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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.**
▶ **Go to *www.irs.gov/Form990PF* for instructions and the latest information.**

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018, or tax year beginning 07-01-2018 , and ending 06-30-2019

Name of foundation
TWO RIVERS HEALTH & WELLNESS FOUNDATION

A Employer identification number
23-2440924

Number and street (or P O box number if mail is not delivered to street address)
1101 NORTHAMPTON STREET

Room/suite

B Telephone number (see instructions)
(610) 253-7400

City or town, state or province, country, and ZIP or foreign postal code
EASTON, PA 18042

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)* ▶$ 15,591,980

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)	417,882			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	803	803		
	4	Dividends and interest from securities	332,727	332,727		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	168,543			
	b	Gross sales price for all assets on line 6a 4,965,958				
	7	Capital gain net income (from Part IV, line 2)		168,543		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances 50,931				
	b	Less Cost of goods sold 32,338				
	c	Gross profit or (loss) (attach schedule)	18,593			
	11	Other income (attach schedule)	183,540	9,422		
	12	**Total.** Add lines 1 through 11	1,122,088	511,495		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	105,000			89,250
	14	Other employee salaries and wages	168,311			140,469
	15	Pension plans, employee benefits	56,256			47,643
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	11,600			
	c	Other professional fees (attach schedule)	47,994	47,994		
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	4,635			
	19	Depreciation (attach schedule) and depletion	4,775			
	20	Occupancy				
	21	Travel, conferences, and meetings	330			330
	22	Printing and publications	972			827
	23	Other expenses (attach schedule)	197,972			44,695
	24	**Total operating and administrative expenses.** Add lines 13 through 23	597,845	47,994		323,214
	25	Contributions, gifts, grants paid	591,793			591,793
	26	**Total expenses and disbursements.** Add lines 24 and 25	1,189,638	47,994		915,007
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-67,550			
	b	**Net investment income** (if negative, enter -0-)		463,501		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	56,570	70,971	70,971
	2 Savings and temporary cash investments	679,298	648,531	648,531
	3 Accounts receivable ▶ 115,554			
	Less allowance for doubtful accounts ▶	97,150	115,554	115,554
	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) ▶ 257,777			
	Less allowance for doubtful accounts ▶	282,527	257,777	257,777
	8 Inventories for sale or use	13,754	10,428	10,428
	9 Prepaid expenses and deferred charges	10,519	12,544	12,544
	10a Investments—U S and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)	8,739,334	8,993,011	8,993,011
	c Investments—corporate bonds (attach schedule)	3,336,329	3,375,425	3,375,425
	11 Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	144,141	176,231	176,231
	14 Land, buildings, and equipment basis ▶ 94,423			
	Less accumulated depreciation (attach schedule) ▶ 74,365	22,211	20,058	20,058
	15 Other assets (describe ▶)	1,874,137	1,911,450	1,911,450
	16 **Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	15,255,970	15,591,980	15,591,980
Liabilities	17 Accounts payable and accrued expenses	66,155	29,543	
	18 Grants payable	120,000		
	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)	186,155	29,543	
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	2,125,901	2,395,940	
	25 Temporarily restricted	1,836,277	1,880,698	
	26 Permanently restricted	11,107,637	11,285,799	
	Foundations that do not follow SFAS 117, check here ▶ ☐ and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 **Total net assets or fund balances** (see instructions)	15,069,815	15,562,437	
	31 **Total liabilities and net assets/fund balances** (see instructions)	15,255,970	15,591,980	

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	15,069,815
2	Enter amount from Part I, line 27a	2	-67,550
3	Other increases not included in line 2 (itemize) ▶	3	560,172
4	Add lines 1, 2, and 3	4	15,562,437
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	15,562,437

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 a	PUBLICLY TRADED SECURITIES	P	2018-06-30	2019-06-30
b	PUBLICLY TRADED SECURITIES	P	2018-06-30	2019-06-30
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	559,450		534,102	25,348
b	4,406,508		4,263,313	143,195
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				25,348
b				143,195
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	168,543
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	168,543

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))
2017	898,392	12,982,730	0 069199
2016			
2015			
2014			
2013			

2	**Total** of line 1, column (d)	2	0 069199
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 069199
4	Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4	13,001,937
5	Multiply line 4 by line 3	5	899,721
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	4,635
7	Add lines 5 and 6	7	904,356
8	Enter qualifying distributions from Part XII, line 4	8	915,007

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	4,635
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	
3	Add lines 1 and 2	3	4,635
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	4,635
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018 — 6a: 6,000		
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	6,000
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	1,365
11	Enter the amount of line 10 to be **Credited to 2019 estimated tax** ▶ 1,365 **Refunded** ▶	11	

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) ▶ PA			
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 2018 or the taxable year beginning in 2018? See the 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	Yes	

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶ WWW TRHWF ORG

14 The books are in care of ▶ ANN BUCK Telephone no ▶ (610) 253-7400

Located at ▶ 1101 NORTHAMPTON ST EASTON PA ZIP+4 ▶ 18042

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

16	At any time during calendar year 2018, 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 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	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?	1c		
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? ☐ Yes ☑ No			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2018 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 2018).*	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 2018?	4b		No

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

			Yes	No
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?	☐ 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?	6b		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?	7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year?	☐ Yes ☑ No		

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

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

(a) Name and address	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation **(If not paid, enter -0-)**	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
See Additional Data Table				

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 ▶

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. ▶		

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 N/A	
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	12,245,475
b	Average of monthly cash balances	1b	684,309
c	Fair market value of all other assets (see instructions)	1c	270,152
d	**Total** (add lines 1a, b, and c)	1d	13,199,936
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	13,199,936
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	197,999
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	13,001,937
6	**Minimum investment return.** Enter 5% of line 5	6	650,097

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	650,097
2a	Tax on investment income for 2018 from Part VI, line 5	2a	4,635		
b	Income tax for 2018 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	4,635
3	Distributable amount before adjustments Subtract line 2c from line 1			3	645,462
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	645,462
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	645,462

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	915,007
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	915,007
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	4,635
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	910,372

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 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				645,462
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only.				
b Total for prior years 20___, 20___, 20___				
3 Excess distributions carryover, if any, to 2018				
a From 2013.				
b From 2014.				
c From 2015.				
d From 2016.				
e From 2017. 278,745				
f **Total** of lines 3a through e.	278,745			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ $ 915,007				
a Applied to 2017, 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 2018 distributable amount.				645,462
e Remaining amount distributed out of corpus	269,545			
5 Excess distributions carryover applied to 2018				
(If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	548,290			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount —see instructions				
e Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions				
f Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019				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 2013 not applied on line 5 or line 7 (see instructions) . . .				
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	548,290			
10 Analysis of line 9				
a Excess from 2014. . . .				
b Excess from 2015. . . .				
c Excess from 2016. . . .				
d Excess from 2017. . . . 278,745				
e Excess from 2018. . . . 269,545				

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 2018, 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) 2018	(b) 2017	(c) 2016	(d) 2015	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . .					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . .					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

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 to individuals or organizations under other conditions, complete items 2a, b, c, and d See instructions

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

JANET MEASE
1101 NORTHAMPTON ST
SUITE 101
EASTON, PA 18042
(610) 253-7400

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

THE REQUESTS ARE REQUIRED TO BE SUBMITTED ELECTRONICALLY PLEASE VISIT THE ORGANIZATION'S WEBSITE FOR THE ELECTRONIC APPLICATION PROCESS

c Any submission deadlines

THE REQUESTS FOR GRANT APPLICATIONS WILL BEGIN TO BE ACCEPTED IN MID-AUGUST AND MUST BE RECEIVED BY

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

GRANT APPLICATIONS MUST BE SUBMITTED ELECTRONICALLY THE ENTITY MUST BE A 501 (C)(3)ORGANIZATION PLEASE VISIT THE WEBSITE FOR A LISTING OF THE ELECTRONIC APPLICATION PROCESS AT WWW TRHWF ORG

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**				
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			14	803	
4 Dividends and interest from securities. . . .			14	332,727	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.			14	9,422	
8 Gain or (loss) from sales of assets other than inventory			18	168,543	
9 Net income or (loss) from special events					4,753
10 Gross profit or (loss) from sales of inventory					18,593
11 Other revenue					
a MANAGEMENT INCOME					34,747
b NORTHAMPTON DENTAL INCOME					208
c MISCELLANEOUS INCOME					992
d PENSION INCOME					2,943
e GRANT ACCRUAL REVERSAL					120,000
12 Subtotal Add columns (b), (d), and (e). .				511,495	182,236
13 **Total.** Add line 12, columns (b), (d), and (e).				13	693,731

(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**

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		**Yes**	**No**
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)	Yes	
(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	Yes	

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
1b(3)	1,198	TWO RIVERS FDN TRUST	ALLOCATION OF EXPENSES
1c	33,549	TWO RIVERS FDN TRUST	SHARING OF EMPLOYEES

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
TWO RIVERS FDN TRUST	TRUST	COMMON CONTROL

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

******	2019-11-05	******
Signature of officer or trustee	Date	Title

May the IRS discuss this return with the preparer shown below (see instr)? ☑ **Yes** ☐ **No**

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
RANDALL T KLINE CPA		2019-11-13		P01284532

Firm's name ▶ KLINE AND O'HAY LLC — Firm's EIN ▶20-3894208

Firm's address ▶ 2925 WILLIAM PENN HWY STE 304 EASTON, PA 18045 — Phone no (610) 250-9303

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NANCY DY 3417 BRIDLEPATH ROAD EASTON, PA 18045	TRUSTEE 1 00	0	0	0
REV PAUL BRADEN 2886 HOPE RIDGE DR EASTON, PA 18045	TRUSTEE 1 00	0	0	0
PAUL BRUNSWICK 3554 SOUTHWOOD DR EASTON, PA 18045	CHAIR 38 00	105,000	0	0
JOANNE D'AGOSTINO PH D 100 S GREENWOOD AVE EASTON, PA 18045	SECRETARY 2 00	0	0	0
CRAIG DALLY 422 SCHOENECK AVE NAZARETH, PA 18064	TRUSTEE 1 00	0	0	0
LOIS WILDRICK 79 CENTRAL DRIVE EASTON, PA 18045	TRUSTEE 1 00	0	0	0
EARL WISMER 4201 KENNEDY COURT EASTON, PA 18017	TRUSTEE 1 00	0	0	0
J MARSHALL WOLFF 9 SECOND TERRACE EASTON, PA 18042	TREASURER 2 00	0	0	0
EDWARD MCDEVITT 4960 CHELSEA DRIVE EASTON, PA 18020	VICE-CHAIR 1 00	0	0	0
GARY COSTACURTA 2001 FAIRVIEW AVE EASTON, PA 18042	TRUSTEE 1 00	0	0	0
LAURA M BAYLOR 6064 OLD HICKORY ROAD COOPERSBURG, PA 18036	TRUSTEE 1 00	0	0	0
JUDITH DICKERSON 49 INVERNESS LANE EASTON, PA 18045	TRUSTEE 1 00	0	0	0
STEPHEN WILSON 430 WEDGWOOD DR EASTON, PA 18045	TRUSTEE 000 00	0	0	0
LAURA ACCETTA 675 MORVALE RD EASTON, PA 18042	TRUSTEE 1 00	0	0	0
SANDY ZEMGULIS 475 BELMONT STREET EASTON, PA 18042	TRUSTEE 1 00	0	0	0

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*				
SHANTHI PROJECT21 SUTTON PLACE EASTON, PA 18045	NONE	PC	WELLNESS	7,500
TURNING POINT OF LEHIGH VALLEY 444 SUSQUENHANNA ST ALLENTOWN, PA 18013	NONE	PC	MATNERAL, INFANT CARE	3,900
VALLEY YOUTH HOUSE829 LINDEN ST ALLENTOWN, PA 18101	NONE	PC	BEHAVORIAL DEVELOPMENT	17,875
Total . . . . . ▶ **3a**				591,793

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*				
MINSI TRAIL COUNCILP O BOX 20624 ALLENTOWN, PA 18002	NONE	PC	CHILD DEVELOPMENT	12,000
CHILDREN'S HOME OF EASTON 25TH ST LEHIGH DRIVE EASTON, PA 18042	NONE	PC	CHILD DEVELOPMENT	14,000
RECOVERY REVOLUTION INC 109 BROADWAY BANGOR, PA 18013	NONE	PC	DRUG REHABILITATION	8,415
Total . . . . . ▶ **3a**				591,793

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*				
THIRD STREET ALLIANCE 41 N THIRD STREET EASTON, PA 18042	NONE	PC	HOMELESS PROGRAM	8,500
EQUI-LIBRIUM INCP O BOX 305 SCIOTA, PA 18354	NONE	PC	MATERNAL	8,000
MEALS ON WHEELS4240 FRITCH DRIVE BETHLEHEM, PA 18020	NONE	PC	SENIOR CARE	8,000
Total . . . . . ▶ **3a**				591,793

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*				
COMMUNITIES IN SCHOOLP O BOX 722 ALLENTOWN, PA 18015	NONE	PC	CHILD DEVELOPMENT	5,000
PINEBOOK SERVICES FOR CHILDREN 402 NORTH FULTON ST ALLENTOWN, PA 18102	NONE	PC	MENTAL HEALTH	28,000
PROJECT OF EASTON320 FERRY STREET EASTON, PA 18042	NONE	PC	CHILD DEVELOPMENT	12,500
Total . . . . . ▶ **3a**				591,793

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*				
LEHIGH VALLEY CHILDREN'S CENTER 1501 LEHIGH STREET ALLENTOWN, PA 18103	NONE	PC	CHILD FITNESS	7,000
SLATER FAMILY NETWORK 267 FIVE POINTS RICHMOND RD BANGOR, PA 18013	NONE	PC	MENTAL HEALTH	10,000
METHOD SERVICES FOR CHILDREN 51 MARKET STREET BANGOR, PA 18013	NONE	PC	MENTAL HEALTH	15,000
Total . . . . . ▶ **3a**				591,793

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*				
CENTER FOR VISION LOSS 845 WEST WYOMING STREET ALLENTOWN, PA 18103	NONE	PC	TRANSPORTATION	7,000
SAFE HARBOR OF EASTON 53 BUSHKILL DRIVE EASTON, PA 18042	NONE	PC	ARISE PROGAM	10,000
KELLYN FOUNDATION 450 E GEOPP STREET BETHLEHEM, PA 18018	NONE	PC	HEALTH & WELLNESS FRESH FOOD	4,700
Total . . . . . ▶ **3a**				591,793

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*				
NEW BETHANY MINISTRIES 337 WYANDOTTE STREET BETHLEHEM, PA 18015	NONE	PC	HOMELESS/MENTAL ILLNESS	9,000
NORTHEAST MINISTRIESP O BOX 1463 BETHLEHEM, PA 18016	NONE	PC	HEALTHY LIVING/CHILD	3,000
VNA AT ST LUKE'S 1510 VALLEY CENTER PRKY BETHLEHEM, PA 18017	NONE	PC	HEALTH & WELLNESS	12,500
Total . . . . . ▶ **3a**				591,793

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*				
DIAKON MINISTRIES798 HAUSMAN RD ALLENTOWN, PA 18104	NONE	PC	CHILD DEVELOPMENT	8,100
BIG BROTHERS BIG SISTERS OF LV 41 S CARLISLE ST ALLENTOWN, PA 18109	NONE	PC	CHILD DEVELOPMENT	8,500
BOYS AND GIRLS CLUB OF EASTON 210 JONES HOUSTON WAY EASTON, PA 18044	NONE	PC	CHILD DEVELOPMENT	36,000
Total . . . . . ▶ **3a**				591,793

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*				
CENTER FOR HUMANISTIC CHANGE 100A CASCADE DR ALLENTOWN, PA 18109	NONE	PC	CHILD DEVELOPMENT	10,500
COMMUNITIES IN SCHOOLP O BOX 722 ALLENTOWN, PA 18015	NONE	PC	CHILD DEVELOPMENT	5,500
EASTON AREA COMMUNITY CENTER 901 WASHINGTON ST EASTON, PA 18042	NONE	PC	CHILD DEVELOPMENT/SUMMER CAMP	13,500
Total . . . . . ▶ **3a**				591,793

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*				
FAMILIES FIRST1620 TEELS RD PEN ARGYL, PA 18072	NONE	PC	CHILD DEVELOPMENT/MENTORING PROGAM	9,000
FAMILY CONNECTION723 COAL STREET EASTON, PA 18042	NONE	PC	HEALTH AND WELLNESS	9,784
GREATER VALLEY YMCA - EASTON BRANCH 1225 LAFAYETTE ST EASTON, PA 18042	NONE	PC	CHILD FITNESS	21,307
Total . . . . . ▶ **3a**				591,793

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*				
BETHLEHEM EMERGENCY SHELTERING INC 1021 CENTER ST BETHLEHEM, PA 18018	NONE	PC	HOMELESS PROGRAM	5,000
COMMUNITY SERVICES FOR CHILDREN 1520 HANOVER AVE ALLENTOWN, PA 18109	NONE	PC	CHILD DEVELOPMENT	7,500
EASTON AREA COMMUNITY CENTER 901 WASHINGTON ST EASTON, PA 18042	NONE	PC	SENIOR PROGRAM/GENERAL PROGRAM	30,000
Total . . . . . ▶ **3a**				591,793

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*				
FAMILY CONNECTION723 COAL STREET EASTON, PA 18042	NONE	PC	HEALTH AND WELLNESS	2,800
WILSON AREA SCHOOL DISTRICT 2040 WASHINGTON BLVD EASTON, PA 18042	NONE	PC	CHILD DEVELOPMENT	4,000
THE SALVATION ARMY 1110 NORTHAMPTON STREET EASTON, PA 18042	NONE	PC	FOOD/NUTRITION	8,500
Total . . . . . ▶ **3a**				591,793

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*				
KELLYN FOUNDATION 450 E GEOPP STREET BETHLEHEM, PA 18018	NONE	PC	HEALTH WELLNESS/NUTRITION	100,000
EASTON AREA COMMUNITY CENTER 901 WASHINGTON ST EASTON, PA 18042	NONE	PC	CHILD DEVELOPMENT	6,000
DR GAN CHENG250 S 21TH STREET EASTON, PA 18042	NONE	I	MEDICAL AWARD	1,000
Total . . . . . ▶ **3a**				591,793

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*				
DR ARUNMOZHI PALANIVELU 250 S 21TH STREET EASTON, PA 18042	NONE	I	MEDICAL AWARD	500
DR AMIT TOOR205 S 21TH STREET EASTON, PA 18042	NONE	I	MEDICAL AWARD	1,000
BETHLEHEM HEALTH BUREAU 10 EAST CHURCH STREET BETHLEHEM, PA 18018	NONE	PC	RECOVERY PROGRAM	15,000
Total . . . . . ▶ **3a**				591,793

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*				
BRIGHT HOPE PREGNANCY SUPPORT CTR L 1034 HAMILTON STREET ALLENTOWN, PA 18049	NONE	PC	LIFE PROGRAM	5,000
CACLV1337 EAST FIFTH STREET BETHLEHEM, PA 18015	NONE	PC	NUTRITION PROGRAM	8,000
GREATER EASTON DEVELOPMENT PARTNER 325 NORTHAMPTON STREET EASTON, PA 18042	NONE	PC	COMMUNITY GARDEN PROGRAM	18,000
Total . . . . . ▶ **3a**				591,793

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*				
NORTHAMPTON COMMUNITY COLLEGE 3835 GREEN POND ROAD BETHLEHEM, PA 18020	NONE	PC	SENIOR HEALTH	10,000
NURTURE NATURE CENTER 518 NORTHAMPTON STREET EASTON, PA 18042	NONE	PC	SNAP FOOD PROGRAM	8,475
SCHOOL SISTERS OF ST FRANCIS 395 BRIDLE PATH ROAD BETHLEHEM, PA 18017	NONE	PC	EDUCATION PROGRAM	8,500
Total . . . . . ▶ **3a**				591,793

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*				
SUBURBAN EMERGENCY MEDICAL SERVICE 2925 WM PENN HIGHWAY STE 101 EASTON, PA 18045	NONE	PC	CARDIAC ARREST MEDICAL PROGRAM	14,780
TREATMENT TRENDS P O BOX 685 24 S 5TH STRE ALLENTOWN, PA 18105	NONE	PC	ADDICTION SUPPORT PROGRAM	3,657
Total . . . . . ▶ **3a**				591,793

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TY 2018 Accounting Fees Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INDIRECT ACCOUNTING FEES	11,600			

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Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2018 Depreciation Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Depreciation Schedule

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
						4,775			

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TY 2018 Investments Corporate Bonds Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
RESTRICTED INVESTMENT FUNDS	2,935,852	2,935,852
UNRESTRICTED INVESTMENT FUNDS	439,573	439,573

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TY 2018 Investments Corporate Stock Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
PUBILICY TRADED SECURITIES	7,831,518	7,831,518
PUBLICLY TRADED SECURITIES	1,161,493	1,161,493

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TY 2018 Investments - Other Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
RESTRICTED INVESTMENTS ALT ASSETS	FMV	156,232	156,232
UNRESTRICTED INVESTMENTS ALT ASSETS	FMV	19,999	19,999

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TY 2018 Land, Etc. Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
LEASEHOLD IMPROVEMENTS	10,344	4,160	6,184	6,184
EQUIPMENT	84,079	70,205	13,874	13,874

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TY 2018 Other Assets Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
ACCRUED INTEREST RECEIVABLE	26,477	20,914	20,914
ASSETS HELD IN TRUST	1,847,660	1,890,536	1,890,536

efile GRAPHIC print - DO NOT PROCESS | As Filed Data - | DLN: 93491317001039

TY 2018 Other Expenses Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
CRYSTAL CARBARET				
COST OF GOODS SOLD	10,475			
EXPENSES				
ADVERTISING & MARKETING	54			54
BANK SERVICE CHARGE	113			
COMPUTER AND PAYROLL SERVICES	1,160			
CONTRIBUTIONS	238			238
DUES AND LICENSES	1,026			1,026
INSURANCE	16,939			13,551
NORTHAMPTON DENTAL EXPENSES	19,651			19,651

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OFFICE SUPPLIES AND EXPENSE	7,655			5,359
POSTAGE	1,230			1,107
TELEPHONE	3,467			2,947
CHANGE IN VALUE ASSETS IN TRU	127,145			
MISCELLANEOUS	1,088			762
SHOP SUPPLIES	341			
LICENSES	10			
OFFICE SUPPLIES AND EXPENSE	278			
MISCELLANEOUS	48			
BANK SERVICE CHARGE	1,772			

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
POSTAGE AND FREIGHT	1,004			
MISCELLANEOUS 4,500-224	3,331			
	947			

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TY 2018 Other Income Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
NHCLV	9,422	9,422	
CRYSTAL CARBARET	15,228		
MANAGEMENT INCOME	34,747		
NORTHAMPTON DENTAL INCOME	208		
MISCELLANEOUS INCOME	992		
PENSION INCOME	2,943		
GRANT ACCRUAL REVERSAL	120,000		

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TY 2018 Other Increases Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Description	Amount
UNREALIZED GAINS ON INVESTMENTS	560,172

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Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2018 Other Notes/Loans Receivable Long Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Borrower's Name	Relationship to Insider	Original Amount of Loan	Balance Due	Date of Note	Maturity Date	Repayment Terms	Interest Rate	Security Provided by Borrower	Purpose of Loan	Description of Lender Consideration	Consideration FMV
NEIGHBORHOOD HEALTH CENTERS OF LV	NONE	288,580		2018-04	2023-04	MONTHLY REPAYMENT 2,854	3 50 %		BUILDING IMPROVEMENT		

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TY 2018 Other Notes/Loans Receivable Short Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Name of 501(c)(3) Organization	Balance Due
NEIGHBORHOOD HEALTH CENTER OF LV	257,777

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TY 2018 Other Professional Fees Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	47,994	47,994		

TY 2018 Sales Of Inventory Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Category	Gross Sales	Cost of Goods Sold	Net (Gross Sales Minus Cost of Goods Sold)
WOMEN'S BOARD	50,931	32,338	18,593

TY 2018 Taxes Schedule

Name: TWO RIVERS HEALTH & WELLNESS FOUNDATION

EIN: 23-2440924

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INDIRECT TAXES/LICENSES	4,635			

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

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF
▶ Go to *www.irs.gov/Form990* for the latest information

OMB No 1545-0047

2018

Name of the organization	**Employer identification number**
TWO RIVERS HEALTH & WELLNESS FOUNDATION	23-2440924

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☑ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

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

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year . . . . . ▶ $ _____

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

Name of organization	Employer identification number
TWO RIVERS HEALTH & WELLNESS FOUNDATION	23-2440924

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

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	SHAWDE-ANN MILLER TRUST WELLS FARGO WEALTH MANAGEMENT ONE WEST FOURTH STREET D4000-062 WINSTON SALEM, NC 27101	$ 280,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
2	FREDERICK MILLER TRUST WELLS FARGO WEALTH MANAGEMENT ONE WEST FOURTH STREET D4000-062 WINSTON SALEM, NC 27101	$ 36,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
3	DELTA DENTAL COMMUNITY FOUNDATION CORPORATE HEADQUARTERS ONE DELTA DRIVE MECHANICSBURG, PA 170556999	$ 10,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
4	ESTATE OF BERNARD REILLY C/O BARRY BENSON ESQ 2230 RTE 206 BELLE MEADE, NJ 08502	$ 50,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
-		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization	Employer identification number
TWO RIVERS HEALTH & WELLNESS FOUNDATION	23-2440924

Part II Noncash Property

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

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

Name of organization
TWO RIVERS HEALTH & WELLNESS FOUNDATION

Employer identification number
23-2440924

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

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

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

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee