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Form 990-PF

Return of Private Foundation

OMB No. 1545-0047

2019

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 for instructions and the latest information

Open to Public Inspection

For calendar year 2019 or tax year beginning

02/01, 2019, and ending

01/31, 2020

Name of foundation

FREDA BOWERS T/CHAR IRREV 2/9/97

A Employer identification number

52-6912468

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

Room/suite

B Telephone number (see instructions)

285 DELAWARE AVENUE, 3RD FLOOR

716-842-2333

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

BUFFALO, NY 14202

C If exemption application is pending, check here

D 1 Foreign organizations, check here

D 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

G Check all that apply:

Initial return

Initial return of a former public charity

Final return

Amended return

Address change

Name change

H Check type of organization:

X 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)

J Accounting method: X Cash Accrual

Other (specify)

1,624,918

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

Part I Analysis of Revenue and Expenses

(a) Revenue and expenses per books

(b) Net investment income

(c) Adjusted net income

(d) Disbursements for charitable purposes (cash basis only)

Table with 4 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-26), ending with Adjusted net income of 58,037.

RECEIVED JUN 20 2020 OGDEN, UT

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03/04

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 . . . . .	69,009.	38,482.	38,482.
	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) . . . . .			
	b	Investments - corporate stock (attach schedule) . <b>STMT 2.</b>	225,305.	372,461.	537,845.
	c	Investments - corporate bonds (attach schedule) . . . . .			
	11	Investments - land, buildings, and equipment basis ▶ Less accumulated depreciation ▶ (attach schedule)			
	12	Investments - mortgage loans . . . . .			
	13	Investments - other (attach schedule) . . . . . <b>STMT 5.</b>	1,113,372.	977,843.	1,048,591.
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation ▶ (attach schedule)			
15	Other assets (describe ▶ )				
16	<b>Total assets</b> (to be completed by all filers - see the instructions Also, see page 1, item I) . . . . .	1,407,686.	1,388,786.	1,624,918.	
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	<b>Total liabilities</b> (add lines 17 through 22) . . . . .			NONE	
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 . . . . .	1,407,686.	1,388,786.	
	27	Paid-in or capital surplus, or land, bldg, and equipment fund . . . . .			
	28	Retained earnings, accumulated income, endowment, or other funds . . . . .			
	29	<b>Total net assets or fund balances</b> (see instructions) . . . . .	1,407,686.	1,388,786.	
30	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	1,407,686.	1,388,786.		

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) . . . . .	1,407,686.
2	Enter amount from Part I, line 27a . . . . .	-19,141.
3	Other increases not included in line 2 (itemize) ▶ <b>SEE STATEMENT 6</b>	1,173.
4	Add lines 1, 2, and 3 . . . . .	1,389,718.
5	Decreases not included in line 2 (itemize) ▶ <b>SEE STATEMENT 7</b>	932.
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 29 . . . . .	1,388,786.

**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)
<b>1 a PUBLICLY TRADED SECURITIES</b>						
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 900,545.		851,622.	48,923.			
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.						(i) 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			48,923.			
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	48,923.	
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	77,866.	1,569,085.	0.049625
2017	74,258.	1,585,126.	0.046847
2016	78,758.	1,507,217.	0.052254
2015	81,287.	1,594,881.	0.050967
2014	77,638.	1,666,875.	0.046577
2 Total of line 1, column (d) . . . . .			0.246270
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 . . . . .			0.049254
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5 . . . . .		1,545,286.	
5 Multiply line 4 by line 3. . . . .			76,112.
6 Enter 1% of net investment income (1% of Part I, line 27b). . . . .			580.
7 Add lines 5 and 6. . . . .			76,692.
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			78,132.

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 calculations. Line 1: 580. Line 2: NONE. Line 3: 580. Line 4: NONE. Line 5: 580. Line 6a: 324. Line 7: 324. Line 9: 256. Line 11: NONE Refunded.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Row 1a: No. Row 1b: No. Row 1c: No. Row 2: No. Row 3: No. Row 4a: No. Row 4b: No. Row 5: No. Row 6: Yes. Row 7: Yes. Row 8a: MD. Row 8b: Yes. Row 9: No. Row 10: No.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-16. Row 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)?' Yes: , No: X. Row 12: 'Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges?' Yes: , No: X. Row 13: 'Did the foundation comply with the public inspection requirements for its annual returns and exemption application?' Yes: X, No: . Website address: N/A. Row 14: 'The books are in care of' M AND T BANK, Telephone no: (716) 842-2333, Located at: 285 DELAWARE AVENUE, 3RD FLOOR, BUFFALO, NY, ZIP+4: 14202. Row 15: 'Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here' 15. Row 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?' Yes: , No: X.

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.

Table with 3 columns: Question, Yes, No. Rows 1a-4b. Row 1a: 'During the year, did the foundation (either directly or indirectly):' (1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes: , No: X. (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes: , No: X. (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes: , No: X. (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes: X, No: . (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes: , No: X. (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). Yes: , No: X. Row 1b: 'If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions' 1b. Organizations relying on a current notice regarding disaster assistance, check here: . Row 1c: '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?' 1c. Row 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)):' Row 2a: '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?' Yes: , No: X. If "Yes," list the years: . Row 2b: 'Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)' 2b. Row 3a: 'Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?' Yes: , No: X. Row 3b: '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)' 3b. Row 4a: 'Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?' 4a. Row 4b: '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?' 4b.



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

<b>3 Five highest-paid independent contractors for professional services. See instructions. If none, enter "NONE."</b>		
(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 . . . . .	

**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	1,501,619.
b	Average of monthly cash balances . . . . .	1b	67,199.
c	Fair market value of all other assets (see instructions). . . . .	1c	NONE
d	<b>Total</b> (add lines 1a, b, and c) . . . . .	1d	1,568,818.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	1e	
2	Acquisition indebtedness applicable to line 1 assets . . . . .	2	NONE
3	Subtract line 2 from line 1d. . . . .	3	1,568,818.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	4	23,532.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,545,286.
6	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	6	77,264.

**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	77,264.
2a	Tax on investment income for 2019 from Part VI, line 5 . . . . .	2a	580.
b	Income tax for 2019. (This does not include the tax from Part VI.) . . . . .	2b	
c	Add lines 2a and 2b. . . . .	2c	580.
3	Distributable amount before adjustments. Subtract line 2c from line 1. . . . .	3	76,684.
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	NONE
5	Add lines 3 and 4 . . . . .	5	76,684.
6	Deduction from distributable amount (see instructions). . . . .	6	NONE
7	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	7	76,684.

**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	78,132.
b	Program-related investments - total from Part IX-B. . . . .	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes. . . . .	2	NONE
3 Amounts set aside for specific charitable projects that satisfy the:			
a	Suitability test (prior IRS approval required) . . . . .	3a	NONE
b	Cash distribution test (attach the required schedule) . . . . .	3b	NONE
4	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	78,132.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions. . . . .	5	580.
6	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	6	77,552.

**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 . . . . .				76,684.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only. . . . .			78,130.	
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: ▶ \$ <u>78,132.</u>				
a Applied to 2018, but not more than line 2a . . . . .			78,130.	
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.
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. . . . .				76,682.
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)

Table with columns: Tax year (a) 2019, (b) 2018, (c) 2017, (d) 2016, (e) Total. Rows include: 2a Adjusted net income, 2b 85% of line 2a, 2c Qualifying distributions from Part XII, 2d Amounts included in line 2c not used directly for active conduct of exempt activities, 2e Qualifying distributions made directly for active conduct of exempt activities, 3 Complete 3a, b, or c for the alternative test relied upon, 3a 'Assets' alternative test, 3b 'Endowment' alternative test, 3c 'Support' alternative test.

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).)

N/A

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.

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here [X] 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:

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
<b>a Paid during the year</b>				
CUMBERLAND YMCA ATTN: JEFFREY L COLLEN 601 KELLY ROAD CUMBERLAND MD 21502	NONE	PC	GENERAL OPERATING EXPENSES	19,533.
ST. PAUL'S LUTHERAN CHURCH 15 N SMALLWOOD ST CUMBERLAND MD 21502-2919	NONE	PC	GENERAL OPERATING EXPENSES	13,022.
CITY OF CUMBERLAND PARKS & REC DEPT ATTN: DIA PO BOX 1702 CUMBERLAND MD 21501-1702	NONE	PC	GENERAL OPERATING EXPENSES	19,533.
ALLEGANY HIGH SCHOOL ATTN: MICHAEL S CALHOUN 616 SEDGWICK AVE CUMBERLAND MD 21502	NONE	PC	GENERAL OPERATING EXPENSES	26,044.
<b>Total</b> .....				<b>78,132.</b>
<b>b Approved for future payment</b>				
<b>Total</b> .....				<b>3b</b>

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, Other investment income, Gain or loss from sales, and Subtotal.

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

Table with 2 columns: 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.

NOT APPLICABLE



FORM 990PF, PART I - TAXES

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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	48.	48.
FOREIGN TAXES ON QUALIFIED FOR	463.	463.
FOREIGN TAXES ON NONQUALIFIED	91.	91.
	-----	-----
TOTALS	602.	602.
	=====	=====

FORM 990PF, PART II - CORPORATE STOCK

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DESCRIPTION -----	ENDING BOOK VALUE -----
JOHNSON AND JOHNSON	2,62
CISCO SYSTEMS	2,42
JPMORGAN CHASE	4,01
METLIFE	1,95
UNION PACIFIC	1,16
MERCK & CO	2,56
COMCAST CORP	2,75
ORACLE CORP	2,71
DANAHER CORP COM	2,50
UNITED TECHNOLOGIES CORP	4,71
LOWES COMPANIES INCORPORATED	3,46
PEPSICO INC	4,86
AMERICAN TOWER CORP	2,22
DELTA AIR LINES INC	5,54
FEDEX CORP	9,60
BIOGEN IDEC INC	
ANALOG DEVICES INC	2,66
APPLE INC	3,41
MASTERCARD INC	4,63
SUNCOR ENERGY INC	4,26
BLACKROCK INC	4,37
ALPHABET INC CL A	90
ALPHABET INC CL C	1,63
VERSUM MATERIALS INC	
AT&T INC	7,22
COSTCO WHOLESALE CORP COM	3,62
PROCTER & GAMBLE CO	3,11
ALLSTATE CORP	2,58
ANTHEM INC	3,34

FORM 990PF, PART II - CORPORATE STOCK  
 =====

DESCRIPTION -----	ENDING BOOK VALUE -----
FACEBOOK INC-A	5,70
AMERICAN ELECTRIC POWER CO INC	5,28
CHEVRON CORP	6,79
PFIZER INC	4,01
MICROSOFT CORP	9,50
FMC CORP COMMON NEW	2,61
LYONDELLBASELL IND	2,90
BORG WARNER INC COM	
GENERAL MOTORS CO	5,47
TARGET CORP COM	2,78
EXXON MOBIL CORP	
BERKSHIRE HATHAWAY INC	7,16
DISCOVER FINANCIAL SERVICES	
FIRSTENERGY	3,14
WALT DISNEY	3,47
AMAZON	6,13
BOOKING HOLDINGS	80
MCDONALDS	3,37
SHERWIN WILLIAMS	2,96
ALTRIA	
EOG RESOURCES	3,28
VALERO ENERGY	2,82
BANK AMER	2,80
PNC FIN SERV	
CVS HEALTH	6,81
GILEAD SCIENCES	3,36
BOEING	6,39
LOCKHEED MARTIN	3,39
ACCENTURE	3,60

FORM 990PF, PART II - CORPORATE STOCK

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DESCRIPTION -----	ENDING BOOK VALUE -----
MEDTRONIC	3,32
WILLIS TOWERS WATSON	3,57
BIOGEN	3,69
BROADCOM	3,42
ISHARES CORE MSCI EAFE	158,87
	-----
TOTALS	372,46
	=====

FORM 990PF, PART II - OTHER INVESTMENTS

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DESCRIPTION -----	COST/ FMV C OR F -----	ENDING BOOK VALUE -----
WILMINGTON INTERMEDIATE-TERM B	C	
ISHARES CORE MSCI EMERGING MKT	C	
ISHARES RUSSELL 1000 GROWTH ET	C	
WCM FOCUSED INTL GR FD	C	21,81
AMERICAN BEACON SIM HIGH YIELD	C	32,69
AQR STYLE PREMIA ALT LV FD CL	C	
MERIDIAN SMALL CAP GROWTH FD C	C	40,94
WILMINGTON GLOBAL ALPHA EQUITI	C	73,51
WILMINGTON REAL ASSET FD	C	61,91
ISHARES CORE MSCI EAFEETF	C	
WILMINGTON INTERNATIONAL FD IN	C	95,41
ISHARES S&P SMALL CAP 600 GROW	C	31,70
NUVEEN	C	25,46
ISHARES EDGE MSCI USA QLTY FAC	C	
ISHARES EDGE MSCI MIN VOL USA	C	
HARBOR LC VALUE	C	88,19
T ROWE PRICE LC GROWTH	C	19,50
METWEST TOTAL RETURN	C	107,73
WILMINGTON BROAD MKT	C	331,95
BAILLIE GIFFORD EMERG MKTS	C	27,45
BLACKROCK EVENT DRIVEN EQUITY	C	19,52
		-----
	TOTALS	977,84
		=====

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

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DESCRIPTION

AMOUNT

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ROUNDING

7.

2/2020 TRANSACTION POSTED IN 1/2020

1,166.

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TOTAL

1,173.

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FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES  
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DESCRIPTION  
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AMOUNT  
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RETURN OF CAPITAL ADJUSTMENT  
2/2019 TRANSACTION POSTED IN 1/2019

27.  
905.

TOTAL

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932.  
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