

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: PETER A. WILLETT IRREVOCABLE TRUST
Employer identification number: 20-6054578
Telephone number: 207-541-2746
City or town, state or province, country, and ZIP or foreign postal code: BANGOR, ME 04402-9934

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 (Total 36,069) and Operating and Administrative Expenses (Total 68,314).

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	20,450.	1,722.	1,722.
	2	Savings and temporary cash investments			
	3	Accounts receivable _____ Less: allowance for doubtful accounts _____			
	4	Pledges receivable _____ Less: allowance for doubtful accounts _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) _____ Less: allowance for doubtful accounts _____ NONE			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U.S. and state government obligations (attach schedule) STMT 5	86,486.	125,085.	121,770.
	b	Investments - corporate stock (attach schedule) STMT 6	77,768.	56,825.	172,257.
	c	Investments - corporate bonds (attach schedule) STMT 7	85,650.	51,101.	51,435.
	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 <u>SPDR GOLD MINISHARES TRUST</u>)		3,370.	3,436.	
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	270,354.	238,103.	350,620.	
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	270,354.	238,103.	
	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)	270,354.	238,103.		
30	Total liabilities and net assets/fund balances (see instructions)	270,354.	238,103.		

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	270,354.
2	Enter amount from Part I, line 27a	2	-32,245.
3	Other increases not included in line 2 (itemize) <u>2022 TRANSACTION POSTED IN 2023</u>	3	84.
4	Add lines 1, 2, and 3	4	238,193.
5	Decreases not included in line 2 (itemize) <u>SEE STATEMENT 8</u>	5	90.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	238,103.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a PUBLICLY TRADED SECURITIES				
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))	
a 115,251.		89,236.	26,015.	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.				
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
a			26,015.	
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	26,015.
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 Excise Tax Based on Investment Income (Section 4940(a), 4940(b), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary - see instructions)	}	1	451.
b All other domestic foundations enter 1.39% (0.0139) of line 27b. Exempt foreign organizations, enter 4% (0.04) of Part I, line 12, col. (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		2	NONE
3 Add lines 1 and 2		3	451.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	451.
6 Credits/Payments:			
a 2023 estimated tax payments and 2022 overpayment credited to 2023	6a	54.	
b Exempt foreign organizations - tax withheld at source	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	54.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached		8	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	397.
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid		10	
11 Enter the amount of line 10 to be: Credited to 2024 estimated tax NONE Refunded		11	

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. See instructions. ME ... 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? Website address N/A ... 14 The books are in care of Bangor Savings Bank Telephone no. (207) 541-2746 Located at 24 HAMLIN WAY, BANGOR, ME ZIP+4 04101 ... 15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here ... 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? ...

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.

Table with 3 columns: Question, Yes, No. Rows include 1a(1) through 4b with 'X' marks in the Yes or No columns.

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
Bangor Saving Bank P.O. BOX 656, BANGOR, ME 04402-9934	TRUSTEE 4	2,699.	-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	359,902.
b	Average of monthly cash balances	1b	25,393.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	385,295.
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	385,295.
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	5,779.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3	5	379,516.
6	Minimum investment return. Enter 5% (0.05) of line 5	6	18,976.

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	18,976.
2a	Tax on investment income for 2022 from Part V, line 5	2a	451.
b	Income tax for 2022. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b.	2c	451.
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	18,525.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	18,525.
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	18,525.

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	60,735.
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	60,735.

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				18,525.
2 Undistributed income, if any, as of the end of 2023:				
a Enter amount for 2022 only.			19,389.	
b Total for prior years: 20 <u>21</u> , 20 <u> </u> , 20 <u> </u>		12,712.		
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>60,735.</u>				
a Applied to 2022, but not more than line 2a . . .			19,389.	
b Applied to undistributed income of prior years (Election required - see instructions)		12,712.		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2023 distributable amount				18,525.
e Remaining amount distributed out of corpus . . .	10,109.			
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	10,109.			
b Prior years' undistributed income. Subtract line 4b from line 2b				
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				
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	10,109.			
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 . . .	10,109.			

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)
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).)
NONE
b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.
NONE
2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:
Check here [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 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 <i>Paid during the year</i>				
ST PAUL THE APOSTLE PARISH ATTN: FINANCE DEPA 207 YORK ST BANGOR ME 04401	N/A	PC	SCHOLARSHIP	58,620.
Total			3a	58,620.
b <i>Approved for future payment</i>				
Total			3b	

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

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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
INVESCO TAXABLE MUNICIPAL BOND ETF	355.	355.
ISHARES CORE S&P 500 ETF	1,777.	1,777.
ISHARES MSCI EAFE ETF	881.	881.
ISHARES CORE S&P MID-CAP ETF	386.	386.
ISHARES CORE S&P SMALL-CAP ETF	294.	294.
ISHARES MBS ETF	263.	263.
ISHARES 5-10Y INV GRADE CORP ETF	387.	387.
ISHARES 1-5Y INV GRADE CORP ETF	1,237.	1,237.
FEDERATED HERMES GOVT OBL	1,306.	1,306.
FEDERATED HERMES GOVT OBL	2.	2.
SCHWAB SHORT TERM US TREASURY	964.	964.
VANGUARD FTSE EMERGING MARKETS ETF	288.	288.
VANGUARD INTM-TERM GOVT BOND FUND	1,881.	1,881.
VANGUARD REAL ESTATE ETF	33.	25.
	-----	-----
TOTAL	10,054.	10,046.
	=====	=====

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	1,530.	765.		765.
TOTALS	1,530.	765.	NONE	765.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
TRUSTEE FEES - INCOME (NON-DED	549.	549.
TRUSTEE FEES-PRIN (NON-DEDUCTI	904.	904.
	-----	-----
TOTALS	1,453.	1,453.
	=====	=====

FORM 990PF, PART I - TAXES
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DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
OTHER TAXES (NOT SUBJECT TO \$1	3,814.	
FEDERAL TAX PAYMENT - PRIOR YE	120.	
FOREIGN TAXES ON QUALIFIED FOR	59.	59.
FOREIGN TAXES ON NONQUALIFIED	19.	19.
	-----	-----
TOTALS	4,012.	78.
	=====	=====

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

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ---
INVESCO TAXABLE MUNICIPAL BOND	13,482.	11,760.
SCHWAB SHORT-TERM U.S. TREASUR	34,807.	34,555.
VANGUARD INTERMEDIATE-TERM TRE	76,796.	75,455.
TOTALS	----- 125,085. =====	----- 121,770. =====

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

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ---
VANGUARD REAL ESTATE ETF		
ISHARES CORE S&P SMALL-CAP ETF	8,191.	23,599.
ISHARES CORE S&P 500 ETF	23,665.	97,914.
ISHARES CORE S&P MID-CAP ETF	5,530.	22,172.
VANGUARD FTSE EMERGING MARKETS	5,168.	5,138.
ISHARES MSCI EAFE ETF	14,271.	23,434.
	-----	-----
TOTALS	56,825.	172,257.
	=====	=====

FORM 990PF, PART II - CORPORATE BONDS
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DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ---
ISHARES 1-5 YEAR INVESTMENT GR	33,166.	32,713.
ISHARES 5-10 YEAR INVESTMENT G	17,935.	18,722.
ISHARES MBS ETF	17,935.	18,722.
TOTALS	----- 51,101. =====	----- 51,435. =====

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

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DESCRIPTION

AMOUNT

ROUNDING
2023 TRANSACTION POSTED IN 2024

53.
37.

TOTAL

90.

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AVERAGE MONTHLY FMV - 990PF, PART IX, LINES 1a-1c

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MONTH	LINE 1a-FMV SECURITIES	LINE 1b-FMV CASH BALANCES	LINE 1c-FMV OTHER ASSETS
-----	-----	-----	-----
JANUARY	395,471.	11,139.	
FEBRUARY	360,393.	26,402.	
MARCH	353,276.	32,289.	
APRIL	357,476.	32,580.	
MAY	356,746.	31,035.	
JUNE	360,088.	29,541.	
JULY	369,213.	29,548.	
AUGUST	369,867.	29,565.	
SEPTEMBER	360,076.	29,661.	
OCTOBER	351,015.	28,901.	
NOVEMBER	342,534.	18,684.	
DECEMBER	342,668.	5,366.	
	-----	-----	-----
TOTAL	4,318,823.	304,711.	
	=====	=====	=====
AVERAGE FMV	359,902.	25,393.	
	=====	=====	=====