

Return of Private Foundation

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

OMB No 1545-0047

Department 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

1912

2019

Open to Public Inspection

For calendar year 2019 or tax year beginning, and ending

Name of foundation: THE DEBRA K HOWE CHARITABLE TRUST
Employer identification number: 30-6609688
Telephone number: 561-281-8867
City or town, state or province, country, and ZIP or foreign postal code: PALM BEACH GARDENS, FL 33418
G Check all that apply: Initial return, Final return, Address change, etc.
H Check type of organization: Section 501(c)(3) exempt private foundation
I Fair market value of all assets at end of year: \$6,502,731
J Accounting method: Cash

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (Contributions, Dividends, Net gain, etc.) and Operating and Administrative Expenses (Legal fees, Taxes, etc.). Total revenue: 4,353,848. Total expenses: 727,437. Adjusted net income: N/A.

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing		2,759,338.	498,819.	498,819.
	2	Savings and temporary cash investments				
	3	Accounts receivable				
		Less: allowance for doubtful accounts				
	4	Pledges receivable				
		Less: allowance for doubtful accounts				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons				
	7	Other notes and loans receivable				
		Less: allowance for doubtful accounts				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U.S. and state government obligations				
	b	Investments - corporate stock	STMT 4	0.	738,161.	864,530.
	c	Investments - corporate bonds				
	11	Investments - land, buildings, and equipment basis				
	Less: accumulated depreciation					
12	Investments - mortgage loans					
13	Investments - other	STMT 5	0.	5,140,238.	5,139,382.	
14	Land, buildings, and equipment: basis					
	Less: accumulated depreciation					
15	Other assets (describe UNCLEARED INVESTMEN)		0.	8,531.	0.	
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		2,759,338.	6,385,749.	6,502,731.	
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe)				
23	Total liabilities (add lines 17 through 22)		0.	0.		
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 24, 25, 29, and 30					
	24	Net assets without donor restrictions				
	25	Net assets with donor restrictions				
	Foundations that do not follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 26 through 30					
	26	Capital stock, trust principal, or current funds		0.	0.	
	27	Paid-in or capital surplus, or land, bldg., and equipment fund		0.	0.	
	28	Retained earnings, accumulated income, endowment, or other funds		2,759,338.	6,385,749.	
29	Total net assets or fund balances		2,759,338.	6,385,749.		
30	Total liabilities and net assets/fund balances		2,759,338.	6,385,749.		

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 29 (must agree with end-of-year figure reported on prior year's return)	1	2,759,338.
2	Enter amount from Part I, line 27a	2	3,626,411.
3	Other increases not included in line 2 (itemize)	3	0.
4	Add lines 1, 2, and 3	4	6,385,749.
5	Decreases not included in line 2 (itemize)	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	6,385,749.

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 JP MORGAN LIQUID ASSETS MONEY MARKET FUND	P		
b KONTOOR BRANDS INC	P		
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 3,499,986.		3,500,010.	-24.
b 15.		13.	2.
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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			-24.
b			2.
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	-22.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8		3	N/A

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

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

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

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

Yes No

If "Yes," the foundation doesn't qualify under section 4940(e). Do not complete this part

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2018	250,000.	1,314,484.	.190189
2017			
2016			
2015			
2014			

2 Total of line 1, column (d)	2	.190189
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	.190189
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	5,357,677.
5 Multiply line 4 by line 3	5	1,018,971.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,009.
7 Add lines 5 and 6	7	1,019,980.
8 Enter qualifying distributions from Part XII, line 4	8	725,000.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI: Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

Table with 11 rows for excise tax calculation. Includes fields for exempt foundations, tax under section 511, credits/payments, and tax due. Total tax due is 2,094.

Part VII-A: Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, unrelated business income, and substantial contributors. Includes handwritten notes 'N/A' and 'STMT 8'.

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. 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. 13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A. 14 The books are in care of CARR, RIGGS, AND INGRAM LLC Telephone no. 727-446-0504 Located at 600 CLEVELAND STREET SUITE 1000, CLEARWATER, FL ZIP+4 33755. 15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year 15 N/A. 16 At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country.

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

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

1a During the year, did the foundation (either directly or indirectly): (1) Engage in the sale or exchange, or leasing of property with a disqualified person? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (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)? (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.) 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 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 2019? 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 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? If "Yes," list the years b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions) c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? b If "Yes," did it have excess business holdings in 2019 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.) 4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 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 2019?

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 N/A

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) N/A

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

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(s) 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, and foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
DEBRA K. HOWE 12173 PLANTATION WAY PALM BEACH GARDENS, FL 33418-1570	TRUSTEE 4.00	0.	0.	0.

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

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

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

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

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

Table with 3 columns: (a) Name and address of each person paid more than \$50,000, (b) Type of service, (c) Compensation. Row 1 contains 'NONE'.

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

Part IX-A Summary of Direct Charitable Activities

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

Table with 2 columns: Description of activity, Expenses. Row 1 contains 'N/A'.

Part IX-B Summary of Program-Related Investments

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

Table with 2 columns: Description of investment, Amount. Row 1 contains 'N/A'.

Total. Add lines 1 through 3 0.

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	4,465,629.
b	Average of monthly cash balances	1b	973,637.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	5,439,266.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	5,439,266.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	81,589.
5	Net value of noncharitable-use assets Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,357,677.
6	Minimum investment return Enter 5% of line 5	6	267,884.

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	267,884.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	2,018.
b	Income tax for 2019. (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	2,018.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	265,866.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	265,866.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	265,866.

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	725,000.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	725,000.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions Subtract line 5 from line 4	6	725,000.

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 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				265,866.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2019:				
a From 2014				
b From 2015				
c From 2016				
d From 2017				
e From 2018	201,209.			
f Total of lines 3a through e	201,209.			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ \$ 725,000.				
a Applied to 2018, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2019 distributable amount				265,866.
e Remaining amount distributed out of corpus	459,134.			
5 Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below	660,343.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	660,343.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2018. Subtract line 4a from line 2a. Taxable amount - see instr			0.	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(y)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2014 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a	660,343.			
10 Analysis of line 9.				
a Excess from 2015				
b Excess from 2016				
c Excess from 2017				
d Excess from 2018	201,209.			
e Excess from 2019	459,134.			

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

N/A

- 1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, enter the date of the ruling ▶
- b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year				(e) Total
	(a) 2019	(b) 2018	(c) 2017	(d) 2016	
2 a 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).)

DEBRA K. HOWE

- b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

- 2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
- Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a The name, address, and telephone number or email address of the person to whom applications should be addressed.
- b The form in which applications should be submitted and information and materials they should include:
- c Any submission deadlines:
- d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Part XV Supplementary Information *(continued)*

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
PALM HEALTHCARE FOUNDATION 700 SOUTH DIXIE HIGHWAY, SUITE 205 WEST PALM BEACH, FL 33401	NONE	PUBLIC CHARITY	SCHOLARSHIPS TO NURSING STUDENTS	200,000.
ST MARYS HEALTH WAGON INC PO BOX 7070 WISE, VA 24293	NONE	PUBLIC CHARITY	HEALTH	300,000.
NORTHERN VIRGINIA COMMUNITY COLLEGE EDUCATIONAL FOUNDATION(NOVA FOUNDATION) 4001 WAKEFIELD CHAPEL ROAD, SUITE 252 ANNADALE, VA 22003	NONE	PUBLIC CHARITY	EDUCATION	25,000.
QUANTUM HOUSE 987 45TH ST WEST PALM BEACH, FL 33407	NONE	PUBLIC CHARITY	HOSPITALITY HOUSE FOR WHEN CHILDREN TREATED IN MEDICAL FACILITY	160,000.
AMERICAN ASSOCIATION OF CAREGIVING YOUTH 6401 CONGRESS AVENUE, SUITE 200 BOCA RATON, FL 33487	NONE	PUBLIC CHARITY	ASSISTANCE TO YOUTH	20,000.
Total SEE CONTINUATION SHEET(S) ▶ 3a				725,000.
b Approved for future payment				
NONE				
Total ▶ 3b				0.

Schedule B

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

Schedule of Contributors

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

OMB No 1545-0047

2019

Name of the organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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 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 990-PF, 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 THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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	DEBRA K. HOWE 12173 PLANTATION WAY PALM BEACH GARDENS, FL 33418	\$ 798,531.	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions)
2	DEBRA K. HOWE 12173 PLANTATION WAY PALM BEACH GARDENS, FL 33418	\$ 3,523,592.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	198 SHARES OF AFLAC _____ _____ _____	\$ 9,803.	04/30/01
1	147 SHARES OF AT&T _____ _____ _____	\$ 4,733.	04/30/19
1	135 SHARES OF ABBOTT LABORATORIES _____ _____ _____	\$ 10,531.	04/30/19
1	47 SHARES OF ACCENTURE PLC IRELAND _____ _____ _____	\$ 8,396.	04/30/19
1	39 SHARES OF AIR PRODUCTS & CHEMICALS INC _____ _____ _____	\$ 7,572.	04/30/19
1	12 SHARES OF ALCON INC _____ _____ _____	\$ 653.	04/30/19

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
<u>1</u>	44 SHARES OF AMGEN INC _____ _____ _____	\$ <u>8,422.</u>	<u>04/30/19</u>
<u>1</u>	92 SHARES OF ANALOG DEVICES INC _____ _____ _____	\$ <u>10,507.</u>	<u>04/30/19</u>
<u>1</u>	43 SHARES OF APPLE INC _____ _____ _____	\$ <u>8,551.</u>	<u>04/30/19</u>
<u>1</u>	33 SHARES OF AUTOMATIC DATA PROCESSING _____ _____ _____	\$ <u>5,389.</u>	<u>04/30/19</u>
<u>1</u>	14 SHARES OF BLACKROCK INC _____ _____ _____	\$ <u>6,361.</u>	<u>04/30/19</u>
<u>1</u>	51 SHARES OF CHEVRON CORPORATION _____ _____ _____	\$ <u>6,108.</u>	<u>04/30/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	58 SHARES OF CHUBB LTD _____ _____ _____	\$ <u>8,072.</u>	<u>04/30/19</u>
1	205 SHARES OF CISCO SYSTEMS INC _____ _____ _____	\$ <u>11,539.</u>	<u>04/30/19</u>
1	52 SHARES OF CLOROX COMPANY _____ _____ _____	\$ <u>8,085.</u>	<u>04/30/19</u>
1	75 SHARES OF COLGATE-PALMOLIVE CO _____ _____ _____	\$ <u>5,158.</u>	<u>04/30/19</u>
1	66 SHARES OF EATON VANCE CORP NON VTG _____ _____ _____	\$ <u>2,775.</u>	<u>04/30/19</u>
1	91 SHARES OF EMERSON ELECTRIC CO _____ _____ _____	\$ <u>6,561.</u>	<u>04/30/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	100 SHARES OF EVERSOURCE ENERGY _____ _____ _____	\$ <u>7,068.</u>	<u>04/30/19</u>
1	62 SHARES OF EXXON MOBIL CORP _____ _____ _____	\$ <u>5,017.</u>	<u>04/30/19</u>
1	27 SHARES OF FACTSET RESEARCH SYSTEMS _____ _____ _____	\$ <u>7,024.</u>	<u>04/30/19</u>
1	51 SHARES OF GENL DYNAMICS CORP _____ _____ _____	\$ <u>8,921.</u>	<u>04/30/19</u>
1	56 SHARES OF HARRIS CORP DEL _____ _____ _____	\$ <u>9,399.</u>	<u>04/30/19</u>
1	63 SHARES OF ILLINOIS TOOL WORKS INC _____ _____ _____	\$ <u>9,853.</u>	<u>04/30/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	94 SHARES OF JOHNSON & JOHNSON _____ _____ _____	\$ 12,782.	04/30/19
1	41 SHARES OF LINDE PLC _____ _____ _____	\$ 7,394.	04/30/19
1	117 SHARES OF LOWES COMPANIES INC _____ _____ _____	\$ 13,602.	04/30/19
1	38 SHARES OF MCDONALDS CORP _____ _____ _____	\$ 7,281.	04/30/19
1	109 SHARES OF MEDTRONIC PLC _____ _____ _____	\$ 9,456.	04/30/19
1	170 SHARES OF MICROSOFT CORP _____ _____ _____	\$ 20,562.	04/30/19

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	86 SHARES OF JP MORGAN CHASE & CO _____ _____ _____	\$ <u>9,564.</u>	<u>04/30/19</u>
1	29 SHARES OF NEXTERA ENERGY INC _____ _____ _____	\$ <u>5,535.</u>	<u>04/30/19</u>
1	66 SHARES OF NIKE INC CLASS B _____ _____ _____	\$ <u>5,692.</u>	<u>04/30/19</u>
1	55 SHARES OF NORFOLK SOUTHERN CORP _____ _____ _____	\$ <u>10,788.</u>	<u>04/30/19</u>
1	61 SHARES OF NOVARTIS AG _____ _____ _____	\$ <u>4,895.</u>	<u>04/30/19</u>
1	112 SHARES OF PAYCHEX INC _____ _____ _____	\$ <u>9,202.</u>	<u>04/30/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	68 SHARES OF PEPSICO INCORPORATED _____ _____ _____	\$ 8,312.	04/30/19
1	66 SHARES OF PHILLIPS 66 _____ _____ _____	\$ 6,413.	04/30/19
1	37 SHARES OF POLARIS INC _____ _____ _____	\$ 3,569.	04/30/19
1	72 SHARES OF PROCTER & GAMBLE CO _____ _____ _____	\$ 7,564.	04/30/19
1	118 SHARES OF SYSCO CORPORATION _____ _____ _____	\$ 8,143.	04/30/19
1	62 SHARES OF TARGET CORP _____ _____ _____	\$ 5,005.	04/30/19

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	37 SHARES OF 3M CO _____ _____ _____	\$ 8,045.	04/30/19
1	57 SHARES OF UNITED TECHNOLOGIES CORP _____ _____ _____	\$ 7,712.	04/30/19
1	101 SHARES OF V F CORPORATION _____ _____ _____	\$ 9,162.	04/30/19
1	77 SHARES OF WALMART INC _____ _____ _____	\$ 7,820.	04/30/19
1	100 SHARES OF WEC ENERGY GROUP INC _____ _____ _____	\$ 7,782.	04/30/19
1	33 SHARES OF AUTOMATIC DATA PROCESSING _____ _____ _____	\$ 5,389.	05/06/19

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	44 SHARES OF BECTON DICKINSON & CO _____ _____ _____	\$ 10,855.	05/06/19
1	29 SHARES OF NEXTERA ENERGY INC _____ _____ _____	\$ 5,535.	05/06/19
1	116 SHARES OF US BANCORP NEW _____ _____ _____	\$ 5,826.	05/06/19
1	178 SHARES OF AFLAC _____ _____ _____	\$ 9,464.	12/13/19
1	133 SHARES OF AT&T _____ _____ _____	\$ 5,089.	12/13/19
1	118 SHARES OF ABBOTT LABORATORIES _____ _____ _____	\$ 10,189.	12/13/19

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
<u>1</u>	42 SHARES OF ACCENTURE PLC IRELAND _____ _____ _____	\$ <u>8,680.</u>	<u>12/13/19</u>
<u>1</u>	35 SHARES OF AIR PRODUCTS & CHEMICALS INC _____ _____ _____	\$ <u>8,076.</u>	<u>12/13/19</u>
<u>1</u>	39 SHARES OF AMGEN INC _____ _____ _____	\$ <u>9,233.</u>	<u>12/13/19</u>
<u>1</u>	85 SHARES OF ANALOG DEVICES INC _____ _____ _____	\$ <u>10,095.</u>	<u>12/13/19</u>
<u>1</u>	38 SHARES OF APPLE INC _____ _____ _____	\$ <u>10,456.</u>	<u>12/13/19</u>
<u>1</u>	60 SHARES OF AUTOMATIC DATA PROCESSING _____ _____ _____	\$ <u>10,096.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
<u>1</u>	36 SHARES OF BECTON DICKINSON & CO _____ _____ _____	\$ <u>9,674.</u>	<u>12/13/19</u>
<u>1</u>	12 SHARES OF BLACKROCK INC _____ _____ _____	\$ <u>5,983.</u>	<u>12/13/19</u>
<u>1</u>	46 SHARES OF CHEVRON CORPORATION _____ _____ _____	\$ <u>5,426.</u>	<u>12/13/19</u>
<u>1</u>	52 SHARES OF CHUBB LTD _____ _____ _____	\$ <u>8,041.</u>	<u>12/13/19</u>
<u>1</u>	184 SHARES OF CISCO SYSTEMS INC _____ _____ _____	\$ <u>8,335.</u>	<u>12/13/19</u>
<u>1</u>	45 SHARES OF CLOROX COMPANY _____ _____ _____	\$ <u>6,827.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	68 SHARES OF COLGATE-PALMOLIVE CO _____ _____ _____	\$ <u>4,671.</u>	<u>12/13/19</u>
1	59 SHARES OF EATON VANCE CORP NON VTG _____ _____ _____	\$ <u>2,791.</u>	<u>12/13/19</u>
1	82 SHARES OF EMERSON ELECTRIC CO _____ _____ _____	\$ <u>6,230.</u>	<u>12/13/19</u>
1	89 SHARES OF EVERSOURCE ENERGY _____ _____ _____	\$ <u>7,239.</u>	<u>12/13/19</u>
1	56 SHARES OF EXXON MOBIL CORP _____ _____ _____	\$ <u>3,877.</u>	<u>12/13/19</u>
1	24 SHARES OF FACTSET RESEARCH SYSTEMS _____ _____ _____	\$ <u>6,511.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
<u>1</u>	45 SHARES OF GENL DYNAMICS CORP _____ _____ _____	\$ <u>8,056.</u>	<u>12/13/19</u>
<u>1</u>	50 SHARES OF HARRIS CORP DEL/L3 HARRIS TECHNOLOGIES _____ _____ _____	\$ <u>10,009.</u>	<u>12/13/19</u>
<u>1</u>	56 SHARES OF ILLINOIS TOOL WORKS INC _____ _____ _____	\$ <u>9,927.</u>	<u>12/13/19</u>
<u>1</u>	84 SHARES OF JOHNSON & JOHNSON _____ _____ _____	\$ <u>11,876.</u>	<u>12/13/19</u>
<u>1</u>	37 SHARES OF LINDE PLC _____ _____ _____	\$ <u>7,735.</u>	<u>12/13/19</u>
<u>1</u>	106 SHARES OF LOWES COMPANIES INC _____ _____ _____	\$ <u>12,561.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	34 SHARES OF MCDONALDS CORP _____ _____ _____	\$ <u>6,702.</u>	<u>12/13/19</u>
1	97 SHARES OF MEDTRONIC PLC _____ _____ _____	\$ <u>11,011.</u>	<u>12/13/19</u>
1	150 SHARES OF MICROSOFT CORP _____ _____ _____	\$ <u>23,180.</u>	<u>12/13/19</u>
1	77 SHARES OF JP MORGAN CHASE & CO _____ _____ _____	\$ <u>10,534.</u>	<u>12/13/19</u>
1	52 SHARES OF NEXTERA ENERGY INC _____ _____ _____	\$ <u>12,321.</u>	<u>12/13/19</u>
1	58 SHARES OF NIKE INC CLASS B _____ _____ _____	\$ <u>5,671.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	49 SHARES OF NORFOLK SOUTHERN CORP _____ _____ _____	\$ <u>9,313.</u>	<u>12/13/19</u>
1	54 SHARES OF NOVARTIS AG _____ _____ _____	\$ <u>5,021.</u>	<u>12/13/19</u>
1	98 SHARES OF PAYCHEX INC _____ _____ _____	\$ <u>8,338.</u>	<u>12/13/19</u>
1	60 SHARES OF PEPSICO INCORPORATED _____ _____ _____	\$ <u>8,276.</u>	<u>12/13/19</u>
1	80 SHARES OF PHILLIPS 66 _____ _____ _____	\$ <u>9,039.</u>	<u>12/13/19</u>
1	38 SHARES OF POLARIS INC _____ _____ _____	\$ <u>3,757.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	64 SHARES OF PROCTER & GAMBLE CO _____ _____ _____	\$ <u>8,030.</u>	<u>12/13/19</u>
1	104 SHARES OF SYSCO CORPORATION _____ _____ _____	\$ <u>8,688.</u>	<u>12/13/19</u>
1	55 SHARES OF TARGET CORP _____ _____ _____	\$ <u>6,997.</u>	<u>12/13/19</u>
1	34 SHARES OF 3M CO _____ _____ _____	\$ <u>5,739.</u>	<u>12/13/19</u>
1	104 SHARES OF US BANCORP NEW _____ _____ _____	\$ <u>6,268.</u>	<u>12/13/19</u>
1	50 SHARES OF UNITED TECHNOLOGIES CORP _____ _____ _____	\$ <u>7,454.</u>	<u>12/13/19</u>

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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
1	93 SHARES OF V F CORPORATION _____ _____ _____	\$ 8,663.	12/13/19
1	67 SHARES OF WALMART INC _____ _____ _____	\$ 8,059.	12/13/19
1	89 SHARES OF WEC ENERGY GROUP INC _____ _____ _____	\$ 7,937.	12/13/19
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____

Name of organization THE DEBRA K HOWE CHARITABLE TRUST	Employer identification number 30-6609688
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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 info once) ▶ \$ _____
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	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES			STATEMENT 1	
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
WELLS FARGO	100,881.	0.	100,881.	100,881.	
TO PART I, LINE 4	100,881.	0.	100,881.	100,881.	

FORM 990-PF	ACCOUNTING FEES			STATEMENT 2	
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
ACCOUNTING	2,250.	0.			0.
TO FORM 990-PF, PG 1, LN 16B	2,250.	0.			0.

FORM 990-PF	TAXES			STATEMENT 3	
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
EXCISE TAX	187.	0.			0.
TO FORM 990-PF, PG 1, LN 18	187.	0.			0.

FORM 990-PF

CORPORATE STOCK

STATEMENT 4

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
AFLAC	17,526.	19,890.
AT&T	9,962.	10,942.
ABBOTT LABORATORIES	18,552.	21,976.
ACCENTURE PLC IRELAND	16,155.	18,741.
AIR PRODUCTS & CHEMICALS INC	14,027.	17,389.
ALCON INC	613.	679.
AMGEN INC	16,982.	20,009.
ANALOG DEVICES INC	17,691.	21,035.
APPLE INC	18,513.	23,786.
AUTOMATIC DATA PROCESSING	17,757.	21,483.
BECTON DICKINSON & CO	17,701.	21,758.
BLACKROCK INC	11,663.	13,070.
CHEVRON CORPORATION	11,361.	11,689.
CHUBB LTD	15,233.	17,123.
CISCO SYSTEMS INC	17,465.	18,656.
CLOROX COMPANY	13,415.	14,893.
COLGATE-PALMOLIVE CO	9,507.	9,844.
EATON VANCE CORP NON VTG	5,477.	5,836.
EMERSON ELECTRIC CO	12,108.	13,193.
EVERSOURCE ENERGY	13,050.	16,078.
EXXON MOBIL CORP	9,189.	8,234.
FACTSET RESEARCH SYSTEMS	11,795.	13,683.
GENL DYNAMICS CORP	15,220.	16,930.
HARRIS CORP DEL/L3 HARRIS TECHNOLOGIES	16,334.	20,974.
ILLINOIS TOOL WORKS INC	17,390.	21,376.
JOHNSON & JOHNSON	23,314.	25,965.
LINDE PLC	14,815.	16,606.
LOWES COMPANIES INC	22,499.	26,706.
MCDONALDS CORP	12,272.	14,228.
MEDTRONIC PLC	19,824.	23,371.
MICROSOFT CORP	36,711.	50,464.
JP MORGAN CHASE & CO	19,809.	22,722.
NEXTERA ENERGY INC	20,344.	26,638.
NIKE INC CLASS B	10,512.	12,562.
NORFOLK SOUTHERN CORP	16,910.	20,190.
NOVARTIS AG	9,555.	10,889.
PAYCHEX INC	15,370.	17,863.
PEPSICO INCORPORATED	15,673.	17,494.
PHILLIPS 66	14,766.	16,266.
POLARIS INC	7,614.	7,628.
PROCTER & GAMBLE CO	14,756.	16,986.
SYSCO CORPORATION	14,885.	18,990.
TARGET CORP	11,685.	15,001.
3M CO	12,201.	12,526.
US BANCORP NEW	12,241.	13,044.
UNITED TECHNOLOGIES CORP	14,171.	16,024.
V F CORPORATION	15,499.	19,334.
WALMART INC	14,688.	17,113.
WEC ENERGY GROUP INC	14,597.	17,431.
KONTOOR BRANDS INC	438.	588.
COMCAST CORP NEW CLAS	8,326.	8,634.

TOTAL TO FORM 990-PF, PART II, LINE 10B

738,161.

864,530.

FORM 990-PF OTHER INVESTMENTS STATEMENT 5

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
LORD ABBETT INVT TR SHORT DURATION INCOME FD CLASS A	COST	1,001,795.	1,001,781.
MFS LIMITED MATURITY FD A	COST	1,001,410.	1,001,396.
JP MORGAN LIQUID ASSETS MONEY MARKET FUND	COST	1,134,915.	1,134,905.
GUGGENHEIM FDS TR LTD DURATION FD CL A	COST	1,001,022.	999,179.
BLACKROCK LOW DURATION BOND PORTFOLIO INVESTOR A CLASS SHARES	COST	1,001,096.	1,002,121.
TOTAL TO FORM 990-PF, PART II, LINE 13		5,140,238.	5,139,382.

FORM 990-PF OTHER ASSETS STATEMENT 6

DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
UNCLEARED INVESTMENT ACTIVITY	0.	8,531.	0.
TO FORM 990-PF, PART II, LINE 15	0.	8,531.	0.

FORM 990-PF EXPLANATION CONCERNING PART VII-A, LINE 8B STATEMENT 7

EXPLANATION

THE STATE OF FLORIDA DOES NOT REQUIRE NON-PROFIT ORGANIZATIONS WHO DO NOT SOLICIT CONTRIBUTIONS TO FILE A RETURN WITH THE ATTORNEY GENERAL.

FORM 990-PF

LIST OF SUBSTANTIAL CONTRIBUTORS
PART VII-A, LINE 10

STATEMENT 8

NAME OF CONTRIBUTOR

ADDRESS

DEBRA HOWE

12173 PLANTATION WAY
PALM BEACH GARDENS, FL 33418