

Form **990-PF****Return of Private Foundation**

OMB No. 1545-0047

Department of the Treasury  
Internal Revenue Service

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](http://www.irs.gov/Form990PF) for instructions and the latest information.

**2019**

Open to Public Inspection

For calendar year 2019 or tax year beginning

, 2019, and ending

, 20

Name of foundation

**GEORGE CRUISE CHARITABLE FOUNDATION**

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

Room/suite

A Employer identification number

62-6214545

B Telephone number (see instructions)

304-325-7151

P.O. BOX 950

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

**BLUEFIELD, WV 24701**

G Check all that apply:

☐ Initial return☐ Final return☐ Address change☐ Initial return of a former public charity☐ Amended return☐ Name change

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

I Fair market value of all assets at

end of year (from Part II, col. (c), line

16) ▶ \$ 3,474,516.

J Accounting method: ☒ Cash ☐ Accrual☐ Other (specify)

(Part I, column (d), must be on cash basis.)

C If exemption application is  
pending, check here . . . . .☐

D 1. Foreign organizations, check here . . . . .

☐2. Foreign organizations meeting the  
85% test, check here and attach  
computation . . . . .☐E If private foundation status was terminated  
under section 507(b)(1)(A), check here . . . . .☐F If the foundation is in a 60-month termination  
under section 507(b)(1)(B), check here . . . . .☐

**Part I Analysis of Revenue and Expenses** (The  
total of amounts in columns (b), (c), and (d)  
may not necessarily equal the amounts in  
column (a) (see instructions).)

(a) Revenue and  
expenses per  
books(b) Net investment  
income(c) Adjusted net  
income(d) Disbursements  
for charitable  
purposes  
(cash basis only)

1 Contributions, gifts, grants, etc., received (attach schedule)

2 Check ☐ if the foundation is not required to  
attach Sch. B. . . . .

3 Interest on savings and temporary cash investments.

4 Dividends and interest from securities . . . . .

5a Gross rents . . . . .

b Net rental income or (loss)

6a Net gain or (loss) from sale of assets not on line 10

b Gross sales price for all  
assets on line 6a 749,665

7 Capital gain net income (from Part IV, line 2)

8 Net short-term capital gain. . . . .

9 Income modifications . . . . .

10a Gross sales less returns  
and allowances . . . . .

b Less. Cost of goods sold . . . . .

c Gross profit or (loss) (attach schedule) . . . . .

11 Other income (attach schedule) . . . . .

12 Total. Add lines 1 through 11 . . . . .

13 Compensation of officers, directors, trustees, etc. . . . .

14 Other employee salaries and wages . . . . .

15 Pension plans, employee benefits . . . . .

16a Legal fees (attach schedule) . . . . .

b Accounting fees (attach schedule) . . . . .

c Other professional fees (attach schedule) . . . . .

17 Interest . . . . .

18 Taxes (attach schedule) (see instructions) . . . . .

19 Depreciation (attach schedule) and depletion . . . . .

20 Occupancy . . . . .

21 Travel, conferences, and meetings . . . . .

22 Printing and publications . . . . .

23 Other expenses (attach schedule) . . . . .

24 Total operating and administrative expenses.

Add lines 13 through 23. . . . .

25 Contributions, gifts, grants paid . . . . .

26 Total expenses and disbursements. Add lines 24 and 25

27 Subtract line 26 from line 12:

a Excess of revenue over expenses and disbursements

b Net investment income (if negative, enter -0-)

c Adjusted net income (if negative, enter -0-)

75,180.

75,180.

STMT 1

53,342.

53,342.

RECEIVED

OCT 22 2020

OGDEN, UT

IRS-OSC

128,522.

128,522.

25,000.

22,500.

2,500.

100.

100.

NONE

NONE

900.

900.

NONE

NONE

1,669.

165.

27,669.

23,665.

NONE

2,500.

151,500.

151,500.

179,169.

23,665.

NONE

154,000.

-50,647.

104,857.

0424623404 FEB 16 2021

SCANNED JAN 1 2022

Operating and Administrative Expenses

599094

5-29

20

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 . . . . .			
	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 (attach schedule) (see instructions) . . . . .			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less: allowance for doubtful accounts ▶	NONE		
	8 Inventories for sale or use . . . . .			
	9 Prepaid expenses and deferred charges . . . . .			
	10a Investments - U.S. and state government obligations (attach schedule) . . . . .	996,084.	911,530.	917,144.
	b Investments - corporate stock (attach schedule) . . . . .	887,209.	780,459.	1,891,614.
	c Investments - corporate bonds (attach schedule) . . . . .	513,068.	652,496.	665,758.
	11 Investments - land, buildings, and equipment: basis ▶			
Less: accumulated depreciation (attach schedule) ▶				
12 Investments - mortgage loans . . . . .				
13 Investments - other (attach schedule) . . . . .				
14 Land, buildings, and equipment: basis ▶				
Less: accumulated depreciation (attach schedule) ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I) . . . . .	2,396,361.	2,344,485.	3,474,516.	
Liabilities	17 Accounts payable and accrued expenses . . . . .			
	18 Grants payable . . . . .			
	19 Deferred revenue . . . . .			
	20 Loans from officers, directors, trustees, and other disqualified persons . . . . .			
	21 Mortgages and other notes payable (attach schedule) . . . . .			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22) . . . . .		NONE		
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input type="checkbox"/>			
	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"/>			
	26 Capital stock, trust principal, or current funds . . . . .	2,396,361.	2,344,485.	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund . . . . .			
	28 Retained earnings, accumulated income, endowment, or other funds . . . . .			
	29 Total net assets or fund balances (see instructions) . . . . .	2,396,361.	2,344,485.	
30 Total liabilities and net assets/fund balances (see instructions) . . . . .	2,396,361.	2,344,485.		

## 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	2,396,361.
2 Enter amount from Part I, line 27a . . . . .	2	-50,647.
3 Other increases not included in line 2 (itemize) ▶ ADJUSTMENT DUE TO ROUNDING	3	50.
4 Add lines 1, 2, and 3 . . . . .	4	2,345,764.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 11	5	1,279.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29 . . . . .	6	2,344,485.

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**Part IV Capital Gains and Losses for Tax on Investment Income**(a) List and describe the kind(s) of property sold (for example, real estate,  
2-story brick warehouse; or common stock, 200 shs. MLC Co.)(b) How  
acquired  
P - Purchase  
D - Donation(c) Date acquired  
(mo., day, yr.)(d) Date sold  
(mo., day, yr.)**1 a PUBLICLY TRADED SECURITIES**

b			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 749,665.		696,323.	53,342.
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.

(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			53,342.
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	53,342.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). See instructions. If (loss), enter -0- in Part I, line 8 . . . . .	{ }	3	

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

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

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

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

☐ Yes ☒ No

If "Yes," the foundation 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	171,099.	3,269,340.	0.052334
2017	160,859.	3,318,432.	0.048474
2016	161,477.	3,266,774.	0.049430
2015	159,600.	3,316,351.	0.048125
2014	154,969.	3,299,472.	0.046968

2 Total of line 1, column (d) . . . . .	2	0.245331
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	0.049066
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5 . . . . .	4	3,312,654.
5 Multiply line 4 by line 3. . . . .	5	162,539.
6 Enter 1% of net investment income (1% of Part I, line 27b). . . . .	6	1,049.
7 Add lines 5 and 6. . . . .	7	163,588.
8 Enter qualifying distributions from Part XII, line 4 . . . . . If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.	8	154,000.

**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 <input type="checkbox"/> 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 <input type="checkbox"/> and enter 1% of Part I, line 27b. . . . .	1	2,097.
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	NONE
3	Add lines 1 and 2. . . . .	3	2,097.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	4	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	5	2,097.
6	Credits/Payments:		
a	2019 estimated tax payments and 2018 overpayment credited to 2019. . . . .	6a	1,504.
b	Exempt foreign organizations - tax withheld at source. . . . .	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868). . . . .	6c	NONE
d	Backup withholding erroneously withheld. . . . .	6d	
7	Total credits and payments. Add lines 6a through 6d. . . . .	7	1,504.
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> 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	593.
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid. . . . .	10	
11	Enter the amount of line 10 to be: Credited to 2020 estimated tax <input type="checkbox"/> NONE Refunded <input type="checkbox"/>	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? . . . . .		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. . . . . If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year? . . . . .		X
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.		X
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. . . . .		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .		X
b If "Yes," has it filed a tax return on Form 990-T for this year? . . . . .		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . . If "Yes," attach the statement required by General Instruction T.		X
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? . . . . .	X	
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	X	
8a Enter the states to which the foundation reports or with which it is registered. See instructions. ► WV		
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. . . . .	X	
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 2019 or the tax year beginning in 2019? See the instructions for Part XIV. If "Yes," complete Part XIV. . . . .		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses. . . . .		X

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**Part VII-A Statements Regarding Activities (continued)**

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions . . . . .		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions . . . . .		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	X	
14 The books are in care of ► <u>FIRST COMMUNITY BANK, N.A.</u> Telephone no. ► <u>(304) 325-7151</u> Located at ► <u>211 FEDERAL ST, BLUEFIELD, WV</u> ZIP+4 ► <u>24701</u>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here . . . . . <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year. . . . . ► <u>15</u>		
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? . . . . .		X
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►		

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions . . . . .		
Organizations relying on a current notice regarding disaster assistance, check here . . . . . <input type="checkbox"/>		
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? . . . . .		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If "Yes," list the years ►		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) . . . . .		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 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?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?		X

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

	Yes	No
<b>5a</b> 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))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>b</b> If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions		
Organizations relying on a current notice regarding disaster assistance, check here		<input type="checkbox"/>
<b>c</b> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If "Yes," attach the statement required by Regulations section 53.4945-5(d).		
<b>6a</b> Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>b</b> Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		<input checked="" type="checkbox"/>
If "Yes" to 6b, file Form 8870.		
<b>7a</b> At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
<b>b</b> If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?		
<b>8</b> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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. 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
FIRST COMMUNITY BANK	TRUSTEE			
P.O. BOX 950, BLUEFIELD, WV 24701	5	25,000.	-0-	-0-
JEFFREY L. FARMER	SELECTION COMMIT			
P.O. BOX 950, BLUEFIELD, WV 24701	1	-0-	-0-	-0-
ANNETTE OSBORNE	SELECTION COMMIT			
P.O. BOX 950, BLUEFIELD, WV 24701	1	-0-	-0-	-0-
SAM HILL	SELECTION COMMIT			
P O BOX 950, BLUEFIELD, WV 24701	1	-0-	-0-	-0-

**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		NONE	NONE	NONE

Total number of other employees paid over \$50,000 NONE

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**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		NONE

Total number of others receiving over \$50,000 for professional services . . . . . **NONE**

**Part IX-A Summary of Direct Charitable Activities**

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

	Expenses
1 NONE	
2	
3	
4	

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

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

	Amount
1 NONE	
2	
All other program-related investments. See instructions.	
3 NONE	

Total. Add lines 1 through 3 . . . . .

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	3,352,468.
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	10,633.
<b>c</b>	Fair market value of all other assets (see instructions). . . . .	<b>1c</b>	NONE
<b>d</b>	Total (add lines 1a, b, and c) . . . . .	<b>1d</b>	3,363,101.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	NONE
<b>3</b>	Subtract line 2 from line 1d. . . . .	<b>3</b>	3,363,101.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	<b>4</b>	50,447.
<b>5</b>	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4 . . . . .	<b>5</b>	3,312,654.
<b>6</b>	Minimum investment return. Enter 5% of line 5 . . . . .	<b>6</b>	165,633.

**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.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	165,633.
<b>2a</b>	Tax on investment income for 2019 from Part VI, line 5 . . . . .	<b>2a</b>	2,097.
<b>b</b>	Income tax for 2019. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b. . . . .	<b>2c</b>	2,097.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1. . . . .	<b>3</b>	163,536.
<b>4</b>	Recoveries of amounts treated as qualifying distributions. . . . .	<b>4</b>	NONE
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	163,536.
<b>6</b>	Deduction from distributable amount (see instructions). . . . .	<b>6</b>	NONE
<b>7</b>	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	<b>7</b>	163,536.

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26. . . . .	<b>1a</b>	154,000.
<b>b</b>	Program-related investments - total from Part IX-B. . . . .	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes. . . . .	<b>2</b>	NONE
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	NONE
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	NONE
<b>4</b>	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4 . . . . .	<b>4</b>	154,000.
<b>5</b>	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. . . . .	<b>5</b>	N/A
<b>6</b>	Adjusted qualifying distributions. Subtract line 5 from line 4 . . . . .	<b>6</b>	154,000.

**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 . . . . .				163,536.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only. . . . .			151,685.	
b Total for prior years 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2019.				
a From 2014 . . . . .	NONE			
b From 2015 . . . . .	NONE			
c From 2016 . . . . .	NONE			
d From 2017 . . . . .	NONE			
e From 2018 . . . . .	NONE			
f Total of lines 3a through e . . . . .	NONE			
4 Qualifying distributions for 2019 from Part XII, line 4 ▶ \$ 154,000.				
a Applied to 2018, but not more than line 2a . . .			151,685.	
b Applied to undistributed income of prior years (Election required - see instructions) . . . . .		NONE		
c Treated as distributions out of corpus (Election required - see instructions) . . . . .	NONE			
d Applied to 2019 distributable amount . . . . .				2,315.
e Remaining amount distributed out of corpus. . .	NONE			
5 Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a).) . . . . .	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b. . . . .		NONE		
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 . . . . .		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions . . . . .		NONE		
e Undistributed income for 2018. Subtract line 4a from line 2a. Taxable amount - see instructions . . . . .				
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020. . . . .				161,221.
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) . . . . .	NONE			
8 Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions) . . .	NONE			
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a . . . . .	NONE			
10 Analysis of line 9.				
a Excess from 2015 . . .	NONE			
b Excess from 2016 . . .	NONE			
c Excess from 2017 . . .	NONE			
d Excess from 2018 . . .	NONE			
e Excess from 2019 . . .	NONE			

**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9)**NOT APPLICABLE**

**1a** 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)

**2a** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed. . . . .

Tax year	Prior 3 years			(e) Total
(a) 2019	(b) 2018	(c) 2017	(d) 2016	
<b>b</b> 85% of line 2a . . . . .				
<b>c</b> Qualifying distributions from Part XII, line 4, for each year listed . . . . .				
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .				
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .				
<b>3</b> Complete 3a, b, or c for the alternative test relied upon . . . . .				
<b>a</b> "Assets" alternative test - enter:				
<b>(1)</b> Value of all assets . . . . .				
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .				
<b>b</b> "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . . . . .				
<b>c</b> "Support" alternative test - enter:				
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .				
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(ii) . . . . .				
<b>(3)</b> Largest amount of support from an exempt organization . . . . .				
<b>(4)</b> 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).)

**SEE ATTACHED DETAIL**

**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.

**SEE ATTACHED DETAIL**

**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 email address of the person to whom applications should be addressed:

**SEE STATEMENT 12**

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

**SEE ATTACHED STATEMENT FOR LINE 2**

**c** Any submission deadlines:

**SEE ATTACHED STATEMENT FOR LINE 2**

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

**SEE ATTACHED STATEMENT FOR LINE 2**

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

<b>Recipient</b> <b>Name and address (home or business)</b>	<b>If recipient is an individual, show any relationship to any foundation manager or substantial contributor</b>	<b>Foundation status of recipient</b>	<b>Purpose of grant or contribution</b>	<b>Amount</b>
<b>a Paid during the year</b>  <b>SEE ATTACHED</b>				<p style="text-align: right;">151,500.</p>
<b>Total</b>			▶ <b>3a</b>	<p style="text-align: right;">151,500.</p>
<b>b Approved for future payment</b>				
<b>Total</b>			▶ <b>3b</b>	

Form **990-PF** (2019)

## Enter gross amounts unless otherwise indicated.

(See worksheet in line 13 instructions to verify calculations.)

## Part XVI-B

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.)

NOT APPLICABLE



## FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
ABBOTT LABORATORIES INC COMMON STOCK	256.	256.
ABBVIE INC COMMON STOCK	856.	856.
ALTRIA GROUP INC COM	1,620.	1,620.
APPLE INC COM	958.	958.
APPLE INC. NOTES 2.25% 02/23/2021	2,250.	2,250.
BANK AMERICA CORP 2.25% 04/21/2020	1,913.	1,913.
BANK NEW YORK MELLON CORP COM	494.	494.
BAXTER INTERNATIONAL COMMON STOCK	574.	574.
BERKSHIRE HATHAWAY, INC. 2.20% 03/15/202	660.	660.
BRISTOL-MYERS SQUIBB CO COMMON STOCK	435.	435.
CHEVRONTXACO CORPORATION COMMON STOCK	1,428.	1,428.
CLOROX CO. COMMON STOCK	808.	808.
COCA COLA CO. COMMON STOCK	640.	640.
COHEN & STEERS REALTY SHS FD #1262	5,291.	5,291.
COLGATE-PALMOLIVE CO COMMON STOCK	2,257.	2,257.
CONOCOPHILLIPS COM	234.	234.
DANAHER CORPORATION COM	134.	134.
DARDEN RESTAURANTS INC COM	1,141.	1,141.
DISNEY (WALT) COMPANY COMMON STOCK	211.	211.
DUPONT E I DE NEMOURS 2.20% 05/01/2020	599.	599.
EXELON CORPORATION COMMON STOCK	435.	435.
EXXON MOBIL CORPORATION COMMON STOCK	1,372.	1,372.
FHLB 2.50% 12/9/22 *NON-CALL*	1,250.	1,250.
FFCB 1.36% 08/20/19 *NON-CALLABLE*	1,360.	1,360.
FFCB 1.77% 12/07/20 CALL 12/07/17 @ 100	1,062.	1,062.
FFCB 2.11% 12/13/21 *NON-CALLABLE*	1,055.	1,055.
FFCB 2.68% 07/26/28 *NON-CALLABLE*	246.	246.
FFCB 2.125% 12/05/22 *NON-CALLABLE*	3,187.	3,187.
FHLMC 1.35% 09/30/19 CALL 03/30/17 @ 100	1,350.	1,350.
FHLMC 1.50% 09/13/19 CALL 03/13/18 @ 100	2,250.	2,250.
FNMA 1.16% 10/30/19 C 10/30/2017 @ 100	348.	348.
FNMA 1.125% 11/15/19	1,687.	1,687.

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STATEMENT 1

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
FNMA 1.40% 11/23/20 C 05/23/17 @ 100	980.	980.
FIDELITY INTL INDEX FUND	2,173.	2,173.
FORTIVE CORP COMMON STOCK	28.	28.
GENERAL MILLS CORP. COMMON STOCK STOCK	1,823.	1,823.
GILEAD SCIENCES, INC 2.35% 02/01/2020	376.	376.
HARLEY-DAVIDSON, INC. COMMON STOCK	817.	817.
HOME DEPOT INC. COMMON STOCK	1,414.	1,414.
INTEL CORP 2.7% DUE 12/15/22	405.	405.
INTERNATIONAL BUSINESS MACHINES CORP COM	804.	804.
JOHNSON & JOHNSON COMMON STOCK	1,125.	1,125.
JOHNSON & JOHNSON NTS 1.125% 03/01/2019	56.	56.
KIMBERLY-CLARK CORP COMMON STOCK	1,227.	1,227.
KRAFT HEINZ CO USD COMMON STOCK	359.	359.
MICROSOFT CORPORATION COMMON STOCK	1,323.	1,323.
MONDELEZ INT INC., COMMON STOCK	959.	959.
GOVERNMENT OBLIGATIONS TAX-MANAGED FUND	762.	762.
FEDERATED GOVT OBL FUND 637 INCOME	158.	158.
NEUBERGER & BERMAN GENESIS FUND	44.	44.
NEXTERA ENERGY	3,070.	3,070.
PEPSICO, INC. COMMON STOCK	753.	753.
PFIZER, INC. COMMON STOCK	1,440.	1,440.
PUTNAM INCOME A INT-TERM BND	312.	312.
T. ROWE PRICE MID-CAP GROWTH FUND	163.	163.
T. ROWE PRICE MID-CAP VALUE FUND	761.	761.
ROYCE FD TOTAL RETURN	1,058.	1,058.
SELECT SECTOR SPDR TR SBI MATERIALS	607.	607.
STARBUCKS CORP COM	2,086.	2,086.
US BANCORP DEL COM NEW	1,354.	1,354.
UNITED TECHNOLOGIES CORP COMMON STOCK	2,058.	2,058.
VISA, INC. 3.15% DUE 12/14/2025	4,371.	4,371.
WALMART STORES, INC. NOTES 3.625% 07/08/	3,625.	3,625.
ACCENTURE PLC	328.	328.

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STATEMENT 2

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
TOTAL	75,180.	75,180.
	=====	=====

FORM 990PF, PART I - LEGAL FEES  
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
COMMISSIONER OF ACCOUNTS	100.	100.		
TOTALS	100.	100.	NONE	NONE
	=====	=====	=====	=====

FORM 990PF, PART I - ACCOUNTING FEES  
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
ACCOUNTING FEES	900.	900.		
TOTALS	900.	900.	NONE	NONE
	=====	=====	=====	=====

FORM 990PF, PART I - TAXES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	23.	23.
FEDERAL ESTIMATES - PRINCIPAL	1,504.	
FOREIGN TAXES ON QUALIFIED FOR	131.	131.
FOREIGN TAXES ON NONQUALIFIED	11.	11.
	-----	-----
TOTALS	1,669.	165.
	=====	=====

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
FFCB 1.36% 08/20/19	99,664.		
FFCB 1.77% 12/07/20	59,977.	59,977.	59,981.
FHLMC 1.35% 09/30/19	100,000.		
FNMA 1.16% 10/30/19	30,020.		
FNMA 1.125% 11/15/19	149,776.		
FNMA 1.40% 11/23/20	69,929.	69,929.	69,745.
FEDERATED GOVT OBL FUND 637	85,148.	34,424.	34,424.
FEDERATED GOVT OBL FUND 637 IN	2,148.	958.	958.
FFCB 2.11% 12/31/21	50,008.	50,006.	50,499.
FFCB 2.125% 12/05/22	149,251.	149,251.	152,186.
FHLMC 1.50% 09/13/19	150,000.		
FHLB2.50% 12/9/22	50,163.	50,124.	51,242.
FFCB 1.82% 4/6/26		29,925.	29,791.
FFCB 2.68% 7/26/28		50,098.	52,354.
FFCB 1.94% 11/13/28		149,844.	148,122.
FHLB 2.39% 9/30/26		99,986.	99,855.
FIDELITY INTL INDEX FUND		66,013.	68,866.
US TREASURY NOTES 1.625% 2/15/		100,995.	99,121.
	-----	-----	-----
TOTALS	996,084.	911,530.	917,144.
	=====	=====	=====

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STATEMENT 7

GEORGE CRUISE CHARITABLE FOUNDATION

62-6214545

FORM 990PF, PART II - CORPORATE STOCK

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
MONDELEZ INT INC	17,047.	17,047.	49,572.
ABBOTT LABS	2,209.	2,209.	17,372.
BRISTOL-MYERS	3,503.	3,503.	17,010.
PFIZER	12,691.	12,691.	39,180.
IBM	15,451.	15,451.	16,755.
BANK OF NY	13,794.	13,794.	21,088.
BAXTER INTL	10,062.	10,062.	58,534.
CARNIVAL CORP			
CLOROX	9,317.	9,317.	30,708.
COHEN & STEERS REALTY	70,528.	70,528.	87,947.
CONOCOPHILLIPS	3,912.	3,912.	11,380.
DISNEY	2,753.	2,753.	17,356.
GENERAL MILLS	20,603.	20,603.	49,811.
HARBOR INTL FUND	60,323.		
HARLEY-DAVIDSON	25,792.		
HOME DEPOT	6,801.	6,801.	56,779.
KRAFT FOODS	9,185.		
NEUBERGER & BERMAN GENESIS	72,454.	72,454.	95,054.
T ROWE PRICE MID CAP GR	28,006.	28,006.	64,785.
T ROWE PRICE MID CAP VALUE	33,310.	33,310.	48,299.
ROYCE TOTAL RETURN	72,458.	72,458.	74,877.
US BANCORP	23,573.	23,573.	52,472.
ACCENTURE CL A	3,606.	3,606.	30,533.
EXELON CORP COM	14,077.	14,077.	13,677.
EXXON MOBIL CORP	21,668.	21,668.	27,912.
MICROSOFT CORP	16,999.	16,999.	110,390.
SPDR MATERIALS SECTOR	13,744.	13,744.	30,710.
UNITED TECHNOLOGIES CORP	35,596.	35,596.	104,832.
COLGATE PALMOLIVE CO	47,014.	47,014.	90,869.

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STATEMENT 8

FORM 990PF, PART II - CORPORATE STOCK

=====

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
PEPSICO INC	10,225.	10,225.	27,334.
CHEVRON CORP	20,406.	20,406.	36,153.
COCA COLA	9,013.	9,013.	22,140.
JOHNSON AND JOHNSON	16,550.	16,550.	43,761.
KIMBERLY-CLARK CORP	14,593.	14,593.	41,265.
ALTRIA GROUP INC	9,981.	8,044.	20,114.
BERKSHIRE HATHAWAY	15,083.	15,083.	45,300.
DANAHER CORP DEL	5,562.	5,562.	30,696.
DARDEN RESTAURANTES INC	13,282.	13,282.	38,154.
NEXTERA ENERGY	32,877.	23,364.	127,860.
APPLE INC	29,183.	29,183.	92,500.
STARBUCKS CORP	39,853.	39,853.	123,088.
ABBVIE INC	2,395.	2,395.	17,708.
FORTIVE CORP	1,730.	1,730.	7,639.
	-----	-----	-----
TOTALS	887,209.	780,459.	1,891,614.
	=====	=====	=====

GEORGE CRUISE CHARITABLE FOUNDATION  
 FORM 990PF, PART II - CORPORATE BONDS  
 =====

62-6214545

DESCRIPTION -----	BEGINNING BOOK VALUE -----	ENDING BOOK VALUE -----	ENDING FMV ---
DUPONT E I DE NEMOURS 2.2% 05/ 100000 WALMART STORES INC	50,209. 99,501.		
INTEL CORP 2.7% DUE 12/15/22	15,092.	99,501.	100,886.
GILEAD SCIENCES. INC 2.35%	16,029.	15,076.	15,372.
PUTNAM INCOME A INT-TERM BOND	8,336.	16,010.	16,004.
JOHNSON & JOHNSON NTS 1.125% 0	10,006.	8,336.	8,120.
APPLE INC NOTES 2.25% 02/23/20	100,042.		
BERKSHIRE HATHAWAY, INC. 2.20%	30,046.	100,026.	100,595.
BANK AMERICA CORP 2.25% 4/21/2	84,867.	30,028.	30,116.
VISA INC 3.15% DUE 12/14/2025	98,940.	84,867.	85,080.
BB&T CORP SR MTN 2.20% 3/16/23		149,055.	158,589.
		149,597.	150,996.
TOTALS	513,068.	652,496.	665,758.
	=====	=====	=====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
-----	-----
2019 TXNS POSTING IN 2020	693.
BOND PREMIUM AMORT	229.
2018 TXNS POSTING IN 2019	357.
	-----
TOTAL	1,279.
	=====

GEORGE CRUISE CHARITABLE FOUNDATION  
FORM 990PF, PART XV - LINES 2a - 2d  
=====

62-6214545

RECIPIENT NAME:

GEORGE CRUISE FD, FIRST COMMUNITY BANK  
ADDRESS:

P O BOX 950

BLUEFIELD, WV 24701

RECIPIENT'S PHONE NUMBER: 304-325-7151

FORM, INFORMATION AND MATERIALS:

SEE ATTACHED COPY OF APPLICATION

SUBMISSION DEADLINES:

MAY OF EACH YEAR FOR FALL SEMESTER SCHOLARSHIPS

RESTRICTIONS OR LIMITATIONS ON AWARDS:

SOUTHERN WV OR SOUTHWESTERN VIRGINIA

AREA RESIDENTS WHO MAY ATTEND COLLEGE ANYWHERE IN U.S.

STATEMENT 12