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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. 1903

▶ Go to www.irs.gov/Form990PF for instructions and the latest information

OMB No 1545 0052 **2018** Open to Public Inspection

For calendar year 2018 or tax year beginning 04/01 , 2018, and ending 03/31, 2019

Name of foundation: SNAYBERGER MEMORIAL FDN (PF) HARR

A Employer identification number: 23-2056361

Number and street (or P O box number if mail is not delivered to street address): 285 DELAWARE AVENUE, 3RD FLOOR Room/suite

B Telephone number (see instructions): 716-842-5081

City or town, state or province, country, and ZIP or foreign postal code: BUFFALO, NY 14202

C If exemption application is pending, check here ▶ ☐ 6

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1 Foreign organizations, check here ▶ ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation 04

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ $ 4,107,083.

J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) (Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B) check here ▶ ☐

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

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check ▶ ☐ if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	85,949.	86,266.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	49,543.			
b	Gross sales price for all assets on line 6a 788,783.				
7	Capital gain net income (from Part IV, line 2)		49,543.		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	Total Add lines 1 through 11	135,492.	135,809.		
13	Compensation of officers, directors, trustees, etc	38,674.	38,674.		
14	Other employee salaries and wages		NONE	NONE	
15	Pension plans, employee benefits		NONE	NONE	
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule) STMT 2	1,500.	1,500.	NONE	NONE
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT 3	14,875.	1,470.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings		NONE	NONE	
22	Printing and publications		NONE	NONE	
23	Other expenses (attach schedule) STMT 4	1,391.	1,391.		
24	Total operating and administrative expenses Add lines 13 through 23	56,440.	43,035.	NONE	NONE
25	Contributions, gifts, grants paid	211,580.			211,580.
26	Total expenses and disbursements Add lines 24 and 25	268,020.	43,035.	NONE	211,580.
27	Subtract line 26 from line 12.				
a	Excess of revenue over expenses and disbursements	-132,528.			
b	Net investment income (if negative, enter -0-)		92,774.		
c	Adjusted net income (if negative, enter -0-)				

(Lines 1–12: Revenue; lines 13–26: Operating and Administrative Expenses)

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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	84,936.	92,463.	92,463.
	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)			
	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) STMT 5	3,801,938.	3,679,930.	4,014,620.
	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)	3,886,874.	3,772,393.	4,107,083.
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 SFAS 117, check here ▶ ☐ and complete lines 24 through 26, and lines 30 and 31			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ X and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	3,886,874.	3,772,393.	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	3,886,874.	3,772,393.	
	31 Total liabilities and net assets/fund balances (see instructions)	3,886,874.	3,772,393.	

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 30 (must agree with end-of-year figure reported on prior year's return)	1	3,886,874.
2	Enter amount from Part I, line 27a	2	-132,528.
3	Other increases not included in line 2 (itemize) ▶ 2018 SALES SETTLED AFTER YEAR-END	3	18,121.
4	Add lines 1, 2, and 3	4	3,772,467.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 9	5	74.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,772,393.

Part VII-A Statements Regarding Activities (continued)

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule See instructions	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ SEE STATEMENT 10 Telephone no ▶

Located at ▶ ZIP+4 ▶

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 2018, 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?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114 If "Yes," enter the name of the foreign country ▶			

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

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

			Yes	No
1a	During the year, did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☒ Yes ☐ 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			
	(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			
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
	Organizations relying on a current notice regarding disaster assistance, check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?	1c		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 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? ☐ Yes ☒ No			
	If "Yes," list the years ▶ ______ , ______ , ______ , ______			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	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? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2018 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 Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2018)	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 2018?	4b		X

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

		Yes	No
5a	During the year, did the foundation pay or incur any amount to		
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No		
	(4) Provide a grant to an organization other than a charitable, etc, organization described in section 4945(d)(4)(A)? See instructions ☐ Yes ☒ No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No		
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**	
	Organizations relying on a current notice regarding disaster assistance, check here ▶ ☐		
c	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? ☐ Yes ☐ No If "Yes," attach the statement required by Regulations section 53 4945-5(d).		
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b**		X
	If "Yes" to 6b, file Form 8870		
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No		
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? ☐ Yes ☒ No		

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

1 List all officers, directors, trustees, and foundation managers and their compensation. See instructions.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
M&T Bank 285 Delaware Avenue, 3rd Floor, BUFFALO, NY 14202	TRUSTEE 5	38,674.	-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 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 2018, 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			
	(a) 2018	(b) 2017	(c) 2016	(d) 2015	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
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).)

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

SEE STATEMENT 12

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information *(continued)*

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

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*				
SCHOLARSHIP PAYMENTS -SEE ATTACHED LIST C/O M 285 DELAWARE AVENUE, 3RD FLOOR BUFFALO NY 14	NONE	PC	EDUCATIONAL SCHOLARSHIPS	184,150.
ORGANIZATIONAL GRANTS -SEE ATTACHED LIST C/O 285 DELAWARE AVENUE, 3RD FLOOR BUFFALO NY 14	NONE	PC	CHARITABLE DONATION	27,430.
Total . . . . . . ▶ 3a				211,580.
b *Approved for future payment*				
Total . . . . . . ▶ 3b				

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
DIVIDENDS AND INTEREST FROM SECURITIES	85,949.	86,266.
TOTAL	85,949.	86,266.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE (NON-ALLOC	1,500.	1,500.		
TOTALS	1,500.	1,500.	NONE	NONE

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	115.	115.
FEDERAL TAXES PRIOR YEAR BALAN	5,815.	
FEDERAL ESTIMATES - PRINCIPAL	7,590.	
FOREIGN TAXES ON QUALIFIED FOR	1,106.	1,106.
FOREIGN TAXES ON NONQUALIFIED	249.	249.
TOTALS	14,875.	1,470.

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER NON-ALLOCABLE EXPENSE -	1,391.	1,391.
TOTALS	1,391.	1,391.

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
DANAHER CORP	C	10,409.	20,595.
UNION PACIFIC CORP	C	7,635.	11,871.
APPLE INC	C	32,139.	46,918.
DELTA AIR LINES INC	C	9,269.	10,743.
PEPSICO INC	C	17,786.	22,182.
AMERICAN TOWER CORP	C	15,987.	32,318.
COMCAST CORP CL A	C	15,118.	20,430.
PHILIP MORRIS INTL INC	C		
FEDEX CORP	C	14,837.	15,057.
WILMINGTON INTERMED TERM BD FD	C	1,329,785.	1,309,755.
BIOGEN INC	C	11,224.	9,928.
LOWES COS INC	C	14,381.	23,208.
UNITED TECHNOLOGIES CORP	C	16,541.	18,431.
JPMORGAN CHASE & CO	C	21,432.	34,924.
METLIFE INC	C	8,298.	8,344.
JOHNSON & JOHNSON	C	10,432.	14,119.
MERCK & CO INC	C	11,170.	15,636.
ANALOG DEVICES INC	C	8,257.	14,843.
CISCO SYSTEMS INC	C	9,424.	17,169.
MASTERCARD INC CL A	C	16,161.	42,381.
ORACLE CORP	C	10,405.	12,407.
HALLIBURTON HLDG CO	C		
SUNCOR ENERGY INC	C	11,528.	13,231.
BLACKROCK INC	C	11,153.	14,103.
STRYKER CORP COM	C		
ALPHABET INC CL A	C	9,016.	17,653.
ALPHABET INC CL C	C	14,954.	30,506.
VICTORY INTEGRITY SM-CAP VAL	C		
WCM FOCUSED INTERNATIONAL GROW	C	94,771.	115,103.

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
EASTMAN CHEMICAL CO	C		
FMC CORP COMMON NEW	C	6,880.	9,756.
LYONDELLBASELL INCUSTRIES NV	C	7,759.	6,979.
VERSUM MATERIALS INC	C		
CUMMINS INC COM	C		
AT&T INC	C	11,066.	8,938.
BORG WARNER INC	C		
TARGET CORP COM	C	7,490.	9,711.
COSTCO WHOLESALE CORP	C	9,829.	15,255.
PROCTER & GAMBLE CO	C	8,223.	9,989.
CHEVRON CORP	C	11,644.	12,441.
ALLSTATE CORP	C	7,327.	8,947.
ANTHEM INC	C	9,949.	18,367.
PFIZER INC	C	11,694.	15,629.
FACEBOOK INC-A	C	17,180.	18,336.
MICROSOFT CORP	C	26,448.	40,925.
AMERICAN ELECTRIC POWER CO INC	C	15,683.	20,686.
AQR STYLE PREMIA ALT LV FD	C	86,565.	81,213.
WILMINGTON GLOBAL ALPHA EQUITI	C	190,260.	216,464.
ISHARES CORE MSCI EMERGING MKT	C	72,505.	79,013.
ISHARES RUSSELL 2000 ETF	C		
AMERICAN BEACON SIM HIGH YIELD	C	42,722.	41,266.
FORTUNE HOME BRANDS HOME & SEC	C		
CARNIVAL CORP	C		
WALT DISNEY	C	9,543.	9,771.
GENERAL MOTORS	C	14,338.	12,614.
EXXON MOBIL	C	8,417.	8,403.
BERKSHIRE HATHAWAY	C	18,701.	21,495.
CITIGROUP	C		

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
DISCOVER	C		
U S BANCORP DEL COM NEW	C		
CELGENE CORP	C		
BOOKING HOLDINGS	C	8,029.	12,214.
FIRSTENERGY	C	8,459.	11,776.
MERIDIAN SMALL-CAP GROWTH	C	104,039.	110,076.
WILMINGTON REAL ASSET	C	163,794.	177,928.
ISHARES CORE MSCI EAFEETF	C	158,813.	150,406.
WILMINGTON INTL	C	277,958.	332,302.
ISHARES RUSSELL 1000 GROWTH	C	98,706.	104,741.
ISHARES RUSSELL 1000 VALUE	C		
ISHARES S&P SMALL-CAP 600 GROW	C	105,228.	108,861.
AMAZON	C	16,769.	19,588.
MCDONALDS	C	8,992.	9,115.
SHERWIN WILLIAMS	C	8,151.	9,476.
ALTRIA	C	12,836.	15,506.
EOG	C	8,611.	7,995.
VALERO ENERGY	C	8,254.	9,925.
BANK AMER	C	8,265.	9,822.
PNC FIN	C	8,269.	9,077.
CVS	C	18,375.	14,831.
GILEAD	C	8,656.	8,191.
BOEING	C	16,726.	17,927.
LOCKHEED MARTIN	C	9,268.	9,005.
ISHARES EDGE MSCI USA QLTY FAC	C	196,422.	214,822.
NUVEEN	C	71,375.	62,606.
ACCENTURE	C	9,491.	10,209.
MEDTRONIC	C	8,587.	8,926.
WILLIS TOWERS WATSON	C	9,522.	11,242.

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F	ENDING BOOK VALUE	ENDING FMV
	TOTALS	3,679,930.	4,014,620.

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

DESCRIPTION	AMOUNT
ADJUSTMENT DUE TO ROUNDING	2.
RETURN OF CAPITAL	72.
TOTAL	74.

FORM 990PF, PART VII-A, LINE 14 - BOOKS ARE IN THE CARE OF

NAME: M & T BANK
LYDIA BEEBE SAFULKO
ADDRESS: 285 DELAWARE AVENUE, 3RD FLOOR
BUFFALO, NY 14202

TELEPHONE NUMBER: (716)842-5081

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

MONTH	LINE 1a-FMV SECURITIES	LINE 1b-FMV CASH BALANCES	LINE 1c-FMV OTHER ASSETS
JANUARY	3,937,039.	48,791.	
FEBRUARY	3,955,383.	95,574.	
MARCH	4,014,619.	92,463.	
APRIL	4,144,674.	88,922.	
MAY	4,182,586.	82,482.	
JUNE	4,092,369.	120,810.	
JULY	4,166,232.	122,304.	
AUGUST	4,162,873.	169,059.	
SEPTEMBER	4,136,633.	185,538.	
OCTOBER	3,909,777.	31,544.	
NOVEMBER	3,935,707.	45,348.	
DECEMBER	3,754,506.	45,917.	
TOTAL	48,392,398.	1,128,752.	
AVERAGE FMV	4,032,700.	94,063.	

=====================================

RECIPIENT NAME:
M AND T BANK
ADDRESS:
1100 WEHRLE DRIVE, 2ND FLOOR
AMHERST, NY 14221
RECIPIENT'S PHONE NUMBER: 716-842-5506
FORM, INFORMATION AND MATERIALS:
SEE ATTACHED APPLICATION
SUBMISSION DEADLINES:
SEE ATTACHED APPLICATION
RESTRICTIONS OR LIMITATIONS ON AWARDS:
SEE ATTACHED APPLICATION