

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.

2023

Open to Public Inspection

For calendar year 2023 or tax year beginning and ending

Name of foundation: GLADYS F O'NEIL CHARITABLE TRUST
Employer identification number: 01-6138763
Telephone number: 603-224-1350
Address: 90 NORTH MAIN ST., CONCORD, NH 03301
G Check all that apply: Initial return, Final return, Address change
H Check type of organization: Section 4947(a)(1) nonexempt charitable trust
I Fair market value of all assets at end of year: \$ 2,915,117
J Accounting method: Cash

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-26), ending with Net investment income of 115,472.

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	429,461.	324,964.	324,964.
	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) STMT 8	317,260.	293,207.	284,455.
	b	Investments - corporate stock (attach schedule) STMT 9	982,562.	977,747.	1,450,008.
	c	Investments - corporate bonds (attach schedule) STMT 10	748,515.	875,283.	855,690.
	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)	2,477,798.	2,471,201.	2,915,117.	
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 and complete lines 24, 25, 29, and 30 <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 and complete lines 26 through 30 <input checked="" type="checkbox"/>				
	26	Capital stock, trust principal, or current funds	2,477,798.	2,471,201.	
	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)	2,477,798.	2,471,201.		
30	Total liabilities and net assets/fund balances (see instructions)	2,477,798.	2,471,201.		

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 2,477,798.
2	Enter amount from Part I, line 27a	2 6,280.
3	Other increases not included in line 2 (itemize) <u>2022 INCOME POSTED IN 2023</u>	3 1,394.
4	Add lines 1, 2, and 3	4 2,485,472.
5	Decreases not included in line 2 (itemize) <u>SEE STATEMENT 11</u>	5 14,271.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6 2,471,201.

Part IV Capital Gains and Losses for Tax on Investment Income

Table with columns (a) through (k) for publicly traded securities. Includes rows for gross sales price, depreciation, cost basis, gain/loss, FMV, and adjusted basis. Summary rows 2 and 3 for net capital gain/loss.

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

Table for excise tax calculations. Rows 1a-11 detailing tax amounts, credits, and payments. Includes sub-rows 6a-6d for credits.

Part VI-A Statements Regarding Activities

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?
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes?
1c Did the foundation file Form 1120-POL for this year?
2 Has the foundation engaged in any activities that have not previously been reported to the IRS?
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?
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?
4b 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?
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:
7 Did the foundation have at least \$5,000 in assets at any time during the year?
8a Enter the states to which the foundation reports or with which it is registered.
8b 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?
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 2023 or the tax year beginning in 2023?
10 Did any persons become substantial contributors during the tax year?
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)?
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges?
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?
14 The books are in care of BAR HARBOR WEALTH MANAGEMENT Telephone no. (603) 224-1350 Located at 90 NORTH MAIN STREET, CONCORD, NH ZIP+4 03301
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here [X] and enter the amount of tax-exempt interest received or accrued during the year. 15
16 At any time during calendar year 2023, 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]

Part VI-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?	1a(1)	X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	1a(2)	X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	1a(3)	X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	1a(4)	X
(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)?	1a(5)	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.)	1a(6)	X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b	X
c Organizations relying on a current notice regarding disaster assistance, check here. <input type="checkbox"/>		
d 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 2023?	1d	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 2023, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2023? If "Yes," list the years	2a	X
_____ , _____ , _____ , _____		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. _____ , _____ , _____ , _____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	3a	X
b If "Yes," did it have excess business holdings in 2023 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 2023.)	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	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 2023?	4b	X

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

5a During the year, did the foundation pay or incur any amount to:		Yes	No
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	5a(1)		X
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	5a(2)		X
(3) Provide a grant to an individual for travel, study, or other similar purposes?	5a(3)		X
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions.	5a(4)		X
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	5a(5)		X
b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions.	5b		
c Organizations relying on a current notice regarding disaster assistance, check here <input type="checkbox"/>			
d 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? If "Yes," attach the statement required by Regulations section 53.4945-5(d).	5d		
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	6a		X
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870.	6b		X
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	7a		X
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		
8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?	8		X

Part VII 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
BAR HARBOR WEALTH MANAGEMENT 90 NORTH MAIN STREET, CONCORD, NH 03301	TRUSTEE 1	21,635.	-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

Part VII 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 VIII-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 VIII-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 IX 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	2,397,711.
b	Average of monthly cash balances	1b	432,885.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	2,830,596.
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	2,830,596.
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	42,459.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3	5	2,788,137.
6	Minimum investment return. Enter 5% (0.05) of line 5	6	139,407.

Part X 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 IX, line 6	1	139,407.
2a	Tax on investment income for 2022 from Part V, line 5	2a	1,605.
b	Income tax for 2022. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b.	2c	1,605.
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	137,802.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	137,802.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XII, line 1	7	137,802.

Part XI 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	149,943.
b	Program-related investments - total from Part VIII-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	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part XII, line 4	4	149,943.

Part XII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2022	(c) 2022	(d) 2023
1 Distributable amount for 2023 from Part X, line 7				137,802.
2 Undistributed income, if any, as of the end of 2023:				
a Enter amount for 2022 only.			6,119.	
b Total for prior years: 20____,20____,20____		NONE		
3 Excess distributions carryover, if any, to 2023:				
a From 2018	NONE			
b From 2019	NONE			
c From 2020	NONE			
d From 2021	NONE			
e From 2022	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2023 from Part XI, line 4: \$ <u>149,943.</u>				
a Applied to 2022, but not more than line 2a . . .			6,119.	
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 2023 distributable amount				137,802.
e Remaining amount distributed out of corpus . . .	6,022.			
5 Excess distributions carryover applied to 2023 (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	6,022.			
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 2022. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2023. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2024.				NONE
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 2018 not applied on line 5 or line 7 (see instructions) . . .	NONE			
9 Excess distributions carryover to 2024. Subtract lines 7 and 8 from line 6a	6,022.			
10 Analysis of line 9:				
a Excess from 2019 . . .	NONE			
b Excess from 2020 . . .	NONE			
c Excess from 2021 . . .	NONE			
d Excess from 2022 . . .	NONE			
e Excess from 2023 . . .	6,022.			

Part XIII Private Operating Foundations (see instructions and Part VI-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 2023, enter the date of the ruling

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

	Tax year	Prior 3 years			(e) Total
	(a) 2023	(b) 2022	(c) 2021	(d) 2020	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part IX for each year listed					
b 85% (0.85) of line 2a					
c Qualifying distributions from Part XI, 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 IX, 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 XIV 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 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 XIV Supplementary Information *(continued)*

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
Bar Harbor Village Improvement Assoc 11/15/52 C/O RICHARD COUGH, PRESIDENT Bar Harbor ME 0	NONE	PC	GENERAL SUPPORT	32,600.
Mount Desert Island Hospital FINANCE DEPARTMENT Bar Harbor ME 04609	NONE	PC	GENERAL SUPPORT	40,750.
Jesup Memorial Library ATTN MATT DELANEY Bar Harbor ME 04609	NONE	PC	GENERAL SUPPORT	32,600.
Bar Harbor Historical Society ATTN TOM TESTA, TREASURER Bar Harbor ME 0460	NONE	PC	GENERAL SUPPORT	32,600.
Total				3a 138,550.
b Approved for future payment				
Total				3b

Part XV-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: 1 Program service revenue (a-g), 2 Membership dues and assessments, 3 Interest on savings and temporary cash investments, 4 Dividends and interest from securities, 5 Net rental income or (loss) from real estate (a-b), 6 Net rental income or (loss) from personal property, 7 Other investment income, 8 Gain or (loss) from sales of assets other than inventory, 9 Net income or (loss) from special events, 10 Gross profit or (loss) from sales of inventory, 11 Other revenue (a-e), 12 Subtotal, 13 Total.

Part XV-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 XV-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)

NOT APPLICABLE

Part XVI Information Regarding Transfers to and Transactions and Relationships With Noncharitable Exempt Organizations

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

	Yes	No
a Transfers from the reporting foundation to a noncharitable exempt organization of:		
(1) Cash		X
(2) Other assets		X
b Other transactions:		
(1) Sales of assets to a noncharitable exempt organization		X
(2) Purchases of assets from a noncharitable exempt organization		X
(3) Rental of facilities, equipment, or other assets		X
(4) Reimbursement arrangements		X
(5) Loans or loan guarantees		X
(6) Performance of services or membership or fundraising solicitations		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

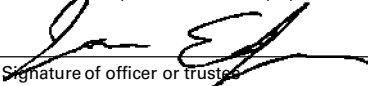
(a) Line no.	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

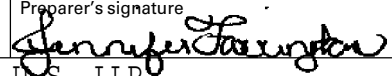
2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (other than section 501(c)(3)) or in section 527? Yes No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Sign Here		05/09/2024	PRESIDENT	May the IRS discuss this return with the preparer shown below? See instructions. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	Signature of officer or trustee	Date	Title	
JASON EDGAR				

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	JENNIFER FARRINGTON		05/09/2024		P00082997
	Firm's name	ERNST & YOUNG U.S. LLP	Firm's EIN	34-6565596	
Firm's address			Phone no.		
99 WOOD AVE SOUTH			615-252-2178		
ISELIN, NJ 08830					

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
OTHER REVENUE	1,542.	1,542.
ALLIED WORLD ASSURANCE 4.35% 29 OCT 2025	1,697.	1,697.
BAKER HUGHES CO	975.	975.
BANK OF AMERICA CORP .85% 23 DEC 2025	340.	340.
BARRICK GOLD CORP	1,825.	1,825.
BARRICK GOLD CORP 5.25% 01 APR 2042	893.	893.
BAXTER INTERNATIONAL INC 6.25% 01 DEC 2	1,394.	1,394.
TRUIST BANK 3.625% 16 SEP 2025	547.	547.
BAR HARBOR BANK & TRUST INST MONEY MARK	7,674.	7,674.
BOOZ ALLEN HAMILTON HOLDINGS	1,880.	1,880.
BROOKFIELD CORP 4% 15 JAN 2025	1,600.	1,600.
BROOKFIELD CORP	82.	82.
BROWN & BROWN INC	808.	808.
CANADIAN NATL RESOURCES 2.05% 15 JUL 202	820.	820.
CITY NATL BK - BEV HILLS 5% 31 MAR 2028	1,253.	1,253.
DUPONT DE NEMOURS INC 5.319% 15 NOV 2038	635.	635.
EMERSON ELECTRIC CO .875% 15 OCT 2026	394.	394.
EQUITY COMMONWEALTH 6.5%	3,088.	3,088.
EXPEDIA GROUP INC 5% 15 FEB 2026	2,000.	2,000.
FEDERAL HOME LOAN BANK 1% 26 AUG 2026	375.	375.
FLORIDA POWER & LIGHT CO 4.8% 15 MAY 20	923.	923.
GRUPO AEROPORTUARIO SUR-ADR	2,257.	2,257.
HUNTINGTON INGALLS INDUSTRIE	877.	877.
JEFFERIES FIN GROUP INC 3% 23 DEC 2034	900.	900.
JOHNSON & JOHNSON	3,126.	3,126.
MORGAN STANLEY FIN LLC 1.75% 30 DEC 2030	219.	219.
NVR INC 3% 15 MAY 2030	1,200.	1,200.
NATIONAL FUEL GAS CO 3.95% 15 SEP 2027	1,580.	1,580.
NOV INC 3.6% 01 DEC 2029	1,530.	1,530.
NELNET INC-CL A	1,060.	1,060.
NINTENDO CO LTD-UNSPONS ADR	720.	720.
NOVO-NORDISK A S SPONS ADR	2,057.	2,057.

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

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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
ORACLE CORP 2.95% 01 APR 2030	1,475.	1,475.
PACCAR INC	3,861.	3,861.
PARKER HANNIFIN CORP	1,074.	1,074.
PUBLIC STORAGE 3.875%	969.	969.
GOVERNMENT II MONEY MARKET FUND 033	13,205.	13,205.
SANDSTORM GOLD LTD	652.	652.
SIMPLIFY MBS ETF	369.	369.
TJX COS INC	1,293.	1,293.
TEXAS PACIFIC LAND CORP	975.	975.
TIFFANY & CO 4.9% 01 OCT 2044	685.	685.
TRACTOR SUPPLY CO 5.25% 15 MAY 2033	770.	770.
US BANCORP 6.19017%	598.	598.
US TREASURY N/B 1.375% 31 JAN 2025	1,031.	1,031.
US TREASURY N/B 1.25% 31 DEC 2026	1,563.	1,563.
US TREASURY N/B 1.125% 01/15/2025	712.	712.
WEC ENERGY GROUP INC .55% 15 SEP 2023	1,212.	1,212.
WELLS FARGO & COMPANY 2% 17 JUN 2028	700.	700.
MEDTRONIC PLC	932.	932.
NOBLE CORP PLC	700.	700.
PERRIGO CO PLC	1,638.	1,638.
TOTAL	----- 80,685. =====	----- 80,685. =====

FORM 990PF, PART I - OTHER INCOME
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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----
OTHER REVENUE	41,382.
TOTALS	----- 41,382. =====

FORM 990PF, PART I - ACCOUNTING FEES
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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
TAX PREPARATION FEE (NON-ALLOC	575.			575.
TOTALS	575.	NONE	NONE	575.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
INVESTMNT MNGMNT FEES (NON-DED	5.	5.
TOTALS	5.	5.

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	1,531.	1,531.
FEDERAL TAX PAYMENT - PRIOR YE	249.	
FEDERAL ESTIMATES - PRINCIPAL	252.	
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TOTALS	2,032.	1,531.
	=====	=====

FORM 990PF, PART I - OTHER EXPENSES
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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----
OTHER EXPENSE (NON-DEDUCTIBLE)	131.
TOTALS	----- 131. =====

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

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DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ---
FEDERAL HOME LOAN BANKS STEP C	48,046.	46,252.
UNITED STATES TREASURY NOTE/BO		
UNITED STATES TREASURY NOTE/BO	120,511.	115,381.
UNITED STATES TREASURY NOTE/BO	74,588.	72,361.
UNITED STATES TREASURY NOTE/BO	50,062.	50,461.
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TOTALS	293,207.	284,455.
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FORM 990PF, PART II - CORPORATE STOCK

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DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ---
BAKER HUGHES CO	28,102.	42,725.
BOOZ ALLEN HAMILTON HOLDING CO	82,358.	127,910.
BROWN & BROWN INC	66,214.	120,887.
CVS HEALTH CORP		
JOHNSON & JOHNSON	65,691.	104,232.
NELNET INC	71,754.	88,220.
PACCAR INC	22,398.	39,060.
PARKER HANNIFIN CORP	25,030.	80,623.
PERRIGO CO PLC		
TEXAS PACIFIC LAND CORP	45,407.	117,934.
TJX COS INC/THE	71,560.	93,810.
BARRICK GOLD CORP	77,055.	72,360.
BROOKFIELD CORP		
GRUPO AEROPORTUARIO DEL SUREST		
NOVO NORDISK A/S	47,753.	162,934.
SANDSTORM GOLD LTD	47,680.	55,330.
DENTSPLY SIRONA INC	37,813.	40,929.
FIRST AMERICAN FINANCIAL CORP	22,089.	22,554.
HUNTINGTON INGALLS INDUSTRIES	81,500.	93,470.
MEDTRONIC PLC	74,669.	70,023.
NINTENDO CO LTD	58,054.	68,847.
NOBLE CORP PLC	52,620.	48,160.
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TOTALS	977,747.	1,450,008.
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FORM 990PF, PART II - CORPORATE BONDS

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DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ---
ALLIED WORLD ASSURANCE CO HOLD	40,076.	38,946.
BANK OF AMERICA CORP STEP CPN	37,766.	36,280.
BROOKFIELD CORP 4% 15 JAN 2025	39,461.	39,371.
CANADIAN NATURAL RESOURCES LTD	38,173.	38,119.
EMERSON ELECTRIC CO .875% 15 O	44,709.	40,839.
EQUITY COMMONWEALTH 6.5%	50,368.	50,260.
EXPEDIA GROUP INC 5% 15 FEB 20	39,888.	39,956.
JEFFERIES FINANCIAL GROUP INC	29,685.	24,884.
MORGAN STANLEY FINANCE LLC STE	22,698.	20,137.
NATIONAL FUEL GAS CO 3.95% 15	39,600.	38,099.
NOV INC 3.6% 01 DEC 2029	45,563.	41,652.
NVR INC 3% 15 MAY 2030	35,942.	35,697.
ORACLE CORP 2.95% 01 APR 2030	48,088.	45,165.
PUBLIC STORAGE 3.875%		
QUADRATIC INTEREST RATE VOLATI		
TRUIST BANK 3.625% 16 SEP 2025		
US BANCORP FLOATING 5.86029%		
WEC ENERGY GROUP INC .55% 15 S		
WELLS FARGO & CO 2% 17 JUN 202	34,829.	30,047.
BARRICK GOLD CORP 5.25% 01 APR	40,702.	40,123.
BAXTER INTERNATIONAL INC 6.25%	30,235.	31,610.
CITY NATIONAL BANK/LOS ANGELES	50,000.	51,913.
DUPONT DE NEMOURS INC 5.139% 1	24,405.	25,734.
FLORIDA POWER & LIGHT CO 4.8%	39,718.	40,526.
SIMPLIFY MBS ETF	75,613.	77,535.
TIFFANY & CO 4.9% 01 OCT 2044	37,757.	38,022.
TRACTOR SUPPLY CO 5.25% 15 MAY	30,007.	30,775.
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TOTALS	875,283.	855,690.
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FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

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DESCRIPTION -----	AMOUNT -----
ACCRUED INTEREST TO 2024	41.
2024 INCOME POSTED IN 2023	1,600.
BALANCE ADJUSTMENT	21.
ESTIMATE ADJUSTMENT	12,609.

TOTAL	14,271.
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