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Return of Private Foundation

or Section 4947(a)(1) Nonexempt Charitable Trust

Treated as a Private Foundation

2009

Department of the Treasury
Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2009, or tax year beginning , and ending

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

Use the IRS label. Otherwise, print or type. See Specific Instructions.	Name of foundation Peter & Julie Fisher Cummings Foundation		A Employer identification number 30-0291756
	Number and street (or P.O. box number if mail is not delivered to street address)	Room/suite	B Telephone number 561-282-4666
	City or town, state, and ZIP code Two Towne Square Southfield, MI 48076		C If exemption application is pending, check here <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		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 4,515,317. (Part I, column (d) must be on cash basis.)		J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
			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 (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)		(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				N/A	
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		128,663.	128,451.		Statement 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		<167,980.>			
b Gross sales price for all assets on line 6a		676,324.			
7 Capital gain net income (from Part IV, line 2)			0.		
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)					
11 Other income		949.	949.		Statement 2
12 Total. Add lines 1 through 11		<38,368.>	129,400.		
13 Compensation of officers, directors, trustees, etc.		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees Stmt 3		7,500.	0.		7,500.
c Other professional fees					
17 Interest					
18 Taxes Stmt 4		1,877.	1,877.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses Stmt 5		15,889.	15,889.		0.
24 Total operating and administrative expenses. Add lines 13 through 23		25,266.	17,766.		7,500.
25 Contributions, gifts, grants paid		797,500.			797,500.
26 Total expenses and disbursements. Add lines 24 and 25		822,766.	17,766.		805,000.
27 Subtract line 26 from line 12		<861,134.>			
a Excess of revenue over expenses and disbursements					
b Net investment income (if negative, enter -0-)			111,634.		
c Adjusted net income (if negative, enter -0-)				N/A	

7

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

		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	56,060.		
	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			
	7 Other notes and loans receivable ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations			
	b Investments - corporate stock Stmt 7	2,672,209.	2,268,599.	1,909,117.
	c Investments - corporate bonds			
11 Investments - land, buildings, and equipment basis ▶				
Less accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other Stmt 8	2,634,169.	2,232,705.	2,586,772.	
14 Land, buildings, and equipment basis ▶				
Less accumulated depreciation ▶				
15 Other assets (describe ▶ Statement 9)	20,544.	19,428.	19,428.	
16 Total assets (to be completed by all filers)	5,382,982.	4,520,732.	4,515,317.	
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			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	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 ▶ <input checked="" type="checkbox"/>			
	and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	0.	0.	
28 Paid-in or capital surplus, or land, bldg, and equipment fund	0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds	5,382,982.	4,520,732.		
30 Total net assets or fund balances	5,382,982.	4,520,732.		
31 Total liabilities and net assets/fund balances	5,382,982.	4,520,732.		

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	5,382,982.
2 Enter amount from Part I, line 27a	2	<861,134.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	4,521,848.
5 Decreases not included in line 2 (itemize) ▶ Federal Excise Tax	5	1,116.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	4,520,732.

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				
b See Attached Statement				
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				
b				
c				
d				
e 676,324.		467,566.	<167,980.>	
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				
b				
c				
d				
e			<167,980.>	
2 Capital gain net income or (net capital loss)		<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 5px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div> <div style="margin-left: 10px;"> 2 </div> </div>		<167,980.>
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)		<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 5px;"> If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8 </div> <div style="margin-left: 10px;"> 3 </div> </div>		N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2008	1,114,264.	5,869,033.	.189855
2007	375,885.	2,766,962.	.135848
2006	0.	110,481.	.000000
2005	0.	0.	.000000
2004			
2 Total of line 1, column (d)			2 .325703
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years			3 .081426
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			4 4,377,965.
5 Multiply line 4 by line 3			5 356,480.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,116.
7 Add lines 5 and 6			7 357,596.
8 Enter qualifying distributions from Part XII, line 4			8 805,000.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), 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	1,116.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	1,116.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	1,116.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments			
a 2009 estimated tax payments and 2008 overpayment credited to 2009	6a 20,544.	7	20,544.
b Exempt foreign organizations - tax withheld at source	6b	8	
c Tax paid with application for extension of time to file (Form 8868)	6c	9	
d Backup withholding erroneously withheld	6d	10	19,428.
7 Total credits and payments. Add lines 6a through 6d		11	0.
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached			
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed			
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid			
11 Enter the amount of line 10 to be Credited to 2010 estimated tax	19,428. Refunded		

Part VII-A Statements Regarding Activities

	Yes	No
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?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation \$ 0. (2) On foundation managers \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
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? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b 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? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV.	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) MI		
b 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? If "No," attach explanation	X	
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 2009 or the taxable year beginning in 2009 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

Part VII-A Statements Regarding Activities (continued)

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 acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ N/A	13	X	
14	The books are in care of ▶ Deanna Shalaty Telephone no ▶ (561) 282-4666 Located at ▶ 4801 PGA Blvd, Palm Beach Gardens, FL ZIP+4 ▶ 33418			
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 N/A			

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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A	1b
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 2009?		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 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)	N/A	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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If "Yes," did it have excess business holdings in 2009 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 2009.)	N/A	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 2009?		4b X

Form 990-PF (2009)

Part VII-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

(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 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ 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)?

N/A

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?

N/A

☐ 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

6b

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

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?

N/A

7b

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

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

(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
See Statement 10		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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				

Total number of other employees paid over \$50,000

0

Form 990-PF (2009)

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	4,442,299.
b	Average of monthly cash balances	1b	2,336.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	4,444,635.
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	4,444,635.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	66,670.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	4,377,965.
6	Minimum investment return. Enter 5% of line 5	6	218,898.

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	218,898.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	1,116.
b	Income tax for 2009 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	1,116.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	217,782.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	217,782.
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	217,782.

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	805,000.
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	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	805,000.
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	5	1,116.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	803,884.

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 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				217,782.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2009				
a From 2004				
b From 2005				
c From 2006				
d From 2007	273,997.			
e From 2008	825,866.			
f Total of lines 3a through e	1,099,863.			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ \$ 805,000.				
a Applied to 2008, 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 2009 distributable amount				217,782.
e Remaining amount distributed out of corpus	587,218.			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:	1,687,081.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
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 2008 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2010				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	1,687,081.			
10 Analysis of line 9				
a Excess from 2005				
b Excess from 2006				
c Excess from 2007	273,997.			
d Excess from 2008	825,866.			
e Excess from 2009	587,218.			

N/A

- ▶

☐ 4942(j)(3) or ☐ 4942(j)(5)

- (4) Gross investment income**

[illegible]Form **990-PF** (2009)

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 Paid during the year					
See Statement 13					
Total				▶ 3a	797,500.
b Approved for future payment					
None					
Total				▶ 3b	0.

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 Comerica	P	Various	08/24/09
b Loomis Sayles Fixed Income Fd	P	Various	08/31/09
c Capital Loss from Schedule K-1-The Loomis Sayles			
d Capital Loss from Schedule K-1-TFG Intl Equity Fd			
e Capital Loss from Schedule K-1-TFG Hedge Fd II			
f Capital Gain from Schedule K-1-TFG Mortgage Fd			
g			
h			
i			
j			
k			
l			
m			
n			
o			

(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 276,324.		15,168.	261,156.
b 400,000.		452,398.	<52,398.>
c			<323,743.>
d			<44,771.>
e			<14,861.>
f			6,637.
g			
h			
i			
j			
k			
l			
m			
n			
o			

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) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			261,156.
b			<52,398.>
c			<323,743.>
d			<44,771.>
e			<14,861.>
f			6,637.
g			
h			
i			
j			
k			
l			
m			
n			
o			

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	<167,980.>
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) If (loss), enter "-0-" in Part I, line 8 }	3	N/A

Form 990-PF	Dividends and Interest from Securities	Statement	1
Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
BNY Mellon, N.A.	93,941.	0.	93,941.
Dividend from Schedule K-1-TFG International Equity Fund I, LLC	15,110.	0.	15,110.
Dividend from Schedule K-1-TFG Mortgage Fd	8,002.	0.	8,002.
Interest from Schedule K-1-Fisher Family Cash Management LLC	215.	0.	215.
Interest from Schedule K-1-TFG Hedge Fund II, LLC	42.	0.	42.
Interest from Schedule K-1-TFG International Equity Fund I, LLC	154.	0.	154.
Interest from Schedule K-1-TFG Mortgage Fund	6.	0.	6.
Interest from Schedule K-1-The Loomis Sayles Senior Loan Fund	11,193.	0.	11,193.
Total to Fm 990-PF, Part I, ln 4	128,663.	0.	128,663.

Form 990-PF	Other Income	Statement	2
Description	(a) Revenue Per Books	(b) Net Investment Income	(c) Adjusted Net Income
Other Income from Schedule K-1-TFG Intl Fd I, LLC	388.	388.	
Other Income from Schedule K-1-TFG Hedge Fund II, LLC	561.	561.	
Total to Form 990-PF, Part I, line 11	949.	949.	

Form 990-PF	Accounting Fees			Statement	3
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Accounting Fees	7,500.	0.		7,500.	
To Form 990-PF, Pg 1, ln 16b	7,500.	0.		7,500.	

Form 990-PF	Taxes			Statement	4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Foreign Taxes-Mellon AC	606.	606.		0.	
Foreign Taxes-Schedule K-1-TFG Intl Equity Fund I	1,271.	1,271.		0.	
To Form 990-PF, Pg 1, ln 18	1,877.	1,877.		0.	

Form 990-PF	Other Expenses			Statement	5
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
State Filing Fees	20.	20.		0.	
Custodian Fees - Mellon	1,483.	1,483.		0.	
Schedule K-1-Fisher Family Cash Managment	56.	56.		0.	
Schedule K-1-The Loomis Sayles Senior Loan Fund	1,411.	1,411.		0.	
Schedule K-1-TFG Mortgage Fd	26.	26.		0.	
Schedule K-1-TFG International Equity Fund I, LLC	5,306.	5,306.		0.	
Schedule K-1-TFG Hedge Fund II, LLC	7,587.	7,587.		0.	
To Form 990-PF, Pg 1, ln 23	15,889.	15,889.		0.	

Form 990-PF	Corporate Stock	Statement	7
Description	Book Value	Fair Market Value	
Comerica	0.	0.	
Ishares MSCI Emerging Markets	80,304.	87,150.	
Ishares MSCI EAFE	266,349.	195,691.	
Ishares Russell 1000 Value Indx	1,230,179.	957,662.	
Loomis Sayles Fixed Income Fund	224,680.	237,223.	
Pimco Fds Pac Invt Mngt	435,788.	400,092.	
Income Receivable	31,299.	31,299.	
Total to Form 990-PF, Part II, line 10b	2,268,599.	1,909,117.	

Form 990-PF	Other Investments	Statement	8
Description	Valuation Method	Book Value	Fair Market Value
TFG Cash Managment, LLC	COST	<367,608.>	<367,608.>
TFG Intern'l Equity I	COST	754,330.	877,945.
TFG Hedge Fund 2	COST	1,492,572.	1,400,470.
The Loomis Sayles Senior Loan Fund, LLC	COST	<61,208.>	262,044.
TFG Mortgage Bond Fd	COST	414,619.	413,921.
Total to Form 990-PF, Part II, line 13		2,232,705.	2,586,772.

Form 990-PF	Other Assets	Statement	9
Description	Beginning of Yr Book Value	End of Year Book Value	Fair Market Value
Prepaid Federal Excise Tax	20,544.	19,428.	19,428.
To Form 990-PF, Part II, line 15	20,544.	19,428.	19,428.

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement 10
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Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Expense Contrib Account
Peter D. Cummings Two Towne Square 900 Southfield, MI 48076	President 5.00	0.	0. 0.
Julie Fisher Cummings Two Towne Square 900 Southfield, MI 48076	Vice-President 5.00	0.	0. 0.
Keith L. Cummings Two Towne Square 900 Southfield, MI 48076	Secretary/Treasurer 5.00	0.	0. 0.
Anthony F. Cummings Two Towne Square 900 Southfield, MI 48076	Director 5.00	0.	0. 0.
Caroline B. Cummings Two Towne Square 900 Southfield, MI 48076	Director 5.00	0.	0. 0.
Totals included on 990-PF, Page 6, Part VIII		0.	0. 0.

Form 990-PF	Summary of Direct Charitable Activities	Statement 11
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Activity One

The granting of funds to charitable organizations involved in promoting and supporting charitable, religious, scientific, literary and educational programs for the public welfare.

To Form 990-PF, Part IX-A, line 1

Expenses

797,500.

Form 990-PF

Part XV - Line 1a
List of Foundation Managers

Statement 12

Name of Manager

Peter D. Cummings
Julie Fisher Cummings

Form 990-PF

Grants and Contributions
Paid During the Year

Statement 13

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
Cranbrook 39221 Woodward Ave., PO Box 801 Bloomfield Hills, MI 48303-0801	See Part IX-A	Public	200,000.
Jewish Federation of PB County 4601 Community Dr. West Palm Beach, FL 33417	See Part IX-A	Public	3,000.
League of American Orchestras 33 West 60th St., 5th Floor New York, NY 10023	See Part IX-A	Public	105,000.
Library Foundation of Martin County 2351 SE Monterey Rd. Stuart, FL 34994	See Part IX-A	Public	50,000.
Library of Congress 101 Independence Ave. SE, LM 605 Washington, DC 20540-1400	See Part IX-A	Public	25,000.
New York Philharmonic 10 Lincoln Center Plaza New York, NY 10023	See Part IX-A	Public	100,000.

<u>Peter & Julie Fisher Cummings Foundation</u>			30-0291756
Orpheus Chamber Orchestra 490 Riverside Dr., 11th Floor New York, NY 10027-5788	See Part IX-A	Public	10,000.
Society of the Four Arts 2 Four Arts Plaza Palm Beach, FL 33480-0997	See Part IX-A	Public	1,000.
Sphinx Organization 400 Renaissance Center, Suite 2550 Detroit, MI 48243	See Part IX-A	Public	6,000.
United States Artists 5757 Wilshire Blvd., Suite 580 Los Angeles, CA 90036	See Part IX-A	Public	50,000.
University Cultural Center Association 4735 Cass Ave. Detroit, MI 48202	See Part IX-A	Public	10,000.
Bruce & Marsha Moskowitz Foundation 1411 N. Flagler Dr., Suite 9300 West Palm Beach, FL 33401	See Part IX-A	Public	5,000.
Detroit Institute of Arts 5220 Woodward Ave. Detroit, MI 48202	See Part IX-A	Public	2,500.
City Year Detroit 1 Ford Place, 1F Detroit, MI 48202	See Part IX-A	Public	1,000.
The Sister Fund 79 Fifth Ave., 4th Floor New York, NY 10003	See Part IX-A	Public	10,000.
The Pine School 1300 East Tenth St. Stuart, FL 34996	See Part IX-A	Public	15,000.

Peter & Julie Fisher Cummings Foundation		30-0291756
Women's Caring Program 2955 Morrow Lane Milford, MI 48381	See Part IX-A	Public 2,500.
Detroit Symphony Orchestra 3711 Woodward Ave. Detroit, MI 48201	See Part IX-A	Public 120,000.
Karmanos Cancer Institute 4100 John R. Detroit, MI 48201	See Part IX-A	Public 1,000.
Jewish Community Center 4803 PGA Blvd. Palm Beach Gardens, FL 33418	See Part IX-A	Public 5,000.
Lincoln Center for the Performing Arts 70 Lincoln Center Plaza, 9th Floor New York, NY 10023	See Part IX-A	Public 25,000.
CARP 5410 East Ave. West Palm Beach, FL 33407	See Part IX-A	Public 1,500.
Apollo Circle Metropolitan Museum of Art, 1000 Fifth Ave. New York, NY 10028	See Part IX-A	Public 3,500.
American Friends of the Israel Philharmonic 122 East 42nd St., Suite 4507 New York, NY 10168	See Part IX-A	Public 2,500.
Brigham and Woman's Hospital 215 Peruvian Ave. Palm Beach, FL 33480	See Part IX-A	Public 2,000.
United Way of Palm Beach 44 Cocoonut Row, Suite M-201 Palm Beach, FL 33480	See Part IX-A	Public 1,000.

. <u>Peter & Julie Fisher Cummings Foundation</u>		30-0291756
· Joseph Slifka Center		Public 15,000.
· Yale University, PO Box 2038 New Haven, CT 06521	See Part IX-A	
Yale University 105 Wall Street, PO Box 208229 New Haven, CT 06520	See Part IX-A	Public 25,000.
Total to Form 990-PF, Part XV, line 3a		<u>797,500.</u>

Application for Extension of Time To File an Exempt Organization Return

OMB No. 1545-1709

► File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box ☒
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form).

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed).

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ☐

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

Electronic Filing (e-file). Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit www.irs.gov/efile and click on **e-file for Charities & Nonprofits**

Type or print File by the due date for filing your return. See instructions.	Name of Exempt Organization Peter & Julie Fisher Cummings Foundation	Employer identification number 30-0291756
	Number, street, and room or suite no. If a P.O. box, see instructions. Two Towne Square, No. 900	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. Southfield, MI 48076	

Check type of return to be filed (file a separate application for each return):

- | | | |
|---|---|------------------------------------|
| <input type="checkbox"/> Form 990 | <input type="checkbox"/> Form 990-T (corporation) | <input type="checkbox"/> Form 4720 |
| <input type="checkbox"/> Form 990-BL | <input type="checkbox"/> Form 990-T (sec. 401(a) or 408(a) trust) | <input type="checkbox"/> Form 5227 |
| <input type="checkbox"/> Form 990-EZ | <input type="checkbox"/> Form 990-T (trust other than above) | <input type="checkbox"/> Form 6069 |
| <input checked="" type="checkbox"/> Form 990-PF | <input type="checkbox"/> Form 1041-A | <input type="checkbox"/> Form 8870 |

Deanna Shalaty

- The books are in the care of ► **4801 PGA Blvd - Palm Beach Gardens, FL 33418**

Telephone No. ► **(561) 282-4666**

FAX No. ►

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) _____. If this is for the whole group, check this box ☐. If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension will cover.

- 1 I request an automatic 3-month (6-months for a corporation required to file Form 990-T) extension of time until **August 15, 2010**, to file the exempt organization return for the organization named above. The extension is for the organization's return for:
► ☒ calendar year **2009** or
► ☐ tax year beginning _____, and ending _____.

- 2 If this tax year is for less than 12 months, check reason: ☐ Initial return ☐ Final return ☐ Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	\$	0.
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	\$	20,544.
c Balance Due. Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	\$	0.

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.

LHA For Privacy Act and Paperwork Reduction Act Notice, see Instructions.

Form **8868** (Rev. 4-2009)