,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 7 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

Teaching Matters, Inc

Street

475 Riverside Drive, Suite 1270

City

New York

State

NY

Zip Code

10115

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To pilot a revised model of their Early Reading Matters program in a cohort of 30 classrooms

Amount

30,000

Name

The Child Center of NY, Inc

Street

118-35 Queens Boulevard

City

Forest Hills

State

NY

Zip Code

11375

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For two Youth Advocates for Steps to Success, an afterschool program for middle school students

Amount

35,000

Name

The Family Center, Inc

Street

493 Nostrand Avenue, 3rd Floor

City

Brooklyn

State

NY

Zip Code

11216

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a leadership development effort for supporting managers in supervising their staff

Amount

25,000

Name

The Floating Hospital, Inc

Street

41-43 Crescent Street

City

Long Island City

State

NY

Zip Code

11101

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For renewed support of the Senior Mental Health Case Manager

Amount

35,000

Name

The GO Project, Inc

Street

50 Cooper Square, 3rd Floor

City

New York

State

NY

Zip Code

10003

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the new Community Engagement Coordinator, Engagement and Evaluation position

Amount

30,000

Name

The Oasis Haven for Women and Children, Inc

Street

59 Mill Street

City

Paterson

State

NJ

Zip Code

07501

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For a Vocational Specialist for Women and Youth in their Oasis Works job training and placement program

Amount

25,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 8 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

The Osborne Association, Inc

Street

809 Westchester Avenue

City

Bronx

State

NY

Zip Code

10455

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Trauma Clinician who provides mental health treatment to their clients and staff training

Amount

35,000

Name

The Writing Revolution, Inc

Street

22 Cortlandt Street, 33rd Floor

City

New York

State

NY

Zip Code

10007

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

To support a new Curriculum and Data Coordinator position

Amount

23,000

Name

Urban Dove, Inc

Street

21-21 41st Avenue, Suite 2D

City

Long Island City

State

NY

Zip Code

11101

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For the Program Manager at UD Team Charter School II in the Bronx

Amount

30,000

Name

Foundation Center

Street

32 Old Slip, 24th Floor

City

New York

State

NY

Zip Code

10005

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

For support of their work to strengthen non-profit organizations in NY and Northeastern NJ

Amount

2,000

Name

Chautauqua Foundation, Inc

Street

P O Box 28

City

Chautauqua

State

NY

Zip Code

14722

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Board designated gift for the lecture program

Amount

2,000

Name

Hamilton College Trustees

Street

198 College Hill Road

City

Clinton

State

NY

Zip Code

13323

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Board designated gift for the annual fund

Amount

2,000

FRANCES & EDWIN CUMMINGS MEM FD TR U

13-6814491 Page 9 of 9

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name

Horizons National Student Enrichment Program, Inc

Street

120 Post Road West, Suite 202

City

Westport

State

CT

Zip Code

06880

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Board designated gift for Horizons Newark

Amount

2,000

Name

Howard University

Street

2225 Georgia Avenue, N W, Suite 630

City

Washington

State

DC

Zip Code

20059

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Board designated gift for general support

Amount

4,000

Name

Miss Porter's School, Inc

Street

60 Main Street

City

Farmington

State

CT

Zip Code

06032

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Board designated gift for general support

Amount

4,000

Name

National Center on Philanthropy and the Law

Street

139 MacDougal Street, Room 111

City

New York

State

NY

Zip Code

10012

Foreign Country**Relationship**

None

Foundation Status

PC

Purpose of grant/contribution

Board designated gift for general support

Amount

2,000

Name**Street****City****State****Zip Code****Foreign Country****Relationship****Foundation Status****Purpose of grant/contribution****Amount****Name****Street****City****State****Zip Code****Foreign Country****Relationship****Foundation Status****Purpose of grant/contribution****Amount**

12/10/2018 7 56 43 AM - XXXXXX9560 - 1548 - MNY - FRANCES & EDWIN CUMMINGS MEM FD TR U

Part I, Line 6 (990-PF) - Gain/Loss from Sale of Assets Other Than Inventory

Amount										Totals		Gross Sales		Cost or Other Basis Expenses Depreciation and Adjustments		Net Gain or Loss	
Long Term CG Distributions	195,155									Capital Gains/Losses		8,278,425		6,278,822		1,999,603	
Short Term CG Distributions	0									Other sales		0		0		0	
Description	CUSIP #	Check "X" to include in Part IV	Purchaser	Check "X" if Purchaser is a Business	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improvements	Depreciation	Adjustments	Net Gain or Loss			
1 WALT DISNEY CO/HE	254587106	X				12/13/1991	12/8/2017	26,472	2,228					24,244			
2 DOMINION ENERGY INC	25748U109	X				1/7/2018	4/24/2018	128,853	137,225					-8,372			
3 DREYFUS HIGH YIELD-I	261980758	X				9/16/2010	4/24/2018	44,002	48,288					-4,286			
4 DREYFUS HIGH YIELD-I	261980759	X				11/15/2010	4/24/2018	138,531	150,000					-11,469			
5 DREYFUS HIGH YIELD-I	261980759	X				12/21/2010	4/24/2018	92,467	98,771					-6,304			
6 DREYFUS GLOBAL REAL ES	261888277	X				11/10/2010	1/30/2018	50,000	42,753					7,247			
7 DUKE ENERGY CORP	26441C204	X				3/18/2007	12/8/2017	21,993	14,826					7,167			
8 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	8/15/2017	55	55					0			
9 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	8/15/2017	55	56					-1			
10 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	10/15/2017	59	60					-1			
11 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	11/15/2017	55	56					-1			
12 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	12/15/2017	56	57					-1			
13 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	1/15/2018	56	57					-1			
14 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	2/15/2018	57	57					0			
15 EXELON CORP	30161N101	X				9/2/2015	12/8/2017	41,041	30,159					10,882			
16 APPLE INC	037833100	X				5/25/2006	8/20/2018	23,347	1,143					22,204			
17 BNY MELLON CORP BOND-M	05569M368	X				3/27/2014	4/24/2018	245,305	250,000					-4,695			
18 BNY MELLON CORP BOND-M	05569M368	X				4/25/2014	4/24/2018	4,895	4,803					108			
19 BNY MELLON CORP BOND-M	05569M368	X				4/25/2014	5/11/2018	43,999	45,197					-1,198			
20 BNY MELLON CORP BOND-M	05569M368	X				2/9/2016	5/11/2018	25,141	25,000					141			
21 BNY MELLON CORP BOND-M	05569M368	X				2/23/2016	5/11/2018	75,181	75,000					181			
22 BNY MELLON CORP BOND-M	05569M368	X				3/23/2016	5/11/2018	24,664	25,000					-336			
23 BNY MELLON CORP BOND-M	05569M368	X				4/18/2016	5/11/2018	73,298	75,000					-1,702			
24 BNY MELLON CORP BOND-M	05569M368	X				5/8/2016	5/11/2018	48,751	50,000					-1,248			
25 BNY MELLON BOND FUND-M	05569M830	X				4/30/2015	4/24/2018	94,838	100,000					-5,162			
26 BNY MELLON BOND FUND-M	05569M830	X				8/6/2014	4/24/2018	94,895	100,000					-5,015			
27 BNY MELLON BOND FUND-M	05569M830	X				8/8/2014	4/24/2018	95,058	100,000					-4,942			
28 BNY MELLON BOND FUND-M	05569M830	X				11/8/2014	4/24/2018	95,131	100,000					-4,869			
29 BNY MELLON BOND FUND-M	05569M830	X				8/6/2015	4/24/2018	24,989	25,000					-901			
30 BNY MELLON BOND FUND-M	05569M830	X				12/15/2014	4/24/2018	684	691					-33			
31 BNY MELLON BOND FUND-M	05569M830	X				1/20/2015	4/24/2018	23,546	25,000					-1,454			
32 BNY MELLON BOND FUND-M	05569M830	X				2/25/2015	4/24/2018	23,584	25,000					-1,436			
33 BNY MELLON BOND FUND-M	05569M830	X				4/8/2015	4/24/2018	47,057	50,000					-2,943			
34 BNY MELLON BOND FUND-M	05569M830	X				9/2/2015	4/24/2018	1,057	1,084					-37			
35 BNY MELLON BOND FUND-M	05569M830	X				9/2/2015	5/11/2018	95,567	98,906					-3,339			
36 ABBVIE INC	00287Y109	X				8/6/2014	8/20/2018	98,499	52,428					46,071			
37 AMERICAN EXPRESS CO	025816109	X				5/27/2009	10/9/2018	49,881	12,370					37,511			
38 AMERICAN EXPRESS CO	025816109	X				5/27/2009	3/12/2018	98,449	24,740					73,709			
39 AMGEN INC	031162100	X				10/28/2013	4/24/2018	21,747	14,752					8,995			
40 APPLE INC	037833100	X				5/25/2006	12/8/2017	42,175	2,287					39,888			
41 APPLE INC	037833100	X				5/25/2006	1/30/2018	41,820	2,287					39,533			
42 APPLE INC	037833100	X				5/25/2006	3/12/2018	18,160	915					17,245			
43 APPLE INC	037833100	X				5/25/2006	4/24/2018	24,879	1,372					23,507			
44 BNY MELLON BOND FUND-M	05569M830	X				10/7/2015	5/11/2018	98,022	100,000					-3,978			
45 BNY MELLON BOND FUND-M	05569M830	X				11/2/2015	5/11/2018	98,388	100,000					-3,602			
46 BNY MELLON BOND FUND-M	05569M830	X				1/7/2016	5/11/2018	96,701	100,000					-3,299			
47 BNY MELLON BOND FUND-M	05569M830	X				2/9/2016	5/11/2018	120,309	125,000					-4,691			
48 BNY MELLON BOND FUND-M	05569M830	X				2/23/2016	5/11/2018	192,194	200,000					-7,806			
49 BNY MELLON BOND FUND-M	05569M830	X				3/23/2016	5/11/2018	47,876	50,000					-2,324			
50 BNY MELLON BOND FUND-M	05569M830	X				4/18/2016	5/11/2018	118,457	125,000					-6,543			
51 BNY MELLON BOND FUND-M	05569M830	X				7/13/2016	5/11/2018	93,812	100,000					-6,388			
52 BNY MELLON BOND FUND-M	05569M830	X				8/12/2016	5/11/2018	23,421	25,000					-1,579			
53 BNY MELLON BOND FUND-M	05569M830	X				8/13/2016	5/11/2018	23,837	25,000					-1,363			
54 BNY MELLON BOND FUND-M	05569M830	X				11/11/2016	5/11/2018	24,081	25,000					-919			
55 BNY MELLON BOND FUND-M	05569M830	X				12/8/2016	5/11/2018	3,608	3,687					-79			
56 BNY MELLON BOND FUND-M	05569M830	X				2/7/2017	5/11/2018	24,347	25,000					-653			
57 BNY MELLON BOND FUND-M	05569M830	X				7/10/2017	5/11/2018	24,271	25,000					-729			
58 BNY MELLON BOND FUND-M	05569M830	X				8/25/2017	5/11/2018	96,087	100,000					-3,903			
59 BNY MELLON BOND FUND-M	05569M830	X				9/25/2017	5/11/2018	48,048	50,000					-1,952			
60 BNY MELLON BOND FUND-M	05569M830	X				10/26/2017	5/11/2018	145,394	150,000					-4,606			
61 BNY MELLON BOND FUND-M	05569M830	X				11/7/2017	5/11/2018	24,137	25,000					-863			
62 BNY MELLON BOND FUND-M	05569M830	X				12/6/2017	5/11/2018	48,350	50,000					-1,650			
63 BNY MELLON BOND FUND-M	05569M830	X				1/30/2018	5/11/2018	293,581	300,000					-6,439			
64 BNY MELLON BOND FUND-M	05569M830	X				3/12/2018	5/11/2018	248,386	250,000					-1,614			
65 BROADCOM INC	11135F101	X				10/28/2013	7/13/2018	51,017	11,534					39,483			
66 BROADCOM INC	11135F101	X				11/19/2013	7/13/2018	204,068	44,070					160,048			
67 CELANESE CORP SER A	150870103	X				8/6/2014	1/30/2018	27,427	14,681					12,746			
68 CELANESE CORP	151020104	X				11/8/2014	1/30/2018	122,256	127,207					-4,951			
69 CITIZENS FINANCIAL GROUP	174810105	X				11/11/2014	12/6/2017	121,518	88,288					33,232			
70 COLGATE PALMOLIVE CO	184162103	X				1/30/2018	5/11/2018	93,753	111,117					-17,364			
71 CORNING INC	218350105	X				7/10/2017	12/6/2017	128,277	121,580					6,717			
72 GNMA POOL # 564651 7% 6/	36213UH45	X				8/8/2001	3/15/2018	57	58					-1			

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Part I, Line 6 (990-PF) - Gain/Loss from Sale of Assets Other Than Inventory

Amount		Totals		Gross Sales		Cost or Other Basis		Expenses		Net Gain or Loss				
Long Term CG Distributions		Capital Gains/Losses		8,278,425		6,278,822		1,999,603		0				
Short Term CG Distributions		Other sales		0		0		0		0				
Description	CUSIP #	Check "X" to include in Part IV	Purchaser	Check "X" if Purchaser is a Business	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improvements	Depreciation	Adjustments	Net Gain or Loss
73 GNMA POOL # 564651 7% 6/	36213UH45	X				6/8/2001	4/15/2018	57	58					1
74 GNMA POOL # 564651 7% 6/	36213UH45	X				6/8/2001	5/15/2018	58	58					0
75 GNMA POOL # 564651 7% 6/	36213UH45	X				6/8/2001	6/15/2018	58	59					-1
76 GNMA POOL # 564651 7% 6/	36213UH45	X				6/8/2001	7/15/2018	58	59					1
77 GENERAL ELECTRIC CO	369604103	X				9/27/1982	9/25/2017	74,804	4,756					70,048
78 GENERAL ELECTRIC CO	369604103	X				9/27/1982	11/7/2017	80,521	6,342					74,179
79 GENERAL ELECTRIC CO	369604103	X				10/20/1987	11/7/2017	120,781	23,040					97,741
80 GENERAL ELEC CAP COR 4	36962G4R2	X				8/16/2013	3/12/2018	102,907	105,494					-2,587
81 GLAXOSMITHKLINE CAP 5	377372AD9	X				8/16/2013	5/15/2018	100,000	115,712					-15,712
82 GOLDMAN SACHS GROUP	38141GF4	X				8/27/2013	1/18/2018	100,000	112,123					-12,123
83 HOME DEPOT INC	437078102	X				6/15/2010	1/30/2018	20,164	3,185					16,979
84 HONEYWELL INTL INC	438518106	X				6/2/2011	9/25/2017	70,288	28,924					41,364
85 HONEYWELL INTL INC	438518106	X				6/2/2011	8/20/2018	36,783	14,482					22,301
86 INTERCONTINENTAL EXCHA	45686F104	X				11/18/2013	8/25/2017	33,239	20,498					12,740
87 JP MORGAN CHASE & CO	46625H100	X				3/24/2008	12/8/2017	52,486	23,632					28,854
88 JP MORGAN CHASE & CO	46625H100	X				3/24/2008	4/24/2018	28,167	11,916					16,251
89 JP MORGAN CHASE & CO	46625H100	X				3/24/2008	8/20/2018	26,850	11,916					15,034
90 JOHNSON & JOHNSON	478160104	X				10/10/2008	3/12/2018	13,308	5,522					7,786
91 JOHNSON & JOHNSON	478160104	X				10/10/2008	8/20/2018	18,325	8,283					10,042
92 LILLY ELI & CO	532457108	X				11/11/2016	8/20/2018	130,230	116,340					13,890
93 MC DONALD S CORPORATIO	580135101	X				11/3/2015	12/8/2017	88,641	55,875					30,766
94 MC DONALD S CORP 5 8%	58013MEB8	X				8/18/2010	10/16/2017	100,000	115,513					-15,513
95 MICROSOFT CORPORATION	594918104	X				6/27/1996	12/8/2017	82,540	7,531					75,009
96 MICROSOFT CORPORATION	594918104	X				6/27/1996	1/30/2018	48,414	3,768					44,646
97 MICROSOFT CORPORATION	594918104	X				6/27/1996	3/12/2018	19,260	1,506					17,754
98 MICROSOFT CORPORATION	594918104	X				6/27/1996	4/24/2018	28,692	2,759					25,933
99 MICROSOFT CORPORATION	594918104	X				6/27/1996	8/20/2018	25,586	1,883					23,703
100 MONDELEZ INTERNATIONAL	609207105	X				10/10/2008	4/24/2018	19,911	8,394					11,517
101 MONDELEZ INTERNATIONAL	609207105	X				10/10/2008	8/20/2018	20,335	8,394					11,941
102 NESTLE SA SPON ADR REPS	641069406	X				11/11/1993	12/8/2017	43,469	3,700					39,769
103 NESTLE SA SPON ADR REPS	641069406	X				11/11/1993	3/12/2018	40,270	3,700					36,570
104 NESTLE SA SPON ADR REPS	641069406	X				11/11/1993	4/24/2018	38,400	3,700					34,700
105 NESTLE SA SPON ADR REPS	641069406	X				11/11/1993	8/20/2018	37,400	3,700					33,700
106 NESTLE SA SPON ADR REPS	641069406	X				11/11/1993	7/13/2018	19,880	1,850					18,030
107 NIKE INC CLASS B	654108103	X				4/30/2015	12/8/2017	45,243	37,417					7,826
108 NUCOR CORP	670346105	X				9/11/2013	12/8/2017	11,744	9,637					2,107
109 ORACLE CORP	68389X105	X				8/15/2010	12/8/2017	96,085	48,045					48,040
110 PEPSICO INC	713448108	X				5/21/2002	10/26/2017	27,626	12,861					14,765
111 PEPSICO INC	713448108	X				5/21/2002	12/8/2017	58,040	25,722					32,318
112 PEPSICO INC	713448108	X				5/21/2002	1/30/2018	90,170	38,582					51,588
113 PEPSICO INC	713448108	X				5/21/2002	8/20/2018	26,422	12,861					13,561
114 PROCTER & GAMBLE CO	742718109	X				3/14/2003	10/26/2017	21,787	10,478					11,311
115 PROCTER & GAMBLE CO	742718109	X				3/14/2003	12/8/2017	45,719	20,852					24,867
116 PROCTER & GAMBLE CO	742718109	X				3/14/2003	10/26/2017	21,787	10,478					11,311
117 PROCTER & GAMBLE CO	742718109	X				3/14/2003	1/30/2018	21,807	10,478					11,329
118 PROCTER & GAMBLE CO	742718109	X				3/14/2003	4/24/2018	18,075	10,478					7,597
119 PROCTER & GAMBLE CO	742718109	X				3/14/2003	8/20/2018	18,957	10,478					8,479
120 STARBUCKS CORP	855244109	X				2/7/2017	7/13/2018	153,607	166,980					-13,373
121 STARBUCKS CORP	855244109	X				8/25/2017	7/13/2018	51,202	54,418					-3,216
122 TARGA RESOURCES CORP	87612G101	X				3/21/2017	12/8/2017	88,855	80,323					8,532
123 3M CO	88578Y101	X				10/7/2015	6/20/2018	99,289	73,800					25,389
124 3M CO	88578Y101	X				10/7/2015	7/13/2018	100,820	73,800					27,020
125 TIME WARNER INC	887317303	X				9/8/2014	8/25/2017	78,048	57,337					20,711
126 TIME WARNER INC	887317303	X				2/23/2016	8/25/2017	50,699	32,760					17,939
127 TIME WARNER INC	887317303	X				3/23/2016	8/25/2017	50,699	35,475					15,224
128 UNITED TECHNOLOGIES CO	913017109	X				12/14/2004	9/25/2017	28,484	12,865					15,619
129 UNITED TECHNOLOGIES CO	913017109	X				12/14/2004	12/8/2017	80,264	25,730					54,534
130 VERIZON COMMUNICATIONS	92343V104	X				10/10/2008	12/8/2017	25,218	11,878					13,340
131 WELLS FARGO & COMPANY	949746101	X				4/8/2011	9/25/2017	53,559	31,780					21,779
132 WELLS FARGO & COMPANY	949746101	X				4/8/2011	10/26/2017	55,981	31,780					24,201
133 WELLS FARGO & COMPANY	949746101	X				8/11/2011	12/8/2017	58,419	23,780					34,639
134 WELLS FARGO & COMPANY	949746101	X				3/5/2012	12/8/2017	58,419	30,950					27,469
135 WELLS FARGO COMPANY S	949746NX5	X				8/16/2013	12/11/2017	100,000	114,245					-14,245
136 BROADCOM LTD	Y09827109	X				10/29/2013	12/8/2017	84,832	11,534					73,298

Part I, Line 18 (990-PF) - Taxes

		74,313	14,053	0	0
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	FOREIGN TAX WITHHELD	14,053	14,053		
2	ESTIMATED EXCISE TAX PAYMENTS	60,260			

Part I, Line 23 (990-PF) - Other Expenses

		28,581	118	0	28,463
Description		Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	ADR FEES	118	118		
2	STATE AG FEES	750	0		750
3	ANNUAL MEMBERSHIP DUES	4,200	0		4,200
4	HEALTH INSURANCE & BENEFITS	18,863	0		18,863
5	OFFICE SUPPLIES AND EXPENSES	4,050	0		4,050
6	PETTY CASH	600	0		600

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Part II, Line 13 (990-PF) - Investments - Other

		0	27,036,979	39,819,853	
	Asset Description	Basis of Valuation	Book Value Beg of Year	Book Value End of Year	FMV End of Year
1				0	
2	ACCENTURE PLC IRELAND SHS CL A		0	138,939	238,995
3	EATON CORP PLC		0	84,377	166,340
4	INGERSOLL-RAND PLC		0	109,257	197,020
5	INVESCO LTD		0	198,890	175,435
6	AT&T INC		0	215,026	223,790
7	ABBOTT LABORATORIES		0	152,441	262,160
8	ABBVIE INC		0	78,643	138,345
9	ADOBE SYS INC COM		0	170,186	244,680
10	DREYFUS GLOBAL REAL RET -Y		0	822,690	817,799
11	ADVANTAGE DYN TOTAL RET -Y		0	483,014	580,771
12	ALPHABET INC/CA		0	284,822	613,610
13	AMAZON COM INC		0	96,933	888,720
14	AMERICAN EXPRESS COMPANY		0	49,480	199,040
15	AMGEN INC		0	163,793	270,256
16	APPLE COMPUTER INC COM		0	58,317	1,213,099
17	BNY MELLON MID CAP STK FD CL M		0	2,120,587	3,135,377
18	BNY MELLON INTL APPR FD CL M		0	1,950,000	2,133,268
19	BNY MELLON INTERMEDIATE BOND FD C		0	3,325,000	3,321,424
20	BNY MELLON INTL FD CL M SHSS		0	890,578	994,728
21	BANK AMER CORP		0	146,560	308,800
22	BRISTOL MYERS SQUIBB CO COM		0	191,971	235,000
23	CAPITAL ONE FINL CORP COM		0	124,801	188,640
24	CELANESE CORP DEL		0	73,407	147,638
25	CHEVRONTXACO CORP		0	215,396	252,540
26	CISCO SYS INC		0	232,054	359,465
27	COMCAST CORP NEW CL A		0	96,596	157,432
28	CONOCOPHILLIPS		0	104,124	180,425
29	DFA EMERG MKTS CORE EQUITY		0	1,400,000	1,648,820
30	DISNEY (WALT) COMPANY HOLDING CO		0	26,730	340,680
31	DOWDUPONT INC		0	120,330	171,925
32	DREYFUS FLOATING RATE INC-Y		0	1,000,322	987,846
33	DREYFUS PREM LT TRM HI YLD-R		0	642,788	620,316
34	DREYFUS GLOBAL REAL ES SEC-Y		0	713,364	839,898
35	DREYFUS/NEWTON INTERN EQTY-Y		0	834,009	1,055,555
36	DUKE ENERGY CORP NEW COM		0	118,605	163,240
37	EMERSON ELECTRIC COMPANY		0	127,020	144,560
38	EXELON CORP		0	118,668	170,000
39	EXXON MOBIL CORP		0	35,076	346,418
40	FACEBOOK INC		0	171,339	310,644
41	GOV'T NAT'L MTGE ASSN POOL 56465		0	14,453	15,450
42	GILEAD SCIENCES INC		0	14,999	175,118
43	HARTFORD FINL SVCS GROUP INC COM		0	161,727	210,800
44	HOME DEPOT INC USD 0 05		0	57,534	375,288
45	HONEYWELL INTL INC		0	130,158	359,212
46	ILLINOIS TOOL WORKS INC COM		0	132,023	214,995

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Part II, Line 13 (990-PF) - Investments - Other

		0	27,036,979	39,819,853	
Asset Description		Basis of Valuation	Book Value Beg of Year	Book Value End of Year	FMV End of Year
47	INTEL CORPORATION		0	218,316	336,700
48	INTERCONTINENTALEXCHANGE GRO		0	143,494	258,685
49	INTERNATIONAL BUSINESS MACHINES C		0	125,321	108,698
50	ISHARES TR S&P MIDCAP 400 INDEX FD		0	949,512	1,049,930
51	ISHARES TR S & P SMALL CAP 600		0	804,248	1,163,160
52	ISHARES MSCI EAFE SMALL CAP		0	439,103	444,360
53	J P MORGAN CHASE & CO		0	339,218	862,125
54	JOHNSON & JOHNSON COM		0	276,100	662,600
55	MC DONALDS CORPORATION COMMON		0	114,366	157,540
56	MERCK & CO INC		0	268,826	477,558
57	MICROSOFT CORP COM		0	88,492	1,246,440
58	MONDELEZ INTERNATIONAL INC		0	106,600	216,900
59	NESTLE S A SPONSORED ADR		0	12,950	142,642
60	NIKE INC CL B		0	118,992	173,048
61	NOVARTIS SECS INVEST LTD		0	530,085	506,430
62	PNC FINANCIAL SERVICES GROUP INC		0	106,798	217,245
63	PEPSICO INC		0	182,051	402,500
64	PFIZER INC COM		0	196,486	499,125
65	PHILIP MORRIS INTERNATIONAL		0	264,277	302,050
66	PROCTER & GAMBLE CO COM		0	182,754	303,300
67	QUALCOMM INC		0	149,149	160,225
68	ROYAL DUTCH SHELL PLC SPONS ADR		0	132,066	170,925
69	SCHLUMBERGER LIMITED COM		0	164,449	202,560
70	SCHWAB CHARLES CORP NEW		0	176,650	255,300
71	DREYFUS SELECT MGER S/C VL-Y		0	881,682	1,145,404
72	STRYKER CORP		0	125,407	122,438
73	TCW EMERGING MARKETS INCOME FUN		0	470,000	462,537
74	UNITED TECHNOLOGIES CORP		0	102,921	271,480
75	UNITED HEALTH GROUP INC		0	110,242	189,915
76	VALERO ENERGY CORP NEW		0	134,716	295,875
77	VERIZON COMMUNICATIONS INC		0	95,034	206,560
78	VISA INC		0	171,667	341,850
79	WAL MART STORES INC		0	147,140	178,460
80	NUCOR CORP		0	96,371	133,860
81	NVIDIA CORP		0	142,457	244,860
82	YUM BRANDS INC		0	72,012	111,006

Part III (990-PF) - Changes in Net Assets or Fund Balances

Line 5 - Decreases not included in Part III, Line 2

1	BASIS CHANGE ON DIVIDENDS TREATED AS ROC - QUALCOMM INC - 747525103	1	4,175
2	BAIS CHANGE ON DIVIDENDS TREATED AS ROC - EATON CORP - G29183103	2	4,800
3	RETURN OF CAPITAL BASIS ADJUSTMENT ON SALES	3	4,095
4	Total	4	13,070

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Part IV (990-PF) - Capital Gains and Losses for Tax on Investment Income

Long Term CG Distributions		Amount	Short Term CG Distributions		195,155		0		8,083,270		0		0		6,278,822		1,804,448		0		0		1,804,448	
Description of Property Sold		CUSIP #	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Depreciation Allowed	Adjustments	Cost or Other Basis Plus Expense of Sale	Gain or Loss	F M V as of 12/31/89	Adjusted Basis as of 12/31/89	Excess of FMV Over Adjusted Basis	Gains Minus Excess FMV Over Adj Basis or Losses										
1	WALT DISNEY CO/TE	254687108		12/13/1991	12/6/2017	28,472			2,228	24,244	0	0	0	24,244										
2	DOMINION ENERGY INC	25746U109		17/10/16	4/24/2018	128,853		0	137,225	-8,372	0	0	0	-8,372										
3	DREYFUS HIGH YIELD-I	261980759		9/16/2010	4/24/2018	44,002		0	46,288	-2,286	0	0	0	-2,286										
4	DREYFUS HIGH YIELD-I	261980759		11/15/2010	4/24/2018	138,531		0	150,000	-11,469	0	0	0	-11,469										
5	DREYFUS HIGH YIELD-I	261980759		12/21/2010	4/24/2018	92,487		0	98,771	-6,304	0	0	0	-6,304										
6	DREYFUS GLOBAL REAL ES	261986277		11/10/2010	1/30/2018	50,000		0	42,753	7,247	0	0	0	7,247										
7	DUKE ENERGY CORP	29441C204		3/19/2007	12/8/2017	21,993		0	14,826	7,167	0	0	0	7,167										
8	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	8/15/2017	55		0	55	0	0	0	0	0										
9	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	9/15/2017	55		0	56	-1	0	0	0	-1										
10	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	10/15/2017	59		0	60	-1	0	0	0	-1										
11	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	11/15/2017	55		0	56	-1	0	0	0	-1										
12	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	12/15/2017	56		0	57	-1	0	0	0	-1										
13	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	1/15/2018	56		0	57	-1	0	0	0	-1										
14	GNMA POOL # 564651 7% 6A	36213UH45		8/8/2001	2/15/2018	57		0	57	0	0	0	0	0										
15	EKELON CORP	30161N101		9/2/2015	12/6/2017	41,041		0	30,159	10,882	0	0	0	10,882										
16	APPLE INC	037833100		5/25/2006	6/20/2018	23,347		0	1,143	22,204	0	0	0	22,204										
17	BNY MELLON CORP BOND-M	05569M368		3/27/2014	4/24/2018	245,305		0	250,000	-4,695	0	0	0	-4,695										
18	BNY MELLON CORP BOND-M	05569M368		4/25/2014	4/24/2018	4,895		0	4,803	-108	0	0	0	-108										
19	BNY MELLON CORP BOND-M	05569M368		4/25/2014	5/11/2018	43,969		0	45,197	-1,198	0	0	0	-1,198										
20	BNY MELLON CORP BOND-M	05569M368		2/9/2016	5/11/2018	25,141		0	25,000	141	0	0	0	141										
21	BNY MELLON CORP BOND-M	05569M368		2/23/2016	5/11/2018	75,181		0	75,000	181	0	0	0	181										
22	BNY MELLON CORP BOND-M	05569M368		3/23/2016	5/11/2018	24,664		0	25,000	-336	0	0	0	-336										
23	BNY MELLON CORP BOND-M	05569M368		4/18/2016	5/11/2018	73,298		0	75,000	-1,702	0	0	0	-1,702										
24	BNY MELLON CORP BOND-M	05569M368		5/6/2016	5/11/2018	48,751		0	50,000	-1,249	0	0	0	-1,249										
25	BNY MELLON BOND FUND-M	05569M830		4/30/2015	4/24/2018	94,838		0	100,000	-5,162	0	0	0	-5,162										
26	BNY MELLON BOND FUND-M	05569M830		8/6/2014	4/24/2018	94,885		0	100,000	-5,015	0	0	0	-5,015										
27	BNY MELLON BOND FUND-M	05569M830		9/8/2014	4/24/2018	95,058		0	100,000	-4,942	0	0	0	-4,942										
28	BNY MELLON BOND FUND-M	05569M830		11/6/2014	4/24/2018	95,131		0	100,000	-4,889	0	0	0	-4,889										
29	BNY MELLON BOND FUND-M	05569M830		8/6/2015	4/24/2018	24,098		0	25,000	-901	0	0	0	-901										
30	BNY MELLON BOND FUND-M	05569M830		12/15/2014	4/24/2018	664		0	697	-33	0	0	0	-33										
31	BNY MELLON BOND FUND-M	05569M830		1/20/2015	4/24/2018	23,546		0	25,000	-1,454	0	0	0	-1,454										
32	BNY MELLON BOND FUND-M	05569M830		2/25/2015	4/24/2018	23,564		0	25,000	-1,436	0	0	0	-1,436										
33	BNY MELLON BOND FUND-M	05569M830		4/8/2015	4/24/2018	47,057		0	50,000	-2,943	0	0	0	-2,943										
34	BNY MELLON BOND FUND-M	05569M830		9/2/2015	4/24/2018	1,057		0	1,094	-37	0	0	0	-37										
35	BNY MELLON BOND FUND-M	05569M830		9/2/2015	5/11/2018	95,587		0	98,908	-3,319	0	0	0	-3,319										
36	ABBVIE INC	00287Y109		8/6/2014	6/20/2018	98,498		0	52,428	46,071	0	0	0	46,071										
37	AMERICAN EXPRESS CO	025816109		5/27/2009	1/30/2018	49,881		0	12,370	37,511	0	0	0	37,511										
38	AMERICAN EXPRESS CO	025816109		5/27/2009	3/12/2018	98,448		0	24,740	73,708	0	0	0	73,708										
39	AMGEN INC	031182100		10/29/2013	4/24/2018	21,747		0	14,752	6,995	0	0	0	6,995										
40	APPLE INC	037833100		5/25/2006	12/6/2017	42,175		0	2,287	39,888	0	0	0	39,888										
41	APPLE INC	037833100		5/25/2006	1/30/2018	41,620		0	2,287	39,333	0	0	0	39,333										
42	APPLE INC	037833100		5/25/2006	3/12/2018	18,160		0	915	17,245	0	0	0	17,245										
43	APPLE INC	037833100		5/25/2006	4/24/2018	24,679		0	1,372	23,307	0	0	0	23,307										
44	BNY MELLON BOND FUND-M	05569M830		10/7/2015	5/11/2018	96,022		0	100,000	-3,978	0	0	0	-3,978										
45	BNY MELLON BOND FUND-M	05569M830		11/3/2015	5/11/2018	96,398		0	100,000	-3,602	0	0	0	-3,602										
46	BNY MELLON BOND FUND-M	05569M830		1/7/2016	5/11/2018	96,701		0	100,000	-3,299	0	0	0	-3,299										
47	BNY MELLON BOND FUND-M	05569M830		2/9/2016	5/11/2018	120,309		0	125,000	-4,691	0	0	0	-4,691										
48	BNY MELLON BOND FUND-M	05569M830		2/23/2016	5/11/2018	192,194		0	200,000	-7,806	0	0	0	-7,806										
49	BNY MELLON BOND FUND-M	05569M830		3/23/2016	5/11/2018	47,676		0	50,000	-2,324	0	0	0	-2,324										
50	BNY MELLON BOND FUND-M	05569M830		4/19/2016	5/11/2018	118,457		0	125,000	-6,543	0	0	0	-6,543										
51	BNY MELLON BOND FUND-M	05569M830		7/13/2016	5/11/2018	93,612		0	100,000	-6,388	0	0	0	-6,388										
52	BNY MELLON BOND FUND-M	05569M830		8/12/2016	5/11/2018	23,421		0	25,000	-1,579	0	0	0	-1,579										
53	BNY MELLON BOND FUND-M	05569M830		9/13/2016	5/11/2018	23,637		0	25,000	-1,363	0	0	0	-1,363										
54	BNY MELLON BOND FUND-M	05569M830		11/11/2016	5/11/2018	24,081		0	25,000	-919	0	0	0	-919										
55	BNY MELLON BOND FUND-M	05569M830		12/8/2016	5/11/2018	3,608		0	3,687	-79	0	0	0	-79										
56	BNY MELLON BOND FUND-M	05569M830		2/7/2017	5/11/2018	24,347		0	25,000	-653	0	0	0	-653										
57	BNY MELLON BOND FUND-M	05569M830		7/10/2017	5/11/2018	24,271		0	25,000	-729	0	0	0	-729										
58	BNY MELLON BOND FUND-M	05569M830		8/25/2017	5/11/2018	96,097		0	100,000	-3,903	0	0	0	-3,903										
59	BNY MELLON BOND FUND-M	05569M830		9/25/2017	5/11/2018	48,048		0	50,000	-1,952	0	0	0	-1,952										
60	BNY MELLON BOND FUND-M	05569M830		10/26/2017	5/11/2018	145,394		0	150,000	-4,606	0	0	0	-4,606										
61	BNY MELLON BOND FUND-M	05569M830		11/7/2017	5/11/2018	24,137		0	25,000	-863	0	0	0	-863										
62	BNY MELLON BOND FUND-M	05569M830		12/6/2017	5/11/2018	48,350		0	50,000	-1,650	0	0	0	-1,650										
63	BNY MELLON BOND FUND-M	05569M830		1/30/2018	5/11/2018	293,561		0	300,000	-6,439	0	0	0	-6,439										
64	BNY MELLON BOND FUND-M	05569M830		3/12/2018	5/11/2018	248,388		0	250,000	-1,614	0	0	0	-1,614										
65	BROADCOM INC	11135F101		10/29/2013	7/13/2018	51,017		0	11,534	39,483	0	0	0	39,483										
66	BROADCOM INC	11135F101		11/19/2013	7/13/2018	204,068		0	44,020	160,048	0	0	0	160,048										
67	CELANESE CORP -SER A	150870103		8/6/2014	1/30/2018	27,427		0	14,681	12,746	0	0	0	12,746										
68	CELGENE CORP	151020104		11/6/2014	1/30/2018	122,258		0	127,207	-4,951	0	0	0	-4,951										
69	CITIZENS FINANCIAL GROUP	174810105		11/1/2016	12/8/2017	121,618		0	88,286	33,332	0	0	0	33,332										

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Part IV (990-PF) - Capital Gains and Losses for Tax on Investment Income

Long Term CG Distributions		Amount		195,155		0		6,083,270		0		0		6,278,822		1,804,448		0		0		0		1,804,448	
Short Term CG Distributions		0																							
Description of Property Sold	CUSIP #	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Depreciation Allowed	Adjustments	Cost or Other Basis Plus Expense of Sale	Gain or Loss	F M V as of 12/31/69	Adjusted Basis as of 12/31/69	Excess of FMV Over Adjusted Basis	Gain Minus Excess FMV Over Adj Basis or Losses												
70 COLTATE POLYMER CO	120146103		1/20/2018	5/11/2018	93,753			111,117	-17,364	0	0	0	-17,364												
71 CORNING INC	219350105		7/10/2017	12/8/2017	128,277			121,590	6,717	0	0	0	6,717												
72 GNMA POOL # 564651 7% 6/	36213UH45		6/8/2001	3/15/2018	57			58	-1	0	0	0	-1												
73 GNMA POOL # 564651 7% 6/	36213UH45		6/8/2001	4/15/2018	57			58	-1	0	0	0	-1												
74 GNMA POOL # 564651 7% 6/	36213UH45		6/8/2001	5/15/2018	58			58	0	0	0	0	0												
75 GNMA POOL # 564651 7% 6/	36213UH45		6/8/2001	6/15/2018	58			59	-1	0	0	0	-1												
76 GNMA POOL # 564651 7% 6/	36213UH45		6/8/2001	7/15/2018	58			59	-1	0	0	0	-1												
77 GENERAL ELECTRIC CO	369604103		9/27/1982	9/25/2017	74,804			4,756	70,048	0	0	0	70,048												
78 GENERAL ELECTRIC CO	369604103		9/27/1982	11/7/2017	80,521			9,342	74,179	0	0	0	74,179												
79 GENERAL ELECTRIC CO	369604103		10/20/1987	1/17/2017	120,781			23,040	97,741	0	0	0	97,741												
80 GENERAL ELECTRIC CO	369604103		6/16/2013	3/12/2018	102,607			105,494	2,587	0	0	0	2,587												
81 GLAXOSMITHKLINE CAP 5% 6	317372AD9		6/16/2013	5/15/2018	100,000			115,712	-15,712	0	0	0	-15,712												
82 GOLDMAN SACHS GROUP 5	361410FC4		6/27/2013	1/18/2018	100,000			112,123	-12,123	0	0	0	-12,123												
83 HOME DEPOT INC	437076102		6/15/2010	1/30/2018	20,194			3,165	16,898	0	0	0	16,898												
84 HONEYWELL INTL INC	438516106		6/2/2011	9/25/2017	70,268			28,924	41,344	0	0	0	41,344												
85 HONEYWELL INTL INC	438516106		6/2/2011	6/20/2018	36,783			14,462	22,321	0	0	0	22,321												
86 INTERCONTINENTAL EXCHA	45866F104		1/11/1918	9/25/2017	33,239			20,499	12,740	0	0	0	12,740												
87 JP MORGAN CHASE & CO	46625H100		3/24/2008	12/8/2017	52,489			23,832	28,654	0	0	0	28,654												
88 JP MORGAN CHASE & CO	46625H100		3/24/2008	4/24/2018	28,167			11,616	16,251	0	0	0	16,251												
89 JP MORGAN CHASE & CO	46625H100		3/24/2008	6/20/2018	28,950			11,616	15,034	0	0	0	15,034												
90 JOHNSON & JOHNSON	478160104		10/10/2008	3/12/2018	13,308			5,522	7,786	0	0	0	7,786												
91 JOHNSON & JOHNSON	478160104		10/10/2008	6/20/2018	13,325			8,283	10,942	0	0	0	10,942												
92 LILLY ELI & CO	532457108		1/11/1920	8/20/2018	130,720			118,340	13,880	0	0	0	13,880												
93 MC DONALD'S CORPORATIO	580135101		1/13/2015	12/8/2017	88,641			55,875	30,766	0	0	0	30,766												
94 MCDONALD'S CORP 5.8%	58013MEB6		6/18/2010	10/16/2017	100,000			115,513	-15,513	0	0	0	-15,513												
95 MICROSOFT CORPORATION	594918104		6/27/1996	12/8/2017	82,540			7,531	75,009	0	0	0	75,009												
96 MICROSOFT CORPORATION	594918104		6/27/1996	1/30/2018	46,414			3,766	42,648	0	0	0	42,648												
97 MICROSOFT CORPORATION	594918104		6/27/1996	3/12/2018	19,260			1,506	17,754	0	0	0	17,754												
98 MICROSOFT CORPORATION	594918104		6/27/1996	4/24/2018	28,692			2,259	26,433	0	0	0	26,433												
99 MICROSOFT CORPORATION	594918104		6/27/1996	6/20/2018	25,586			1,883	23,703	0	0	0	23,703												
100 MONDELEZ INTERNATIONAL	609207105		10/10/2008	4/24/2018	19,911			8,394	11,517	0	0	0	11,517												
101 MONDELEZ INTERNATIONAL	609207105		10/10/2008	6/20/2018	20,335			8,394	11,941	0	0	0	11,941												
102 NESTLE SA SPON ADR REPS	641069406		1/11/1993	12/6/2017	43,498			3,700	39,798	0	0	0	39,798												
103 NESTLE SA SPON ADR REPS	641069406		1/11/1993	3/12/2018	40,270			3,700	36,570	0	0	0	36,570												
104 NESTLE SA SPON ADR REPS	641069406		1/11/1993	4/24/2018	38,400			3,700	34,700	0	0	0	34,700												
105 NESTLE SA SPON ADR REPS	641069406		1/11/1993	6/20/2018	37,400			3,700	33,700	0	0	0	33,700												
106 NESTLE SA SPON ADR REPS	641069406		1/11/1993	7/13/2018	19,850			1,850	18,010	0	0	0	18,010												
107 NIKE INC CLASS B	654106103		4/30/2015	12/6/2017	45,243			37,417	7,826	0	0	0	7,826												
108 NUCOR CORP	670348105		9/11/2013	12/6/2017	11,744			9,637	2,107	0	0	0	2,107												
109 ORACLE CORP	66389X105		6/15/2010	12/8/2017	96,065			46,040	50,045	0	0	0	50,045												
110 PEPSICO INC	713448108		5/21/2002	10/26/2017	27,626			12,881	14,765	0	0	0	14,765												
111 PEPSICO INC	713448108		5/21/2002	12/6/2017	59,040			25,722	33,318	0	0	0	33,318												
112 PEPSICO INC	713448108		5/21/2002	1/30/2018	80,170			38,562	51,588	0	0	0	51,588												
113 PEPSICO INC	713448108		5/21/2002	6/20/2018	26,422			12,861	13,561	0	0	0	13,561												
114 PROCTER & GAMBLE CO	742718109		3/14/2003	10/26/2017	21,787			10,476	11,311	0	0	0	11,311												
115 PROCTER & GAMBLE CO	742718109		3/14/2003	12/8/2017	45,719			20,952	24,767	0	0	0	24,767												
116 ORACLE CORP	66389X105		6/15/2010	4/24/2018	92,338			46,040	46,298	0	0	0	46,298												
117 PROCTER & GAMBLE CO	742718109		3/14/2003	1/30/2018	21,807			10,476	11,331	0	0	0	11,331												
118 PROCTER & GAMBLE CO	742718109		3/14/2003	4/24/2018	18,075			10,476	7,599	0	0	0	7,599												
119 PROCTER & GAMBLE CO	742718109		3/14/2003	6/20/2018	18,957			10,476	8,481	0	0	0	8,481												
120 STARBUCKS CORP	855244109		2/7/2017	7/13/2018	153,607			169,980	-13,373	0	0	0	-13,373												
121 STARBUCKS CORP	855244109		6/25/2017	7/13/2018	51,202			54,418	-3,216	0	0	0	-3,216												
122 TARGA RESOURCES CORP	87612G101		3/21/2017	12/6/2017	68,855			80,323	-13,468	0	0	0	-13,468												
123 3M CO	86578Y101		10/7/2015	6/20/2018	99,289			73,800	25,389	0	0	0	25,389												
124 3M CO	86578Y101		10/7/2015	7/13/2018	100,820			73,800	26,920	0	0	0	26,920												
125 TIME WARNER INC	887317303		9/8/2014	8/25/2017	76,048			57,337	18,711	0	0	0	18,711												
126 TIME WARNER INC	887317303		2/23/2016	8/25/2017	50,699			32,760	17,939	0	0	0	17,939												
127 TIME WARNER INC	887317303		3/23/2016	8/25/2017	50,699			35,475	15,224	0	0	0	15,224												
128 UNITED TECHNOLOGIES CO	913017109		12/14/2004	9/25/2017	28,484			12,865	15,619	0	0	0	15,619												
129 UNITED TECHNOLOGIES CO	913017109		12/14/2004	12/8/2017	80,264			25,730	34,534	0	0	0	34,534												
130 VERIZON COMMUNICATIONS	92343V104		10/10/2008	12/6/2017	25,216			11,678	13,340	0	0	0	13,340												
131 WELLS FARGO & COMPANY	949746101		4/8/2011	9/25/2017	33,559			31,790	21,769	0	0	0	21,769												
132 WELLS FARGO & COMPANY	949746101		4/8/2011	10/26/2017	55,981			31,790	24,191	0	0	0	24,191												
133 WELLS FARGO & COMPANY	949746101		8/11/2011	12/6/2017	55,419			23,780	34,639	0	0	0	34,639												
134 WELLS FARGO & COMPANY	949746101		3/5/2012	12/8/2017	58,419			30,950	27,469	0	0	0	27,469												
135 WELLS FARGO COMPANY 5	949746NX5		8/18/2013	12/11/2017	100,000			114,245	14,245	0	0	0	14,245												
136 BROADCOM LTD	Y09827109		10/29/2013	12/8/2017	84,632			11,534	53,098	0	0	0	53,098												

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Part VIII, Line 1 (990-PF) - Compensation of Officers, Directors, Trustees and Foundation Managers

Part VII, Line 1 (555-7) - Compensation of Officers, Directors, Trustees and Foundation Managers											187,414	0	0
	Name	Check X If Business	Street	City	State	Zip Code	Foreign Country	Title	Avg Hrs Per Week	Compensation	Benefits	Expense Account	
1	BNY Mellon N A	X	P O Box 185	Pittsburgh	PA	15230-0185		CO- TRUSTEE	SEE ATTAC	204,995	NONE	NONE	
2	BNY Mellon N A	X	P O Box 185	Pittsburgh	PA	PA		FEE	REIMBURS	-116,474	N/A	N/A	
3	J ANDREW LARK ESQ		501 Fifth Ave Suite 708	New York	NY	10017		CO- TRUSTEE	35 00	50,387	NONE	NONE	
4	DOROTHY A RILEY-CHEW		501 Fifth Ave Suite 708	New York	NY	10017		SECRETARY	35 00	48,506	NONE	NONE	

Part VI, Line 6a (990-PF) - Estimated Tax Payments

	Date		Amount
1 Credit from prior year return		1	9,493
2 First quarter estimated tax payment	12/8/2017	2	10,570
3 Second quarter estimated tax payment	1/8/2018	3	6,100
4 Third quarter estimated tax payment	4/9/2018	4	38,940
5 Fourth quarter estimated tax payment	7/10/2018	5	4,650
6 Other payments		6	
7 Total		7	69,753

Attachment to Form 990PF Part VIII, Column (b) Title and Average Hours Per Week Devoted To Position

The compensation reported in column (b) paid to BNY Mellon, N.A. as Corporate Trustee is calculated based on market value and current fee schedule. It is not determined on an hourly basis. Corporate Trustee services include administrative responsibilities, grant requirements, recordkeeping, investment management, income collection, statement and accounting services, and regulatory reporting.