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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

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

OMB No 1545-0052

2009

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 THE IRMA GIDDEY CHARITABLE FUND		A Employer identification number 38-3152222	
	C/O COMERICA BANK		B Telephone number 734 930-2405	
	Number and street (or P.O. box number if mail is not delivered to street address) P. O. BOX 75000		Room/suite	
	City or town, state, and ZIP code DETROIT, MI 48275-3302		C If exemption application is pending, check here <input type="checkbox"/> D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		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"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 943,929.		(Part I, column (d) must be on cash basis)		

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)
Revenue	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			35,573.	35,573.		STATEMENT 1
	5a	Gross rents						
	b	Net rental income or (loss)						
	6a	Net gain or (loss) from sale of assets not on line 10			-22,286.			
	b	Gross sales price for all assets on line 6a		157,027.				
	7	Capital gain net income (from Part IV, line 2)				0.		
	8	Net short-term capital gain						
Operating and Administrative Expenses	9	Income modifications						
	10a	Gross sales less returns and allowances						
	b	Less: Cost of goods sold						
	c	Gross profit or (loss)						
	11	Other income						
	12	Total. Add lines 1 through 11			13,287.	35,573.		
	13	Compensation of officers, directors, trustees, etc.			0.	0.		0.
	14	Other employee salaries and wages						
	15	Pension plans; employee benefits						
	16a	Legal fees	STMT 2		6,356.	0.		6,356.
	b	Accounting fees	STMT 3		11,771.	10,871.		900.
	c	Other professional fees						
	17	Interest						
	18	Taxes						
	19	Depreciation and depletion						
	20	Occupancy						
	21	Travel, conferences, and meetings						
	22	Printing and publications						
	23	Other expenses						
	24	Total operating and administrative expenses. Add lines 13 through 23			18,127.	10,871.		7,256.
	25	Contributions, gifts, grants paid			50,830.			50,830.
	26	Total expenses and disbursements. Add lines 24 and 25			68,957.	10,871.		58,086.
	27	Subtract line 26 from line 12:						
	a	Excess of revenue over expenses and disbursements			-55,670.			
	b	Net investment income (if negative, enter -0-)				24,702.		
	c	Adjusted net income (if negative, enter -0-)					N/A	

923501 02-02-10 LHA For Privacy Act and Paperwork Reduction Act Notice, see the instructions.

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value	
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	80,553.	60,290.	60,290.
	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 4	514,319.	478,912.	445,310.
	c Investments - corporate bonds STMT 5	433,556.	433,556.	438,329.
11 Investments - land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment; basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers)	1,028,428.	972,758.	943,929.	
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"/>			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	1,241,222.	1,241,222.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	-212,794.	-268,464.	
	30 Total net assets or fund balances	1,028,428.	972,758.	
	31 Total liabilities and net assets/fund balances	1,028,428.	972,758.	

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)	1,028,428.
2 Enter amount from Part I, line 27a	-55,670.
3 Other increases not included in line 2 (itemize) ▶	0.
4 Add lines 1, 2, and 3	972,758.
5 Decreases not included in line 2 (itemize) ▶	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	972,758.

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 SCHEDULE ATTACHED	P		
b CAPITAL GAINS DIVIDENDS			
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 152,520.		179,313.	-26,793.
b 4,507.			4,507.
c			
d			
e			

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			-26,793.
b			4,507.
c			
d			
e			

2 Capital gain net income or (net capital loss)	<div> <div> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div> </div>	2	-22,286.
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

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	81,921.	1,046,877.	.078253
2007	67,826.	1,236,491.	.054854
2006	82,815.	1,217,344.	.068029
2005	22,101.	1,204,001.	.018356
2004	76,491.	1,182,421.	.064690

2 Total of line 1, column (d)	2	.284182
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	.056836
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	879,735.
5 Multiply line 4 by line 3	5	50,001.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	247.
7 Add lines 5 and 6	7	50,248.
8 Enter qualifying distributions from Part XII, line 4 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.	8	58,086.

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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	247.
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		2	0.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		3	247.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
3 Add lines 1 and 2		5	247.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			
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	1,026.	
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	1,026.	
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		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	779.	
11 Enter the amount of line 10 to be: Credited to 2010 estimated tax <input checked="" type="checkbox"/> 779. Refunded <input type="checkbox"/>	11	0.	

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
b 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
c 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. <input checked="" type="checkbox"/> \$ 0. (2) On foundation managers. <input checked="" type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input checked="" type="checkbox"/> \$ 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) <input checked="" type="checkbox"/> 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

N/A

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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 ► NONE	13	X	
14	The books are in care of ► COMERICA WIM TAX DEPARTMENT Telephone no. ► 313 222-3304 Located at ► 500 WOODWARD AVE, 21ST FLOOR, DETROIT, MI ZIP+4 ► 48226			
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 checked="" type="checkbox"/> Yes <input 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 ► <input type="checkbox"/>	1b	X
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? If "Yes," list the years ► _____, _____, _____	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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

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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

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?

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
DUANE TARNACKI 500 WOODWARD AVE, SUITE 3500 DETROIT, MI 48226	PRESIDENT 0.50	0.	0.	0.
DAVID HEMPSTEAD 1901 ST. ANTOINE, 6TH FLOOR DETROIT, MI 48226	SECRETARY / TREASURER 0.50	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

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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	893,132.
b	Average of monthly cash balances	1b	
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	893,132.
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	893,132.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	13,397.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	879,735.
6	Minimum investment return. Enter 5% of line 5	6	43,987.

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	43,987.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	247.
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	247.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	43,740.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	43,740.
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	43,740.

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	58,086.
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	58,086.
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	247.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	57,839.

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.

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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				43,740.
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	17,927.			
b From 2005				
c From 2006	22,444.			
d From 2007	7,652.			
e From 2008	30,829.			
f Total of lines 3a through e	78,852.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ \$	58,086.			
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				43,740.
e Remaining amount distributed out of corpus	14,346.			
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:	93,198.			
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	17,927.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	75,271.			
10 Analysis of line 9:				
a Excess from 2005				
b Excess from 2006	22,444.			
c Excess from 2007	7,652.			
d Excess from 2008	30,829.			
e Excess from 2009	14,346.			

THE IRMA GIDDEY CHARITABLE FUND
C/O COMERICA BANK

Form 990-PF (2009)

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

N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, 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) 2009	(b) 2008	(c) 2007	(d) 2006	
2 a 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 the 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 ☒ 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. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a** The name, address, and telephone number 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:

THE IRMA GIDDEY CHARITABLE FUND
C/O COMERICA BANK

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)				
<i>a Paid during the year</i> AMERICAN ACADEMY OF DERMATOLOGY, INC. 930 EAST WOODFIELD ROAD SCHAUMBURG, IL 60173	NONE	PUBLIC CHARITY	EDUCATIONAL	5,000.
CLARENCE S. LIVINGOOD LECTURESHIP AND EDUCATION FUND - 2799 WEST GRAND BOULEVARD DETROIT, MI	NONE	PUBLIC CHARITY	EDUCATIONAL	45,830.
Total			3a	50,830.
<i>b Approved for future payment</i>				
NONE				
Total			3b	0.

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES	STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
DIVIDENDS	40,080.	4,507.	35,573.
TOTAL TO FM 990-PF, PART I, LN 4	40,080.	4,507.	35,573.

FORM 990-PF	LEGAL FEES	STATEMENT	2
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL FEE	6,356.	0.		6,356.
TO FM 990-PF, PG 1, LN 16A	6,356.	0.		6,356.

FORM 990-PF	ACCOUNTING FEES	STATEMENT	3
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEE	10,871.	10,871.		0.
TAX PREPARATION FEE	900.	0.		900.
TO FORM 990-PF, PG 1, LN 16B	11,771.	10,871.		900.

FORM 990-PF	CORPORATE STOCK	STATEMENT	4
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE STOCKS	478,912.	445,310.
TOTAL TO FORM 990-PF, PART II, LINE 10B	478,912.	445,310.

FORM 990-PF

CORPORATE BONDS

STATEMENT 5

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE BONDS	433,556.	438,329.
TOTAL TO FORM 990-PF, PART II, LINE 10C	433,556.	438,329.

Account Statement

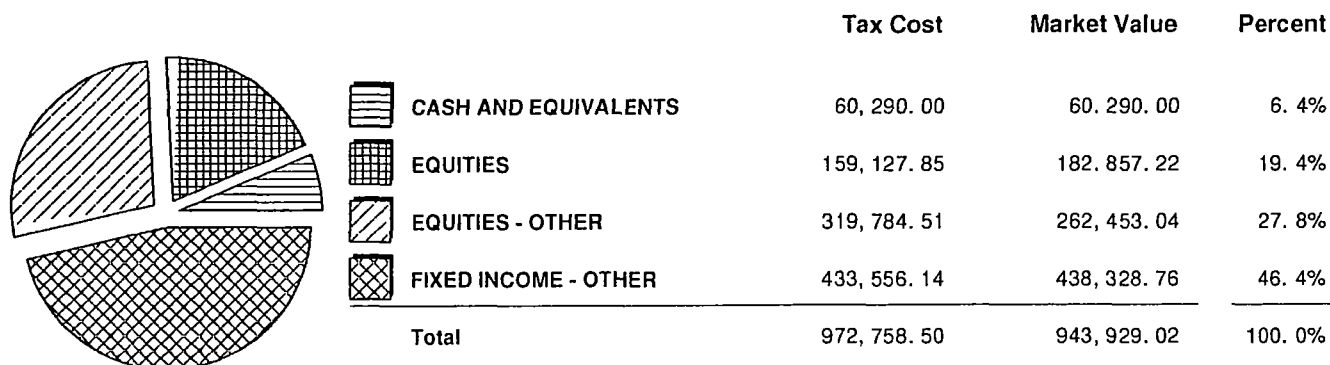
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Statement Period: January 01, 2009 Through December 31, 2009

Investment Portfolio Summary



Investment Detail

Description		Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Income Cash And Equivalents					
Cash					
INCOME CASH		102,240.10 102,240.10			
** Total Cash	Sub- Total	102,240.10 102,240.10		0.00 0.00	0.00
* Total Income Cash And Equivalents		102,240.10 102,240.10		0.00 0.00	0.00
Principal Cash And Equivalents					
Cash					
PRINCIPAL CASH		102,240.10- 102,240.10-			
** Total Cash	Sub- Total	102,240.10- 102,240.10-		0.00 0.00	0.00
Short Term Investments					
FEDERATED PRIME OBLIGATIONS FUND		60,290.00 60,290.00	1.00 1.00	6.03	0.01
** Total Short Term Investments	Sub- Total	60,290.00 60,290.00		6.03 0.00	0.01
* Total Principal Cash And Equivalents		41,950.10- 41,950.10-		6.03 0.00	0.01-

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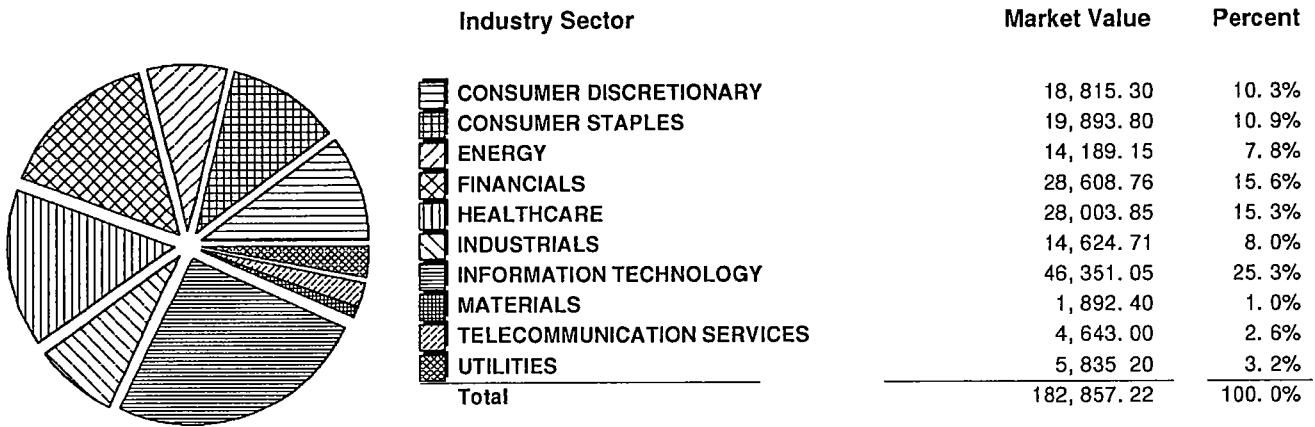
Account Number: [REDACTED]

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Statement Period: January 01, 2009 Through December 31, 2009

Investment Detail (Continued)

Equity Diversification Summary



Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Equities						
Consumer Discretionary						
AUTOZONE INC	AZO	30.000	4,742.10 4,509.00	158.07 150.30	233.10	
DREAMWORKS ANIMATION SKG A	DWA	180.000	7,191.00 4,611.60	39.95 25.62	2,579.40	
NIKE INC CL B	NKE	80.000	5,285.60 4,364.80	66.07 54.56	86.40 920.80	1.63
JC PENNEY INC	JCP	60.000	1,596.60 1,862.88	26.61 31.05	48.00 266.28-	3.01
** Total Consumer Discretionary		Sub-Total	18,815.30 15,348.28		134.40 3,467.02	0.71
Consumer Staples						
COCA COLA CO	KO	100.000	5,700.00 5,991.00	57.00 59.91	164.00 291.00-	2.88
COLGATE PALMOLIVE CO	CL	30.000	2,464.50 2,220.34	82.15 74.01	52.80 244.16	2.14
GENERAL MILLS INC	GIS	75.000	5,310.75 4,292.25	70.81 57.23	147.00 1,018.50	2.77
PHILIP MORRIS INTL INC	PM	95.000	4,578.05 4,539.00	48.19 47.78	220.40 39.05	4.81
TYSON FOODS INC CLASS A	TSN	150.000	1,840.50 1,807.01	12.27 12.05	24.00 33.49	1.30
** Total Consumer Staples		Sub-Total	19,893.80 18,849.60		608.20 1,044.20	3.06

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Statement Period: January 01, 2009 Through December 31, 2009

Investment Detail (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Energy						
ANADARKO PETE CORP	APC	30 000	1,872 60 2,032 15	62 42 67.74	10 80 159 55-	0 58
CONOCOPHILLIPS	COP	75 000	3,830 25 4,840 02	51 07 64 53	150 00 1,009 77-	3.92
OCCIDENTAL PETROLEUM CORP	OXY	70 000	5,694 50 3,608 12	81 35 51 54	92.40 2,086 38	1 62
XTO ENERGY INC	XTO	60.000	2,791.80 2,785.68	46 53 46 43	30 00 6.12	1 07
** Total Energy		Sub- Total	14,189.15 13,265.97		283.20 923.18	2.00
Financials						
FEDERATED INVESTORS INC CL B	FII	200.000	5,500 00 3,489 77	27 50 17 45	192 00 2,010 23	3.49
GOLDMAN SACHS GROUP INC	GS	14.000	2,363 76 2,562.83	168 84 183 06	19 60 199 07-	0 83
ITT EDUCATIONAL SERVICES INC	ESI	50 000	4,798 00 4,044 13	95 96 80 88	753 87	
NYSE EURONEXT	NYX	200 000	5,060 00 4,155 84	25 30 20 78	240 00 904 16	4 74
TRAVELERS COS INC	TRV	110.000	5,484 60 4,411 88	49 86 40 11	145 20 1,072 72	2.65
US BANCORP	USB	240 000	5,402.40 2,424.00	22 51 10 10	48 00 2,978 40	0 89
** Total Financials		Sub- Total	28,608.76 21,088.45		644.80 7,520.31	2.25
Healthcare						
CVS/CAREMARK CORP	CVS	120 000	3,865 20 4,041 54	32 21 33.68	36 60 176 34-	0.95
GILEAD SCIENCES INC	GILD	90.000	3,894 30 2,090 59	43 27 23.23	1,803.71	
JOHNSON & JOHNSON	JNJ	80 000	5,152 80 5,230 70	64.41 65.38	156 80 77.90-	3 04
LABORATORY CORP OF AMER HLDGS	LH	75 000	5,613.00 3,742.75	74 84 49 90	1,870 25	
MYLAN LABS INC	MYL	200 000	3,686 00 2,284 00	18.43 11.42	48 00 1,402 00	1 30
STRYKER CORP	SYK	115.000	5,792.55 6,896 43	50 37 59 97	69.00 1,103 88-	1.19
** Total Healthcare		Sub- Total	28,003.85 24,286.01		310.40 3,717.84	1.11

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Statement Period: January 01, 2009 Through December 31, 2009

Investment Detail (Continued)



Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Industrials						
GRAINGER W W INC	GWW	50.000	4,841.50 4,929.36	96.83 98.59	92.00 87.86-	1.90
SEACOR HOLDINGS INC	CKH	60.000	4,575.00 5,453.79	76.25 90.90	878.79-	
3M CO CO	MMM	63.000	5,208.21 4,546.08	82.67 72.16	128.52 662.13	2.47
** Total Industrials		Sub-Total	14,624.71 14,929.23		220.52 304.52-	1.51
Information Technology						
BROADCOM CORP CL A	BRCM	200.000	6,294.00 3,548.00	31.47 17.74	2,746.00	
DUN & BRADSTREET CORP	DNB	25.000	2,109.25 2,038.15	84.37 81.53	34.00 71.10	1.61
EMC CORP	EMC	140.000	2,445.80 2,494.53	17.47 17.82	48.73-	
EBAY INC	EBAY	220.000	5,176.60 3,988.60	23.53 18.13	1,188.00	
IBM CORP	IBM	45.000	5,890.50 5,059.35	130.90 112.43	99.00 831.15	1.68
INTUIT INC	INTU	180.000	5,531.40 4,660.20	30.73 25.89	871.20	
MCAFFEE INC	MFE	120.000	4,868.40 4,644.00	40.57 38.70	224.40	
NETAPP INC	NTAP	180.000	6,184.80 4,136.09	34.36 22.98	2,048.71	
ORACLE CORPORATION	ORCL	110.000	2,698.30 1,387.10	24.53 12.61	22.00 1,311.20	0.82
RAYTHEON COMPANY	RTN	100.000	5,152.00 6,524.84	51.52 65.25	124.00 1,372.84-	2.41
** Total Information Technology		Sub-Total	46,351.05 38,480.86		279.00 7,870.19	0.60
Materials						
NEWMONT MNG CORP	NEM	40.000	1,892.40 2,253.32	47.31 56.33	16.00 360.92-	0.85
** Total Materials		Sub-Total	1,892.40 2,253.32		16.00 360.92-	0.85
Telecommunication Services						
CHINA MOBILE HONG KONG LTD SPONSORED ADR	CHL	100.000	4,643.00 4,867.63	46.43 48.68	159.60 224.63-	3.44
** Total Telecommunication Services		Sub-Total	4,643.00 4,867.63		159.60 224.63-	3.44

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Statement Period: January 01, 2009 Through December 31, 2009

Investment Detail (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Utilities						
AGL RESOURCES	AGL	160.000	5,835.20 5,758.50	36.47 35.99	275.20 76.70	4.72
** Total Utilities		Sub- Total	5,835.20 5,758.50		275.20 76.70	4.72
* Total Equities			182,857.22 159,127.85		2,931.32 23,729.37	1.60
Equities - Other						
Foreign Stock						
SCHLUMBERGER LTD	SLB	90.000	5,858.10 4,878.72	65.09 54.21	75.60 979.38	1.29
CHECK POINT SOFTWARE TECH ADR	CHKP	60.000	2,032.80 1,672.09	33.88 27.87	360.71	
** Total Foreign Stock		Sub- Total	7,890.90 6,550.81		75.60 1,340.09	0.96
Mutual Funds						
WHG LARGE CAP VALUE FUND INSTL SHS	WHGLX	11,276.332	103,855.02 91,000.00	9.21 8.07	902.11 12,855.02	0.87
ARTIO GLOBAL INVT FDS INTL EQUITY FD CL I	JIEIX	2,543.883	71,839.26 110,516.31	28.24 43.44	5,476.98 38,677.05-	7.62
DWS DREMAN SMALL CAP VALUE FUND	KDSIX	933.864	29,398.04 30,500.00	31.48 32.66	220.39 1,101.96-	0.75
ISHARES S&P GLOBAL MATERIALS	MXI	40.000	2,488.80 2,533.79	62.22 63.34	17.40 44.99-	0.70
RAINIER SM/MID CAP EQTY FD INST	RAISX	1,598.617	42,747.02 74,000.00	26.74 46.29	31,252.98-	
SPDR KBW BANK ETF	KBE	200.000	4,234.00 4,683.60	21.17 23.42	12.40 449.60-	0.29
** Total Mutual Funds		Sub- Total	254,562.14 313,233.70		6,629.28 58,671.56-	2.60
* Total Equities - Other			262,453.04 319,784.51		6,704.88 57,331.47-	2.55
Fixed Income - Other						
Mutual Funds Taxable						
PIMCO TOTAL RETURN FD INSTL	PTTRX	40,585.996	438,328.76 433,556.14	10.80 10.68	24,676.29 4,772.62	5.63
** Total Mutual Funds Taxable		Sub- Total	438,328.76 433,556.14		24,676.29 4,772.62	5.63
* Total Fixed Income - Other			438,328.76 433,556.14		24,676.29 4,772.62	5.63
Total Principal Assets			841,688.92 870,518.40		34,318.52 28,829.48-	4.08

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Statement Period: January 01, 2009 Through December 31, 2009

Transaction Detail (Continued)

Date	Description	Principal Cash	Income Cash	Cost	Gain / Loss
10/26/09	PURCHASED 60 SHS XTO ENERGY INC ON 10/21/2009 AT 46 3681 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 60	2,785 68-		2,785 68	
12/04/09	PURCHASED 50 SHS GRAINGER W W INC ON 12/01/2009 AT 98 5271 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 00	4,929 36-		4,929 36	
12/04/09	PURCHASED 40 SHS ISHARES S&P GLOBAL MATERIALS ON 12/01/2009 AT 63 2848 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 2 40	2,533.79-		2 533 79	
12/04/09	PURCHASED 40 SHS NEWMONT MNG CORP ON 12/01/2009 AT 56 273 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 2 40	2,253 32-		2,253 32	
Total Purchases		125,076.55-	0.00	125,076.55	0.00
Sales					
02/23/09	SOLD 50 SHS GENERAL MILLS INC ON 02/18/2009 AT 55 5327 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 3 50 EXPENSES PAID 0 02	2,773 11		2,861 50-	88 39-
02/23/09	SOLD 80 SHS GILEAD SCIENCES INC ON 02/18/2009 AT 49 64 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 5 60 EXPENSES PAID 0 03	3,965 57		1,858 30-	2,107 27
02/23/09	SOLD 45 SHS LABORATORY CORP OF AMER HLDGS ON 02/18/2009 AT 61 99 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 15 EXPENSES PAID 0 02	2,786 38		2,301.75-	484 63
02/24/09	SOLD 270 SHS MICROSOFT CORP ON 02/19/2009 AT 18 31 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 10 80 EXPENSES PAID 0 03	4,932 87		6,939 85-	2 006 98-
02/24/09	SOLD 115 SHS STATE STREET CORP ON 02/19/2009 AT 24 1497 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 4.60 EXPENSES PAID 0.02	2,772 60		5,630 20-	2,857 60-
03/12/09	SOLD 115 SHS AFLAC INC ON 03/09/2009 AT 11.4036 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 4.60 EXPENSES PAID 0 01	1,306 81		7,429.61-	6,122 80-

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Statement Period: January 01, 2009 Through December 31, 2009

Transaction Detail (Continued)



Date	Description	Principal Cash	Income Cash	Cost	Gain / Loss
03/13/09	SOLD 130 SHS DU PONT E I DE NEMOURS & CO ON 03/10/2009 AT 16 5166 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 5 20 EXPENSES PAID 0.01	2,141 95		4,906.18-	2,764.23-
03/13/09	SOLD 100 SHS METLIFE INC ON 03/10/2009 AT 13 2611 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 4 00	1,322.11		6,532 81-	5,210.70-
03/13/09	SOLD 115 SHS UNITED TECHNOLOGIES CORP ON 03/10/2009 AT 38 2535 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 4 60 EXPENSES PAID 0 03	4,394.52		5,948 10-	1,553.58-
03/13/09	SOLD 500 SHS JABIL CIRCUIT INC ON 03/10/2009 AT 3 2239 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 20.00 EXPENSES PAID 0 01	1,591 94		6,326 50-	4,734 56-
05/08/09	SOLD 60 SHS BROADCOM CORP CL A ON 05/05/2009 AT 24 23 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 60 EXPENSES PAID 0.04	1,450.16		1,064 40-	385 76
05/08/09	SOLD 60 SHS CHESAPEAKE ENERGY CORP ON 05/05/2009 AT 20 32 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 3 60 EXPENSES PAID 0 04	1,215 56		992 31-	223 25
05/08/09	SOLD 40 SHS EXXON MOBIL CORPORATION ON 05/05/2009 AT 67 672 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 2.40 EXPENSES PAID 0 07	2,704.41		2,284 30-	420.11
05/08/09	SOLD 60 SHS FEDERATED INVESTORS INC CL B ON 05/05/2009 AT 23 40 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 60 EXPENSES PAID 0 04	1,400 36		1,142.14-	258 22
05/08/09	SOLD 15 SHS L-3 COMMUNICATIONS HLDGS INC ON 05/05/2009 AT 78 57 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 0 90 EXPENSES PAID 0 04	1,177 61		1,162.05-	15 56
05/08/09	SOLD 60 SHS NIKE INC CL B ON 05/05/2009 AT 55 03 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 60 EXPENSES PAID 0.09	3,298 11		3,273.60-	24 51

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Statement Period: January 01, 2009 Through December 31, 2009

Transaction Detail (Continued)

Date	Description	Principal Cash	Income Cash	Cost	Gain / Loss
05/08/09	SOLD 145 SHS ORACLE CORPORATION ON 05/05/2009 AT 18.9427 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 8.70 EXPENSES PAID 0.08	2,737.91		1,937 15-	800 76
05/08/09	SOLD 220 SHS US BANCORP ON 05/05/2009 AT 20 24 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 13 20 EXPENSES PAID 0 12	4,439 48		3,060 18-	1,379 30
05/08/09	SOLD 20 SHS IBM CORP ON 05/05/2009 AT 105.88 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 1 20 EXPENSES PAID 0 06	2,116.34		2,248.60-	132 26-
05/26/09	SOLD 60 SHS AGL RESOURCES ON 05/20/2009 AT 29 02 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3 60 EXPENSES PAID 0 04	1,737 56		2,291 00-	553 44-
05/26/09	SOLD 110 SHS CUMMINS INC ON 05/20/2009 AT 33 6119 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 6 60 EXPENSES PAID 0 09	3,690.62		6,879 40-	3,188.78-
05/26/09	SOLD 10 SHS ITT EDUCATIONAL SERVICES INC ON 05/20/2009 AT 101 04 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 0 60 EXPENSES PAID 0 03	1,009.77		808 83-	200.94
05/26/09	SOLD 35 SHS JOHNSON & JOHNSON ON 05/20/2009 AT 56 13 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 2 10 EXPENSES PAID 0 05	1,962 40		2,392 65-	430 25-
05/26/09	SOLD 60 SHS L-3 COMMUNICATIONS HLDGS INC ON 05/20/2009 AT 73 7535 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 3.60 EXPENSES PAID 0 11	4,421.50		4,269.60-	151 90
05/26/09	SOLD 40 SHS PROCTER & GAMBLE CO ON 05/20/2009 AT 54 58 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 2 40 EXPENSES PAID 0 06	2,180 74		2,227 00-	46.26-
05/26/09	SOLD 40 SHS SOUTHERN CO ON 05/20/2009 AT 27 5109 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 2.40 EXPENSES PAID 0.03	1,098 01		1,492 80-	394 79-

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Statement Period: January 01, 2009 Through December 31, 2009

Transaction Detail (Continued)



Date	Description	Principal Cash	Income Cash	Cost	Gain / Loss
05/26/09	SOLD 115 SHS WATERS CORP ON 05/20/2009 AT 45 6634 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 6 90 EXPENSES PAID 0.14	5,244 25		4,627.75-	616.50
07/21/09	SOLD 200 SHS AT&T INC ON 07/16/2009 AT 23 7488 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 8.00 EXPENSES PAID 0.12	4,741.64		7,666.00-	2,924 36-
07/21/09	SOLD 160 SHS AUTOMATIC DATA PROCESSING INC ON 07/16/2009 AT 34.9921 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 6 40 EXPENSES PAID 0.14	5,592.20		7,433 31-	1,841.11-
07/21/09	SOLD 200 SHS CHESAPEAKE ENERGY CORP ON 07/16/2009 AT 19 3559 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 8.00 EXPENSES PAID 0 10	3,863 08		3,307.70-	555.38
08/06/09	SOLD 60 SHS EBAY INC ON 08/03/2009 AT 21 94 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 3.60 EXPENSES PAID 0 04	1,312 76		1,087.80-	224.96
08/06/09	SOLD 180 SHS GAMESTOP CORP NEW CL A ON 08/03/2009 AT 22 60 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 10 80 EXPENSES PAID 0 11	4,057.09		4,737 28-	680.19-
08/06/09	SOLD 180 SHS KROGER CO ON 08/03/2009 AT 21 4919 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 10 80 EXPENSES PAID 0.10	3,857.65		4,636 55-	778 90-
08/06/09	SOLD 20 SHS MCDONALDS CORP ON 08/03/2009 AT 55 33 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 1 20 EXPENSES PAID 0.03	1,105 37		1,059 00-	46 37
08/06/09	SOLD 200 SHS MYLAN LABS INC ON 08/03/2009 AT 13.4833 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 12.00 EXPENSES PAID 0 07	2,684 59		2,284.00-	400.59
08/06/09	SOLD 20 SHS OCCIDENTAL PETROLEUM CORP ON 08/03/2009 AT 73 14 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 1.20 EXPENSES PAID 0.04	1,461 56		1,030.89-	430.67

Account Statement

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Account Number: [REDACTED]

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Statement Period: January 01, 2009 Through December 31, 2009

Transaction Detail (Continued)

Date	Description	Principal Cash	Income Cash	Cost	Gain / Loss
08/06/09	SOLD 15 SHS SEACOR HOLDINGS INC ON 08/03/2009 AT 81 22 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 0 90 EXPENSES PAID 0 03	1,217.37		1,466 40-	249 03-
09/01/09	SOLD 220 SHS ELECTRONIC ARTS ON 08/27/2009 AT 18 8718 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 13 20 EXPENSES PAID 0 11	4,138 48		4,698 60-	560 12-
09/01/09	SOLD 90 SHS MCDONALDS CORP ON 08/27/2009 AT 57 0515 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 5.40 EXPENSES PAID 0.14	5,129 10		4,765 50-	363 60
09/01/09	SOLD 85 SHS PROCTER & GAMBLE CO ON 08/27/2009 AT 52 9515 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 5 10 EXPENSES PAID 0 12	4,495 66		4 648.55-	152 89-
10/26/09	SOLD 60 SHS FLUOR CORP ON 10/21/2009 AT 51 2702 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 3 60 EXPENSES PAID 0 07	3,072 54		3,255 21-	182 67-
10/26/09	SOLD 100 SHS NICOR INC ON 10/21/2009 AT 38 1897 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 6 00 EXPENSES PAID 0 10	3,812 87		4,505 00-	692 13-
10/26/09	SOLD 135 SHS ORACLE CORPORATION ON 10/21/2009 AT 22 2318 THRU UNIVERSAL NETWORK EXCHANGE INC. COMMISSIONS PAID 8 10 EXPENSES PAID 0 08	2,993 12		1,750 65-	1,242 47
12/04/09	SOLD 100 SHS AGCO CORP ON 12/01/2009 AT 31 84 THRU GOLDMAN SACHS EXECUTION AND CLEARING LP COMMISSIONS PAID 4 00 EXPENSES PAID 0 08	3,179 92		2,703 80-	476.12
12/04/09	SOLD 50 SHS FLUOR CORP ON 12/01/2009 AT 43 2728 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 3 00 EXPENSES PAID 0 05	2,160 59		2,190 25-	29 66-
12/04/09	SOLD 60 SHS MONSANTO CO ON 12/01/2009 AT 82 427 THRU UNIVERSAL NETWORK EXCHANGE INC COMMISSIONS PAID 3 60 EXPENSES PAID 0.13	4,941 89		4,368.00-	573 89