

Form **990-PF**
 Department of the Treasury
 Internal Revenue Service

Return of Private Foundation
or Section 4947(a)(1) Trust Treated as Private Foundation
 ▶ Do not enter social security numbers on this form as it may be made public.
 ▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

OMB No. 1545-0052
2020
Open to Public Inspection

For calendar year 2020, or tax year beginning 01-01-2020 , and ending 12-31-2020

Name of foundation ROBERTA M KNAPP TEST TR		A Employer identification number 83-6068329
Number and street (or P.O. box number if mail is not delivered to street address) C/O NBT BANK NA 52 S BROAD ST	Room/suite	B Telephone number (see instructions) (607) 337-6191
City or town, state or province, country, and ZIP or foreign postal code NORWICH, NY 13815		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here..... <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ... <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶\$ <u>1,545,016</u>	J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis.)</i>	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)</i>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	31,971	31,720		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	66,027			
	b Gross sales price for all assets on line 6a <u>1,212,743</u>				
	7 Capital gain net income (from Part IV, line 2)		66,027		
	8 Net short-term capital gain			0	
	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)	8,665				
12 Total. Add lines 1 through 11	106,663	97,747			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	15,355	13,820		1,536
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)				0
	b Accounting fees (attach schedule)	730	0	0	730
	c Other professional fees (attach schedule)				0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	586	586		0
	19 Depreciation (attach schedule) and depletion	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings		0	0	
	22 Printing and publications		0	0	
	23 Other expenses (attach schedule)	250			250
	24 Total operating and administrative expenses. Add lines 13 through 23	16,921	14,406	0	2,516
	25 Contributions, gifts, grants paid	58,500			58,500
26 Total expenses and disbursements. Add lines 24 and 25	75,421	14,406	0	61,016	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	31,242				
b Net investment income (if negative, enter -0-)		83,341			
c Adjusted net income (if negative, enter -0-)			0		

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

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	23,319	47,645	47,645
	3 Accounts receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____		0	0
	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 ▶ _____ 0			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U.S. and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)			
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	1,363,275	1,370,239	1,497,371
	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)	1,386,594	1,417,884	1,545,016	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)		0	
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	1,386,594	1,417,884	
	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)	1,386,594	1,417,884		
30 Total liabilities and net assets/fund balances (see instructions) .	1,386,594	1,417,884		

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	1,386,594
2 Enter amount from Part I, line 27a	2	31,242
3 Other increases not included in line 2 (itemize) ▶ _____	3	960
4 Add lines 1, 2, and 3	4	1,418,796
5 Decreases not included in line 2 (itemize) ▶ _____	5	912
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	1,417,884

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a See Additional Data Table			
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 See Additional Data Table			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a See Additional Data Table			
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	66,027
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

SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE

1 Reserved	(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved
2 Reserved				2
3 Reserved				3
4 Reserved				4
5 Reserved				5
6 Reserved				6
7 Reserved				7
8 Reserved				8

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. Includes fields for exempt foundations, tax under section 511, tax based on investment income, and credits/payments. Total tax due is 522.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, Yes, and No. Questions cover political activities, tax on political expenditures, and asset requirements.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-16 covering questions about controlled entities, distributions, public inspection, books in care, and nonexempt trusts.

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.

Main table with 3 columns: Question, Yes, No. Rows 1a-4b covering various Form 4720 items such as disqualifying acts, taxes on failure to distribute income, and business holdings.

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services. ▶		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.	Expenses
1	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities.	1a	1,365,169
b	Average of monthly cash balances.	1b	32,740
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	1,397,909
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	1,397,909
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	20,969
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,376,940
6	Minimum investment return. Enter 5% of line 5.	6	68,847

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	68,847
2a	Tax on investment income for 2020 from Part VI, line 5.	2a	1,158
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b	
c	Add lines 2a and 2b.	2c	1,158
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	67,689
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	67,689
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	67,689

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	61,016
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	0
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	61,016
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	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	61,016

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 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7				67,689
2 Undistributed income, if any, as of the end of 2020:				
a Enter amount for 2019 only.			0	
b Total for prior years: 20___, 20___, 20___		0		
3 Excess distributions carryover, if any, to 2020:				
a From 2015.	4,735			
b From 2016.	5,773			
c From 2017.	0			
d From 2018.	15,128			
e From 2019.	2,073			
f Total of lines 3a through e.	27,709			
4 Qualifying distributions for 2020 from Part XII, line 4: ▶ \$ <u>61,016</u>				
a Applied to 2019, 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 2020 distributable amount.				61,016
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2020. (If an amount appears in column (d), the same amount must be shown in column (a).)	6,673			6,673
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	21,036			
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 2019. Subtract line 4a from line 2a. Taxable amount—see instructions			0	
f Undistributed income for 2021. 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(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a	21,036			
10 Analysis of line 9:				
a Excess from 2016.	3,835			
b Excess from 2017.	0			
c Excess from 2018.	15,128			
d Excess from 2019.	2,073			
e Excess from 2020.				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2020, enter the date of the ruling. ▶

b Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

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) 2020	(b) 2019	(c) 2018	(d) 2017	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

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

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

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

Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:
 DEBORAH M BUCK AVP
 C/O NBT BANK NA 12 FREMONT ST
 GLOVERSVILLE, NY 12078
 (518) 775-5205

b The form in which applications should be submitted and information and materials they should include:
 SCHOLARSHIP APPLICATION FORM MAY BE OBTAINED FROM NBT BANK BY CONTACTING DEBORAH BUCK AT 518-775-5205

c Any submission deadlines:
 MAY 25 ANNUALLY

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:
 GRADUATES OF FULTON COUNTY NEW YORK HIGH SCHOOLS WITH PREFERENCE TO APPLICANTS WHO EXPRESS INTEREST IN A VETERINARY PRACTICE

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total ▶ 3a				58,500
b <i>Approved for future payment</i>				
Total ▶ 3b				

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1272.645 DFA WORLD EX US GOVT FIXED INCOME INSTL		2019-08-20	2020-02-20
6864.081 DODGE & COX INCOME FUND			2020-02-20
437.179 FIDELITY SMALL CAP INDEX FUND		2019-08-20	2020-02-20
8070.781 FIDELITY US BOND INDEX INSTL PREMIUM		2019-02-22	2020-02-20
1374.138 FIDELITY INFLATION PROTECTED BOND INSTL PREM		2019-02-22	2020-02-20
632.111 FIDELITY LARGE CAP GROWTH INDEX FUND		2019-08-20	2020-02-20
4795.602 LOOMIS SAYLES BOND FUND		2019-02-22	2020-02-20
28.332 PRIMECAP ODYSSEY GROWTH FUND		2019-06-05	2020-02-20
1808.738 PRIMECAP ODYSSEY GROWTH FUND		2018-05-29	2020-02-20
348.138 INVESCO OPPENHEIMER DEVELOPING MKTS Y		2018-07-19	2020-08-18

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
13,477		14,050	-573
98,225		81,847	16,378
9,360		8,420	940
98,060		91,765	6,295
14,154		13,247	907
12,023		10,000	2,023
66,515		64,069	2,446
1,194		1,065	129
76,256		73,995	2,261
15,795		14,716	1,079

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			-573
			16,378
			940
			6,295
			907
			2,023
			2,446
			129
			2,261
			1,079

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
3075.525 DFA GLOBAL REAL ESTATE SECURITIES PORTFOLIO			2020-08-18
903.188 DFA GLOBAL REAL ESTATE SECURITIES PORTFOLIO		2019-02-22	2020-08-18
1335.398 DODGE & COX GLOBAL BOND FUND		2020-02-20	2020-08-18
504.118 FIDELITY 500 INDEX FUND		2019-02-22	2020-08-18
3689.234 FIDELITY MID CAP INDEX FUND			2020-08-18
12700.544 FIDELITY LARGE CAP VALUE INDEX FUND			2020-08-18
880. FLEXSHARES MSTAR GLBL UPSTRM NAT RES IDX		2018-05-29	2020-08-18
235. ISHARES MSCI EAFE SMALL CAP ETF		2019-02-22	2020-08-18
1690. ISHARES MSCI EAFE GROWTH ETF			2020-08-18
300. ISHARES CORE EMERGING MARKETS ETF		2019-06-05	2020-08-18

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
31,063		37,725	-6,662
9,122		10,089	-967
15,758		15,090	668
59,370		49,061	10,309
85,590		84,550	1,040
149,485		158,335	-8,850
26,744		29,829	-3,085
13,769		13,409	360
152,525		136,540	15,985
16,002		14,757	1,245

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			-6,662
			-967
			668
			10,309
			1,040
			-8,850
			-3,085
			360
			15,985
			1,245

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
1164.449 JPMORGAN LARGE CAP GROWTH I		2020-02-20	2020-08-18
3120. SPDR PORTFOLIO DEVELOPED WLD EX-US ETF		2019-06-05	2020-08-18
1590. SPDR PORTFOLIO DEVELOPED WLD EX-US ETF			2020-08-18
19.463 INVESCO OPPENHEIMER DEVELOPING MKTS Y		2020-02-20	2020-08-20
475.234 BLACKROCK HIGH YIELD BOND PORTFOLIO INSTL		2019-02-22	2020-08-20
115.577 COLUMBIA DIVIDEND INCOME INST3		2020-08-18	2020-08-20
341.216 DODGE & COX INCOME FUND		2009-01-02	2020-08-20
24.736 FIDELITY 500 INDEX FUND		2019-08-20	2020-08-20
37.764 FIDELITY SMALL CAP INDEX FUND		2020-08-18	2020-08-20
410.388 FIDELITY US BOND INDEX INSTL PREMIUM		2019-02-22	2020-08-20

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
65,640		53,134	12,506
92,852		90,268	2,584
47,319		48,398	-1,079
870		873	-3
3,550		3,564	-14
2,775		2,787	-12
5,050		4,020	1,030
2,910		2,500	410
750		753	-3
5,175		4,666	509

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			12,506
			2,584
			-1,079
			-3
			-14
			-12
			1,030
			410
			-3
			509

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
97.248 FIDELITY INFLATION PROTECTED BOND INSTL PREM		2020-08-18	2020-08-20
5. FLEXSHARES MSTAR GLBL UPSTRM NAT RES IDX		2018-05-29	2020-08-20
10. ISHARES MSCI EAFE SMALL CAP ETF		2019-02-22	2020-08-20
30. ISHARES CORE MSCI EAFE ETF		2020-08-18	2020-08-20
5. ISHARES CORE EMERGING MARKETS ETF		2019-06-05	2020-08-20
37.184 JPMORGAN LARGE CAP GROWTH I		2020-02-20	2020-08-20
84.926 LAZARD GLOBAL LISTED INFRASTRUCTURE FUND		2020-02-20	2020-08-20
36.527 LEGG MASON CLEARBRIDGE INTERNATIONAL GROWTH I		2020-08-18	2020-08-20
258.296 LOOMIS SAYLES BOND FUND		2019-02-22	2020-08-20
16.47 PARNASSUS MID CAP FUND INSTL		2020-08-18	2020-08-20

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
1,060		1,064	-4
149		169	-20
581		571	10
1,828		1,847	-19
261		246	15
2,105		1,697	408
1,200		1,416	-216
2,135		2,143	-8
3,425		3,451	-26
585		590	-5

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			-4
			-20
			10
			-19
			15
			408
			-216
			-8
			-26
			-5

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
SUNY CANTON24 CORNELL DR CANTON, NY 13617	NONE	I	SCHOLARSHIP	22,500
SUNY COBLESKILL FBO JACOB BUNKERSTATE ROUTE 7 COBLESKILL, NY 12043	NONE	I	SCHOLARSHIP	12,000
SUNY ONEONTA108 RAVINE PKWY Oneonta, NY 13820	NONE	I	SCHOLARSHIP	12,000
Total ▶ 3a				58,500

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<i>a Paid during the year</i>				
DELHI COLLEGE454 DELHI DRIVE DELHI, NY 13753	NONE	I	SCHOLARSHIP	12,000
Total ▶ 3a				58,500

TY 2020 Accounting Fees Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	730			730

TY 2020 Investments - Other Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329**Investments Other Schedule 2**

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
DODGE & COX INCOME FD	AT COST	178,090	186,060
BLACKROCK STRATEGIC INCOME OPP			
PRIMECAP ODYSSEY GROWTH FUND			
OPPENHEIMER DEVELOPING MARKETS	AT COST	27,594	33,914
FLEXSHARES MSTAR GLBL UPSTRM N	AT COST	32,711	31,401
DFA GLOBAL REAL ESTATE SECURIT	AT COST	23,110	23,202
LAZARD GLOBAL LISTED INFRASTRU	AT COST	53,627	51,487
FIDELITY INFLATION PROTECTED B	AT COST	43,021	43,414
FIDELITY US BOND INDEX INSTL P	AT COST	183,070	185,627
LOOMIS SAYLES BOND FUND	AT COST	125,379	128,255
DFA WORLD EX US GOVT FIXED INC			
FIDELITY 500 INDEX FUND	AT COST	94,710	119,068
FIDELITY LARGE CAP GROWTH INDE			
FIDELITY LARGE CAP VALUE INDEX			
FIDELITY MID CAP INDEX FUND			
FIDELITY SMALL CAP INDEX FUND	AT COST	34,752	44,746
ISHARES MSCI EAFE GROWTH ETF			
ISHARES MSCI EAFE SMALL CAP ET	AT COST	21,112	25,290
SPDR PORTFOLIO DEVELOPED WLD E			
ISHARES CORE EMERGING MARKETS	AT COST	27,586	33,812
BLACKROCK HIGH YIELD BOND PORT	AT COST	129,195	134,225
COLUMBIA DIVIDEND INCOME INST3	AT COST	107,433	117,103
JPMORGAN LARGE CAP GROWTH I	AT COST	58,369	76,931
PARNASSUS MID CAP FUND INSTL	AT COST	36,150	41,258
LEGG MASON CLEARBRIDGE INTERNA	AT COST	97,052	112,416
ISHARES CORE MSCI EAFE ETF	AT COST	97,278	109,162

TY 2020 Other Decreases Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329

Description	Amount
MF TIMING SUBTRACTION	907
ROUNDING	5

TY 2020 Other Expenses Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
STATE FILING FEE	250	0		250

TY 2020 Other Income Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329**Other Income Schedule**

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
FEDERAL TAX REFUND	8,665	0	

TY 2020 Other Increases Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329**Other Increases Schedule**

Description	Amount
MF TIMING ADDITION	960

TY 2020 Taxes Schedule**Name:** ROBERTA M KNAPP TEST TR**EIN:** 83-6068329**Taxes Schedule**

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES ON QUALIFIED FOR	436	436		0
FOREIGN TAXES ON NONQUALIFIED	150	150		0