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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 JAMES G. CUMMINGS FOUNDATION	A Employer identification number 68-6170773
	C/O ROBERT PETERSEN & RANDY DECAMINADA Number and street (or P O box number if mail is not delivered to street address) Room/suite P.O. BOX 759	B Telephone number (707) 964-6782
	City or town, state, and ZIP code FORT BRAGG, CA 95437	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: Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col (c), line 16) **\$ 3,847,313.** (Part I, column (d) must be on cash basis)

J Accounting method: Cash Accrual
 Other (specify) _____

E If private foundation status was terminated under section 507(b)(1)(A), check here
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 <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))</small>	(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	65,401.	65,401.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	<78,337.>			
	b Gross sales price for all assets on line 6a	546,224.			
	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	64,158.	64,158.		STATEMENT 2	
12 Total Add lines 1 through 11	51,222.	129,559.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	64,000.	27,200.		36,800.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees	STMT 3 12,321.	8,933.		3,388.
	c Other professional fees	STMT 4 4,618.	4,618.		0.
	17 Interest				
	18 Taxes	STMT 5 20.	249.		0.
	19 Depreciation and depletion	61.	0.		
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses	STMT 6 23,459.	6,568.		16,893.
	24 Total operating and administrative expenses Add lines 13 through 23	104,479.	47,568.		57,081.
	25 Contributions, gifts, grants paid	125,500.			125,500.
26 Total expenses and disbursements. Add lines 24 and 25	229,979.	47,568.		182,581.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	<178,757.>				
b Net investment income (if negative, enter -0-)		81,991.			
c Adjusted net income (if negative, enter -0-)			N/A		

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JAMES G. CUMMINGS FOUNDATION

Form 990-PF (2009)

C/O ROBERT PETERSEN & RANDY DECAMINADA

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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		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		642,533.	304,652.	304,652.	
	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 STMT 7 ▶ 1,050,835.					
		Less: allowance for doubtful accounts ▶		1,066,713.	1,050,835.	1,050,835.	
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments - U.S. and state government obligations STMT 8		281,484.	217,642.	232,907.	
	b	Investments - corporate stock STMT 9		1,531,025.	641,459.	623,591.	
	c	Investments - corporate bonds STMT 10		199,372.	1,293,417.	1,353,402.	
11	Investments - land, buildings, and equipment basis ▶						
	Less accumulated depreciation ▶						
12	Investments - mortgage loans						
13	Investments - other STMT 11		236,941.	240,857.	251,386.		
14	Land, buildings, and equipment: basis ▶ 508.						
	Less accumulated depreciation STMT 12 ▶ 478.		91.	30.	30.		
15	Other assets (describe ▶ OTHER ASSETS)		0.	30,510.	30,510.		
16	Total assets (to be completed by all filers)		3,958,159.	3,779,402.	3,847,313.		
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		3,958,159.	3,779,402.			
30	Total net assets or fund balances		3,958,159.	3,779,402.			
31	Total liabilities and net assets/fund balances		3,958,159.	3,779,402.			

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	3,958,159.
2	Enter amount from Part I, line 27a	2	<178,757.>
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	3,779,402.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,779,402.

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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 RBC ACCOUNTS - VARIOUS	P	VARIOUS	VARIOUS
b RBC ACCOUNTS - VARIOUS	P	VARIOUS	VARIOUS
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 480,734.		558,167.	<77,433.>
b 65,490.		66,394.	<904.>
c			
d			
e			
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(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	
a			<77,433.>
b			<904.>
c			
d			
e			
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2 <78,337.>
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	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		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	146,133.	4,045,940.	.036118
2007	128,869.	3,765,114.	.034227
2006	124,204.	4,023,058.	.030873
2005	143,750.	3,504,085.	.041024
2004	120,062.	4,188,988.	.028661
2 Total of line 1, column (d)			2 .170903
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 .034181
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5			4 3,656,237.
5 Multiply line 4 by line 3			5 124,974.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 820.
7 Add lines 5 and 6			7 125,794.
8 Enter qualifying distributions from Part XII, line 4			8 182,581.

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.

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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)		
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	1	820.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0.
3	Add lines 1 and 2	3	820.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	820.
6	Credits/Payments:		
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,500.
b	Exempt foreign organizations - tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	500.
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	2,000.
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	1,180.
11	Enter the amount of line 10 to be: Credited to 2010 estimated tax <input checked="" type="checkbox"/> 1,180. Refunded <input type="checkbox"/>	11	0.

Part VII-A Statements Regarding Activities

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8a		
8b	X	
9		X
10		X

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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)			X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?			X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>NONE</u>	X		
14	The books are in care of ► <u>ROBERT PETERSEN & RANDY DECAMINADA</u> Telephone no. ► <u>(707) 964-6782</u> Located at ► <u>P.O. BOX 759, FORT BRAGG, CA</u> ZIP+4 ► <u>95437</u>			
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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," list the years ► <u>2008</u> , _____ , _____		
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	X
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

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)? Yes No **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? Yes No **N/A**

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? Yes No

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? Yes No **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
ROBERT C. PETERSEN P.O. BOX 759 FORT BRAGG, CA 95437	TRUSTEE 5.00	32,000.	0.	0.
RANDY DECAMINADA P.O. BOX 759 FORT BRAGG, CA 95437	TRUSTEE 5.00	32,000.	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

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

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services ▶ 0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0.

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	1,973,671.
b	Average of monthly cash balances	1b	656,392.
c	Fair market value of all other assets	1c	1,081,853.
d	Total (add lines 1a, b, and c)	1d	3,711,916.
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	3,711,916.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	55,679.
5	Net value of noncharitable-use assets Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,656,237.
6	Minimum investment return. Enter 5% of line 5	6	182,812.

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	182,812.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	820.
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	820.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	181,992.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	181,992.
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	181,992.

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	182,581.
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	182,581.
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	820.
6	Adjusted qualifying distributions Subtract line 5 from line 4	6	181,761.

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				181,992.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			186,498.	
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				
e From 2008				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ \$ <u>182,581.</u>				
a Applied to 2008, but not more than line 2a			182,581.	
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				0.
e Remaining amount distributed out of corpus	0.			
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:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	0.			
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.			3,917.	
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				181,992.
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	0.			
10 Analysis of line 9:				
a Excess from 2005				
b Excess from 2006				
c Excess from 2007				
d Excess from 2008				
e Excess from 2009				

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				(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:

SEE STATEMENT 13

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:

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 1

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
MERRILL LYNCH ACCOUNTS	13,849.	0.	13,849.
RBC ACCOUNTS	51,552.	0.	51,552.
TOTAL TO FM 990-PF, PART I, LN 4	65,401.	0.	65,401.

FORM 990-PF OTHER INCOME STATEMENT 2

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
INTEREST INCOME	64,158.	64,158.	
TOTAL TO FORM 990-PF, PART I, LINE 11	64,158.	64,158.	

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	11,091.	8,318.		2,773.
BOOKKEEPING SERVICES	1,230.	615.		615.
TO FORM 990-PF, PG 1, LN 16B	12,321.	8,933.		3,388.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MANAGEMENT	4,618.	4,618.		0.
TO FORM 990-PF, PG 1, LN 16C	4,618.	4,618.		0.

FORM 990-PF	TAXES		STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX PAID ON DIVIDENDS	249.	249.		0.
OTHER TAXES	<229.>	0.		0.
TO FORM 990-PF, PG 1, LN 18	20.	249.		0.

FORM 990-PF	OTHER EXPENSES		STATEMENT	6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LICENSES, PERMITS, OTHER TAXES	35.	18.		18.
OUTSIDE SERVICES	2,525.	1,263.		1,263.
BANK SERVICE CHARGES	66.	33.		33.
INSURANCE	17,209.	3,442.		13,767.
OFFICE SUPPLIES	116.	58.		58.
MISCELLANEOUS	3,508.	1,754.		1,754.
TO FORM 990-PF, PG 1, LN 23	23,459.	6,568.		16,893.

FORM 990-PF OTHER NOTES AND LOANS REPORTED SEPARATELY STATEMENT 7

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE
DOMINIC AND JULIETTE AFFINITO			INTEREST ONLY FOR 5 YRS, THEN AMORTIZED OVER THE REMAINING	6.50%
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION
02/28/05	02/28/15	993,567.	REAL PROPERTY	1,273,196.

SECURITY PROVIDED BY BORROWER: DEED OF TRUST ON REAL PROPERTY AT 32200 NORTH HARBOR DRIVE, FORT BRAGG, CA
 PURPOSE OF LOAN: TO PURCHASE 32200 NORTH HARBOR DRIVE FROM THE JAMES G. CUMMINGS FOUNDATION

RELATIONSHIP OF BORROWER	BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
	954,070.	0.	954,070.

BORROWER'S NAME			TERMS OF REPAYMENT	INTEREST RATE
TONY MADRIGAL DBA EL MEXICANO RESTAURANT			MONTHLY PAYMENTS AMORTIZED OVER 15 YEARS	7.00%
DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION
10/03/04	10/03/14	125,000.	REAL PROPERTY	175,000.

SECURITY PROVIDED BY BORROWER: FIRST DEED OF TRUST ON REAL PROPERTY AT 32351 NORTH HARBOR DRIVE, FORT BRAGG
 PURPOSE OF LOAN: TO PURCHASE 32351 NORTH HARBOR DRIVE FROM THE JAMES G. CUMMINGS FOUNDATION

RELATIONSHIP OF BORROWER	BALANCE DUE	DOUBTFUL ACCT ALLOWANCE	FMV OF LOAN
	96,765.	0.	96,765.

TOTAL TO FORM 990-PF, PART II, LINE 7 1,050,835. 0. 1,050,835.

FORM 990-PF U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS STATEMENT 8

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
VARIOUS GOVERNMENT BONDS	X		0.	0.
VARIOUS MUNICIPAL BONDS		X	217,642.	232,907.
TOTAL U.S. GOVERNMENT OBLIGATIONS				
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			217,642.	232,907.
TOTAL TO FORM 990-PF, PART II, LINE 10A			217,642.	232,907.

FORM 990-PF CORPORATE STOCK STATEMENT 9

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
VARIOUS U.S. CORPORATE EQUITIES	354,093.	337,334.
VARIOUS INTERNATIONAL CORPORATE EQUITIES	287,366.	286,257.
TOTAL TO FORM 990-PF, PART II, LINE 10B	641,459.	623,591.

FORM 990-PF CORPORATE BONDS STATEMENT 10

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
VARIOUS CORPORATE BONDS	1,293,417.	1,353,402.
TOTAL TO FORM 990-PF, PART II, LINE 10C	1,293,417.	1,353,402.

FORM 990-PF OTHER INVESTMENTS STATEMENT 11

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
CERTIFICATE OF DEPOSIT	COST	0.	0.
VARIOUS OTHER	COST	240,857.	251,386.
TOTAL TO FORM 990-PF, PART II, LINE 13		240,857.	251,386.

FORM 990-PF DEPRECIATION OF ASSETS NOT HELD FOR INVESTMENT STATEMENT 12

DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE
COMPUTER	508.	478.	30.
TOTAL TO FM 990-PF, PART II, LN 14	508.	478.	30.

FORM 990-PF

GRANT APPLICATION SUBMISSION INFORMATION
PART XV, LINES 2A THROUGH 2D

STATEMENT 13

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

ROBERT PETERSEN OR RANDY DECAMINADA
P.O. BOX 759
FORT BRAGG, CA 95437

TELEPHONE NUMBER

(707) 964-6782

FORM AND CONTENT OF APPLICATIONS

PLEASE CALL FOR INFORMATION

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

AWARDS ARE EXCLUSIVELY FOR CHARITABLE AND EDUCATIONAL PURPOSES IN AND AROUND MENDOCINO COUNTY, CALIFORNIA. AWARDS INCLUDE THE FUNDING OF SCHOLARSHIPS, DRUG ABUSE PREVENTION AND REHABILITATION, LOW-COST HOUSING AND A MARITIME MUSEUM. CONTRIBUTIONS WILL BE MADE EITHER DIRECTLY OR TO ORGANIZATIONS DULY AUTHORIZED TO CARRY ON SUCH ACTIVITIES.

FORM 990-PF

GRANTS AND CONTRIBUTIONS
PAID DURING THE YEAR

STATEMENT 14

RECIPIENT NAME AND ADDRESS	RECIPIENT RELATIONSHIP AND PURPOSE OF GRANT	RECIPIENT STATUS	AMOUNT
FORT BRAGG HIGH SCHOOL 300 DANA STREET FORT BRAGG, CA 95437	NONE TO PROVIDE FUNDS FOR PUBLIC HIGH SCHOOL ARTS PROGRAM	170(B)(1) (A)(II)	2,000.
FRIENDS OF THE MENDOCINO COAST RECREATION AND PARK DISTRICT 300 S. LINCOLN STREET FORT BRAGG, CA 95437	NONE TO PROVIDE FUNDS FOR PARKS AND RECREATION	509(A)(3)	20,000.
ITT TECHNICAL INSTITUTE 10863 GOLD CENTER DRIVE RANCHO CORDOVA, CA 95670	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(II)	4,000.
POMONA COLLEGE 333 N. COLLEGE AVENUE CLAREMONT, CA 91711	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(II)	4,000.
SONOMA STATE UNIVERSITY 1801 EAST COTATI AVENUE ROHNERT PARK, CA 94928	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(II)	16,000.
SANTA ROSA JUNIOR COLLEGE 1501 MENDOCINO AVENUE SANTA ROSA, CA 95401	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(II)	12,000.
SANTA BARBARA CITY COLLEGE 721 CLIFF DRIVE SANTA BARBARA, CA 93109	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(II)	4,000.
CALIFORNIA POLYTECHNIC STATE UNIVERSITY ADMINISTRATION 131-E SAN LUIS OBISPO, CA 93407	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(IV)	4,000.

SIMPSON UNIVERSITY 2211 COLLEGE DRIVE REDDING, CA 96003	NONE TO PROVIDE FUNDS FOR EDUCATIONAL SCHOLARSHIPS	170(B)(1) (A)(II)	4,000.
PARENTS AND FRIENDS, INC. 350 CYPRESS STREET FORT BRAGG, CA 95437	NONE TO PROVIDE FUNDS FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES	509(A)(2)	10,000.
BIG BROTHERS BIG SISTERS OF MENDOCINO COUNTY 498 NORTH MCPHERSON FORT BRAGG, CA 95437	NONE TO PROVIDE FUNDS FOR YOUTH DEVELOPMENT ACTIVITIES	509(A)(2)	10,000.
MENDOCINO FOOD AND NUTRITION PROGRAM 910 NORTH FRANKLIN STREET FORT BRAGG, CA 95437	NONE TO PROVIDE FUNDS FOR FOOD PROGRAM	509(A)(2)	30,000.
MENDOCINO COAST CHILDREN'S FUND P.O. BOX 1616 MENDOCINO, CA 95460	NONE TO PROVIDE FUNDS FOR CHILDREN'S PROGRAM	170(B)(1) (A)(VI)	5,000.
MENDOCINO COUNTY OFFICE OF EDUCATION 2240 OLD RIVER ROAD UKIAH, CA 95482	NONE TO PROVIDE FUNDS FOR EDUCATIONAL PROGRAMS	509(A)(3)	500.
TOTAL TO FORM 990-PF, PART XV, LINE 3A			125,500.

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Schedule of Realized Gains and Losses

This section includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less; "long-term" refers to securities held more than one year. RBC provides cost basis information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, that you or another source at your direction provided to RBC. Cost basis information may reflect a change in the value of certain fixed income and other securities that return or amortize principal over time. In the case of bonds purchased at a premium, cost basis information may be amortized. In addition, cost basis information may reflect accretion for zero coupon and OID bonds. Please refer to IRS Publications 1212 and 550 or contact your Tax Advisor for additional information.

Long-Term

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
15,000.000*	ALTERNATIVE LOAN TRUST MTGPC/SERIES 2005-86CBA-5-FIXED R 5.500% DUE 02/25/2036 ADJUSTED QUANTITY: 211.670, ORIGINAL COST: 168.77, PURCHASE FACTOR: 0.01411133, SALE FACTOR: 0.01411133 CUSIP: 12668BFE8	09/28/07	168.77	04/27/09	211.67	42.90
15,000.000*	ALTERNATIVE LOAN TRUST MTGPC/SERIES 2005-86CBA-5-FIXED R 5.500% DUE 02/25/2036 ADJUSTED QUANTITY: 263.350, ORIGINAL COST: 209.98, PURCHASE FACTOR: 0.01755667, SALE FACTOR: 0.01755667 CUSIP: 12668BFE8	09/28/07	209.98	05/26/09	263.35	53.37
15,000.000*	ALTERNATIVE LOAN TRUST MTGPC/SERIES 2005-86CBA-5-FIXED R 5.500% DUE 02/25/2036 ADJUSTED QUANTITY: 352.400, ORIGINAL COST: 280.98, PURCHASE FACTOR: 0.02349333, SALE FACTOR: 0.02349333 CUSIP: 12668BFE8	09/28/07	280.98	06/25/09	352.40	71.42
15,000.000*	ALTERNATIVE LOAN TRUST MTGPC/SERIES 2005-86CBA-5-FIXED R 5.500% DUE 02/25/2036 ADJUSTED QUANTITY: 151.990, ORIGINAL COST: 121.19, PURCHASE FACTOR: 0.01013267, SALE FACTOR: 0.01013267 CUSIP: 12668BFE8	09/28/07	121.19	07/27/09	151.99	30.80
15,000.000*	ALTERNATIVE LOAN TRUST MTGPC/SERIES 2005-86CBA-5-FIXED R 5.500% DUE 02/25/2036 ADJUSTED QUANTITY: 153.680, ORIGINAL COST: 122.53, PURCHASE FACTOR: 0.01024533, SALE FACTOR: 0.01024533 CUSIP: 12668BFE8	09/28/07	122.53	08/25/09	153.68	31.15
15,000.000*	ALTERNATIVE LOAN TRUST MTGPC/SERIES	09/28/07	32.81	09/25/09	41.15	8.34

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Schedule of Realized Gains and Losses (cont)

Long-Term (cont)

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
	2005-86CBA-5-FIXED R 5.500% DUE 02/25/2036 ADJUSTED QUANTITY: 41.150, ORIGINAL COST: 32.81, PURCHASE FACTOR: 0.00274333, SALE FACTOR: 0.00274333 CUSIP: 12668BFE8					
12,000 000	BANCO POPULAR DE P R HATO REY C/D FDIC INS TO LIMITS 4.650% DUE 04/03/2009 CUSIP: 059637NX2	09/24/07	12,000.00	04/03/09	12,000.00	0.00
5,000 000	DAIMLERCHRYSLER NORTH AMER HOLDING CORP GTD NOTE 7.200% DUE 09/01/2009 ORIGINAL COST: 5,434.53, PREMIUM AMORTIZED: 434.53, ORIGINAL PRICE: 108.691 CUSIP: 233835AA5	06/09/05	5,000.00	09/01/09	5,000.00	0.00
10,000.000	ENCANA CORP 4.600% DUE 08/15/2009 CUSIP: 292505AC8	06/23/06	9,659.40	08/17/09	10,000.00	340.60
0.717	EXXON MOBIL CORP SYMBOL: XOM	11/27/07	61.01	12/08/09	52.31	-8.70
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 51.130, ORIGINAL COST: 44.85, PURCHASE FACTOR: 0.025565, SALE FACTOR: 0.025565 CUSIP: 31395TJT2	09/28/07	44.85	05/15/09	51.13	6.28
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 162.650, ORIGINAL COST: 142.69, PURCHASE FACTOR: 0.081325, SALE FACTOR: 0.081325 CUSIP: 31395TJT2	09/28/07	142.69	06/15/09	162.65	19.96
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 183.370, ORIGINAL COST: 160.86, PURCHASE FACTOR: 0.091685, SALE FACTOR: 0.091685 CUSIP: 31395TJT2	09/28/07	160.86	07/15/09	183.37	22.51
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 118.620, ORIGINAL COST: 104.06, PURCHASE FACTOR: 0.05931, SALE FACTOR: 0.05931 CUSIP: 31395TJT2	09/28/07	104.06	08/17/09	118.62	14.56
2,000 000*	FEDERAL HOME LN MTG CORP	09/28/07	67.95	09/15/09	77.46	9.51

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Schedule of Realized Gains and Losses (cont)

Long-Term (cont)

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
	SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 77.460, ORIGINAL COST: 67.95, PURCHASE FACTOR: 0.03873, SALE FACTOR: 0.03873 CUSIP: 31395TJT2					
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 25.860, ORIGINAL COST: 22.69, PURCHASE FACTOR: 0.01293, SALE FACTOR: 0.01293 CUSIP: 31395TJT2	09/28/07	22.69	10/15/09	25.86	3.17
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 36.480, ORIGINAL COST: 32.00, PURCHASE FACTOR: 0.01824, SALE FACTOR: 0.01824 CUSIP: 31395TJT2	09/28/07	32.00	11/16/09	36.48	4.48
2,000.000*	FEDERAL HOME LN MTG CORP SERIES 2957 CLASS CH 5.500% DUE 04/15/2035 ADJUSTED QUANTITY: 44.800, ORIGINAL COST: 39.30, PURCHASE FACTOR: 0.0224, SALE FACTOR: 0.0224 CUSIP: 31395TJT2	09/28/07	39.30	12/15/09	44.80	5.50
49,000.000*	FNMA GTD PASS THRU POOL#643225 6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 13.340, ORIGINAL COST: 1.84, PURCHASE FACTOR: 0.00027224, SALE FACTOR: 0.00027224 CUSIP: 31390DSN5	03/30/06	1.84	04/27/09	13.34	11.50
49,000.000*	FNMA GTD PASS THRU POOL#643225 6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 610.640, ORIGINAL COST: 84.11, PURCHASE FACTOR: 0.01246204, SALE FACTOR: 0.01246204 CUSIP: 31390DSN5	03/30/06	84.11	05/26/09	610.64	526.53
49,000.000*	FNMA GTD PASS THRU POOL#643225 6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 226.980, ORIGINAL COST: 31.26, PURCHASE FACTOR: 0.00463224, SALE FACTOR: 0.00463224 CUSIP: 31390DSN5	03/30/06	31.26	06/25/09	226.98	195.72
49,000.000*	FNMA GTD PASS THRU POOL#643225 6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 584.580, ORIGINAL COST: 80.52, PURCHASE FACTOR: 0.0119302, SALE FACTOR: 0.0119302 CUSIP: 31390DSN5	03/30/06	80.52	07/27/09	584.58	504.06
49,000.000*	FNMA GTD PASS THRU POOL#643225	03/30/06	1.71	08/25/09	12.38	10.67

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Schedule of Realized Gains and Losses (cont)

Long-Term (cont)

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
	6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 12.380, ORIGINAL COST: 1.71, PURCHASE FACTOR: 0.00025265, SALE FACTOR: 0.00025265 CUSIP: 31390DSN5					
49,000.000*	FNMA GTD PASS THRU POOL#643225	03/30/06	1.39	09/25/09	10.11	8.72
	6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 10.110, ORIGINAL COST: 1.39, PURCHASE FACTOR: 0.00020633, SALE FACTOR: 0.00020633 CUSIP: 31390DSN5					
49,000.000*	FNMA GTD PASS THRU POOL#643225	03/30/06	52.93	10/26/09	384.24	331.31
	6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 384.240, ORIGINAL COST: 52.93, PURCHASE FACTOR: 0.00784163, SALE FACTOR: 0.00784163 CUSIP: 31390DSN5					
49,000.000*	FNMA GTD PASS THRU POOL#643225	03/30/06	1.26	11/25/09	9.13	7.87
	6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 9.130, ORIGINAL COST: 1.26, PURCHASE FACTOR: 0.00018633, SALE FACTOR: 0.00018633 CUSIP: 31390DSN5					
49,000.000*	FNMA GTD PASS THRU POOL#643225	03/30/06	1.26	12/28/09	9.18	7.92
	6.000% DUE 03/01/2032 ADJUSTED QUANTITY: 9.180, ORIGINAL COST: 1.26, PURCHASE FACTOR: 0.00018735, SALE FACTOR: 0.00018735 CUSIP: 31390DSN5					
44,000.000*	FNMA GTD PASS THRU POOL#696867	03/30/06	3.58	04/27/09	15.35	11.77
	6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 15.350, ORIGINAL COST: 3.58, PURCHASE FACTOR: 0.00034886, SALE FACTOR: 0.00034886 CUSIP: 31400TFG7					
44,000.000*	FNMA GTD PASS THRU POOL#696867	03/30/06	45.83	05/26/09	196.63	150.80
	6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 196.630, ORIGINAL COST: 45.83, PURCHASE FACTOR: 0.00446886, SALE FACTOR: 0.00446886 CUSIP: 31400TFG7					
44,000.000*	FNMA GTD PASS THRU POOL#696867	03/30/06	106.09	06/25/09	455.12	349.03
	6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 455.120, ORIGINAL COST: 106.09, PURCHASE FACTOR: 0.01034364, SALE FACTOR: 0.01034364 CUSIP: 31400TFG7					
44,000.000*	FNMA GTD PASS THRU POOL#696867	03/30/06	3.52	07/27/09	15.08	11.56
	6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 15.080, ORIGINAL COST: 3.52, PURCHASE FACTOR: 0.00034273, SALE FACTOR: 0.00034273 CUSIP: 31400TFG7					

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Schedule of Realized Gains and Losses (cont)

Long-Term (cont)

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
44,000.000*	FNMA GTD PASS THRU POOL#696867 6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 15.980, ORIGINAL COST: 3.72, PURCHASE FACTOR: 0.00036318, SALE FACTOR: 0.00036318 CUSIP: 31400TFG7	03/30/06	3.72	08/25/09	15.98	12.26
44,000.000*	FNMA GTD PASS THRU POOL#696867 6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 14.380, ORIGINAL COST: 3.35, PURCHASE FACTOR: 0.00032682, SALE FACTOR: 0.00032682 CUSIP: 31400TFG7	03/30/06	3.35	09/25/09	14.38	11.03
44,000.000*	FNMA GTD PASS THRU POOL#696867 6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 22.130, ORIGINAL COST: 5.16, PURCHASE FACTOR: 0.00050295, SALE FACTOR: 0.00050295 CUSIP: 31400TFG7	03/30/06	5.16	10/26/09	22.13	16.97
44,000.000*	FNMA GTD PASS THRU POOL#696867 6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 15.070, ORIGINAL COST: 3.51, PURCHASE FACTOR: 0.0003425, SALE FACTOR: 0.0003425 CUSIP: 31400TFG7	03/30/06	3.51	11/25/09	15.07	11.56
44,000.000*	FNMA GTD PASS THRU POOL#696867 6.000% DUE 04/01/2033 ADJUSTED QUANTITY: 14.670, ORIGINAL COST: 3.42, PURCHASE FACTOR: 0.00033341, SALE FACTOR: 0.00033341 CUSIP: 31400TFG7	03/30/06	3.42	12/28/09	14.67	11.25
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 615.430, ORIGINAL COST: 367.32, PURCHASE FACTOR: 0.00946815, SALE FACTOR: 0.00946815 CUSIP: 31403FP24	03/02/07	367.31	04/27/09	615.43	248.12
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 450.240, ORIGINAL COST: 268.72, PURCHASE FACTOR: 0.00692677, SALE FACTOR: 0.00692677 CUSIP: 31403FP24	03/02/07	268.72	05/26/09	450.24	181.52
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 599.920, ORIGINAL COST: 358.06, PURCHASE FACTOR: 0.00922954, SALE FACTOR: 0.00922954 CUSIP: 31403FP24	03/02/07	358.06	06/25/09	599.92	241.86
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 568.520, ORIGINAL COST: 339.32, PURCHASE FACTOR: 0.00874646, SALE FACTOR: 0.00874646 CUSIP: 31403FP24	03/02/07	339.32	07/27/09	568.52	229.20

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Schedule of Realized Gains and Losses (cont)

Long-Term (cont)

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 217.890, ORIGINAL COST: 130.05, PURCHASE FACTOR: 0.00335215, SALE FACTOR: 0.00335215 CUSIP: 31403FP24	03/02/07	130.05	08/25/09	217.89	87.84
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 434.270, ORIGINAL COST: 259.19, PURCHASE FACTOR: 0.00668108, SALE FACTOR: 0.00668108 CUSIP: 31403FP24	03/02/07	259.19	09/25/09	434.27	175.08
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 312.380, ORIGINAL COST: 186.44, PURCHASE FACTOR: 0.00480585, SALE FACTOR: 0.00480585 CUSIP: 31403FP24	03/02/07	186.44	10/26/09	312.38	125.94
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 199.830, ORIGINAL COST: 119.27, PURCHASE FACTOR: 0.00307431, SALE FACTOR: 0.00307431 CUSIP: 31403FP24	03/02/07	119.27	11/25/09	199.83	80.56
65,000.000*	FNMA GTD PASS THRU POOL#747541 4.500% DUE 11/01/2033 ADJUSTED QUANTITY: 461.920, ORIGINAL COST: 275.69, PURCHASE FACTOR: 0.00710646, SALE FACTOR: 0.00710646 CUSIP: 31403FP24	03/02/07	275.69	12/28/09	461.92	186.23
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 95.190, ORIGINAL COST: 52.27, PURCHASE FACTOR: 0.019038, SALE FACTOR: 0.019038 CUSIP: 31406MFY7	07/13/05	52.27	04/27/09	95.19	42.92
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 79.130, ORIGINAL COST: 43.46, PURCHASE FACTOR: 0.015826, SALE FACTOR: 0.015826 CUSIP: 31406MFY7	07/13/05	43.46	05/26/09	79.13	35.67
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 99.730, ORIGINAL COST: 54.77, PURCHASE FACTOR: 0.019946, SALE FACTOR: 0.019946 CUSIP: 31406MFY7	07/13/05	54.77	06/25/09	99.73	44.96
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 60.310, ORIGINAL COST: 33.12, PURCHASE FACTOR: 0.012062, SALE FACTOR: 0.012062 CUSIP: 31406MFY7	07/13/05	33.12	07/27/09	60.31	27.19

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QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 55.400, ORIGINAL COST: 30.42, PURCHASE FACTOR: 0.01108, SALE FACTOR: 0.01108 CUSIP: 31406MFY7	07/13/05	30.42	08/25/09	55.40	24.98
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 33.610, ORIGINAL COST: 18.46, PURCHASE FACTOR: 0.006722, SALE FACTOR: 0.006722 CUSIP: 31406MFY7	07/13/05	18.46	09/25/09	33.61	15.15
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 53.120, ORIGINAL COST: 29.17, PURCHASE FACTOR: 0.010624, SALE FACTOR: 0.010624 CUSIP: 31406MFY7	07/13/05	29.17	10/26/09	53.12	23.95
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 39.950, ORIGINAL COST: 21.94, PURCHASE FACTOR: 0.00799, SALE FACTOR: 0.00799 CUSIP: 31406MFY7	07/13/05	21.94	11/25/09	39.95	18.01
5,000.000*	FNMA GTD PASS THRU POOL#813883 5.000% DUE 06/01/2020 ADJUSTED QUANTITY: 40.740, ORIGINAL COST: 22.37, PURCHASE FACTOR: 0.008148, SALE FACTOR: 0.008148 CUSIP: 31406MFY7	07/13/05	22.37	12/28/09	40.74	18.37
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 206.640, ORIGINAL COST: 102.77, PURCHASE FACTOR: 0.020664, SALE FACTOR: 0.020664 CUSIP: 31407FRQ5	06/10/05	102.77	04/27/09	206.64	103.87
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 298.180, ORIGINAL COST: 148.29, PURCHASE FACTOR: 0.029818, SALE FACTOR: 0.029818 CUSIP: 31407FRQ5	06/10/05	148.29	05/26/09	298.18	149.89
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 271.840, ORIGINAL COST: 135.19, PURCHASE FACTOR: 0.027184, SALE FACTOR: 0.027184 CUSIP: 31407FRQ5	06/10/05	135.19	06/25/09	271.84	136.65
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 29.350, ORIGINAL COST: 14.60, PURCHASE FACTOR: 0.002935, SALE FACTOR: 0.002935 CUSIP: 31407FRQ5	06/10/05	14.60	07/27/09	29.35	14.75

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Long-Term (cont)

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10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 52.300, ORIGINAL COST: 26.01, PURCHASE FACTOR: 0.00523, SALE FACTOR: 0.00523 CUSIP: 31407FRQ5	06/10/05	26.01	08/25/09	52.30	26.29
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 105.630, ORIGINAL COST: 52.53, PURCHASE FACTOR: 0.010563, SALE FACTOR: 0.010563 CUSIP: 31407FRQ5	06/10/05	52.53	09/25/09	105.63	53.10
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 27.630, ORIGINAL COST: 13.74, PURCHASE FACTOR: 0.002763, SALE FACTOR: 0.002763 CUSIP: 31407FRQ5	06/10/05	13.74	10/26/09	27.63	13.89
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 31.420, ORIGINAL COST: 15.63, PURCHASE FACTOR: 0.003142, SALE FACTOR: 0.003142 CUSIP: 31407FRQ5	06/10/05	15.63	11/25/09	31.42	15.79
10,000.000*	FNMA GTD PASS THRU POOL#829495 5.000% DUE 07/01/2020 ADJUSTED QUANTITY: 28.380, ORIGINAL COST: 14.11, PURCHASE FACTOR: 0.002838, SALE FACTOR: 0.002838 CUSIP: 31407FRQ5	06/10/05	14.11	12/28/09	28.38	14.27
35,000.000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 1,120.490, ORIGINAL COST: 779.48, PURCHASE FACTOR: 0.032014, SALE FACTOR: 0.032014 CUSIP: 31409U4D4	03/30/06	779.48	04/27/09	1,120.49	341.01
35,000.000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 1,321.050, ORIGINAL COST: 919.00, PURCHASE FACTOR: 0.03774429, SALE FACTOR: 0.03774429 CUSIP: 31409U4D4	03/30/06	919.00	05/26/09	1,321.05	402.05
35,000.000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 450.090, ORIGINAL COST: 313.11, PURCHASE FACTOR: 0.01285971, SALE FACTOR: 0.01285971 CUSIP: 31409U4D4	03/30/06	313.11	06/25/09	450.09	136.98
35,000.000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 26.670, ORIGINAL COST: 18.55, PURCHASE FACTOR: 0.000762, SALE FACTOR: 0.000762 CUSIP: 31409U4D4	03/30/06	18.55	07/27/09	26.67	8.12

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QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
35,000 000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 487.470, ORIGINAL COST: 339.11, PURCHASE FACTOR: 0.01392771, SALE FACTOR: 0.01392771 CUSIP: 31409U4D4	03/30/06	339.11	08/25/09	487.47	148.36
35,000.000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 347.720, ORIGINAL COST: 241.89, PURCHASE FACTOR: 0.00993486, SALE FACTOR: 0.00993486 CUSIP: 31409U4D4	03/30/06	241.89	09/25/09	347.72	105.83
35,000 000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 25.080, ORIGINAL COST: 17.45, PURCHASE FACTOR: 0.00071657, SALE FACTOR: 0.00071657 CUSIP: 31409U4D4	03/30/06	17.45	10/26/09	25.08	7.63
35,000 000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 343.680, ORIGINAL COST: 239.08, PURCHASE FACTOR: 0.00981943, SALE FACTOR: 0.00981943 CUSIP: 31409U4D4	03/30/06	239.08	11/25/09	343.68	104.60
35,000.000*	FNMA GTD PASS THRU POOL#879320 6.000% DUE 04/01/2036 ADJUSTED QUANTITY: 24.550, ORIGINAL COST: 17.08, PURCHASE FACTOR: 0.00070143, SALE FACTOR: 0.00070143 CUSIP: 31409U4D4	03/30/06	17.08	12/28/09	24.55	7.47
5,000.000	MERRILL LYNCH & CO INC STARS LKD TO THE S&P 500 INDEX CUSIP: 59022Y642	11/20/07	50,000.00	11/30/09	42,903.04	-7,096.96
1,000.000	FEDERAL NATIONAL MTG ASSN 4.500% DUE 02/13/2013 CUSIP: 3136F23D8	03/02/07	954.74	03/30/09	1,000.00	45.26
4,000.000	FEDERAL NATIONAL MTG ASSN 4.500% DUE 02/27/2013 CUSIP: 3136F26X1	03/02/07	3,809.45	03/30/09	4,000.00	190.55
10,000.000	FEDERAL NATIONAL MTG ASSN 4.000% DUE 05/21/2012 CUSIP: 3136F3TT3	03/13/07	9,427.03	03/30/09	10,000.00	572.97
Long-Term Subtotal					99,070.70	156.30
Total Gains and Losses					99,070.70	156.30
Short-Term						0.00
Long-Term						156.30
Term Unknown						0.00

* -- Return of principal; quantity represents face value.

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Schedule of Realized Gains and Losses

This section includes a summary of the short- or long-term gain or loss from the sale of selected securities in non-retirement accounts. "Short-term" refers to securities held for one year or less; "long-term" refers to securities held more than one year. RBC provides cost basis information as a service to its clients; the information may not be accurate for tax reporting or other purposes and may rely on information, such as the original cost basis for a security, that you or another source at your direction provided to RBC. Cost basis information may reflect a change in the value of certain fixed income and other securities that return or amortize principal over time. In the case of bonds purchased at a premium, cost basis information may be amortized. In addition, cost basis information may reflect accretion for zero coupon and OID bonds. Please refer to IRS Publications 1212 and 550 or contact your Tax Advisor for additional information.

Short-Term

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
1,000.000	INDIA FUND INC SYMBOL: IFN	09/22/09	28,847.75	10/30/09	28,019.27	-828.48
1.000	LORD ABBETT ALPHA STRATEGY FD CL F SYMBOL: ALFFX	12/24/08	12.92	11/03/09	17.40	4.48
1.000	LORD ABBETT ALPHA STRATEGY FD CL F SYMBOL: ALFFX	12/24/08	12.92	11/03/09	17.40	4.48
7.000	LORD ABBETT ALPHA STRATEGY FD CL F SYMBOL: ALFFX	12/23/08	90.23	11/03/09	121.80	31.57
303.000	LORD ABBETT ALPHA STRATEGY FD CL F SYMBOL: ALFFX	12/23/08	3,892.78	11/03/09	5,272.20	1,379.42
92.000	PROSHARES SHORT MSCI EAFE ETF SYMBOL: EFZ	10/30/09	5,680.94	11/11/09	5,303.66	-377.28
196.000	PROSHARES SHORT MSCI EAFE ETF SYMBOL: EFZ	10/30/09	12,102.86	12/04/09	11,146.37	-956.49
275.000	PROSHARES SHORT S&P500 ETF SYMBOL: SH	10/01/09	15,754.20	10/08/09	15,592.09	-162.11
Short-Term Subtotal					65,490.19	-904.41

Long-Term

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
294.000	ACE LIMITED SYMBOL: ACE	09/09/08	15,625.51	11/27/09	14,371.09	-1,254.42
228.000	AT&T INC SYMBOL: T	09/09/08	7,464.26	11/27/09	6,142.16	-1,322.10
76.000	AT&T INC SYMBOL: T	01/09/08	2,917.96	11/27/09	2,047.39	-870.57

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40.000	AT&T INC SYMBOL: T	01/16/08	1,531.20	11/27/09	1,077.57	-453.63
39.000	AT&T INC SYMBOL: T	02/06/08	1,441.81	11/27/09	1,050.63	-391.18
40.000	AT&T INC SYMBOL: T	06/18/08	1,416.75	11/27/09	1,077.57	-339.18
62.000	AT&T INC SYMBOL: T	08/27/08	1,936.84	11/27/09	1,670.24	-266.60
320.000	CELGENE CORP SYMBOL: CELG	09/09/08	21,444.67	11/27/09	17,782.68	-3,661.99
676.000	CISCO SYSTEMS INC SYMBOL: CSCO	09/09/08	15,791.29	11/03/09	15,453.77	-337.52
422.000	CVS CAREMARK CORPORATION SYMBOL: CVS	09/09/08	15,706.12	09/22/09	15,189.08	-517.04
38.000	CVS CAREMARK CORPORATION SYMBOL: CVS	03/19/08	1,513.58	09/22/09	1,367.74	-145.84
36.000	CVS CAREMARK CORPORATION SYMBOL: CVS	03/13/08	1,426.31	09/22/09	1,295.75	-130.56
58.000	CVS CAREMARK CORPORATION SYMBOL: CVS	02/14/07	2,215.50	09/22/09	2,087.60	-127.90
8.000	CVS CAREMARK CORPORATION SYMBOL: CVS	11/29/06	219.95	09/22/09	287.94	67.99
385.000	DONALDSON CO INC SYMBOL: DCI	09/09/08	15,421.56	09/22/09	13,757.04	-1,664.52
349.000	E I DU PONT DE NEMOURS & CO SYMBOL: DD	09/09/08	15,750.37	09/22/09	11,793.80	-3,956.57
354.000	EMERSON ELECTRIC CO SYMBOL: EMR	09/09/08	15,224.83	11/03/09	13,703.87	-1,520.96
158.000	EXELON CORP SYMBOL: EXC	09/09/08	10,137.28	11/03/09	7,287.01	-2,850.27
149.000	FIRSTENERGY CORP SYMBOL: FE	09/09/08	10,230.34	11/03/09	6,320.78	-3,909.56
362.000	GENERAL CABLE CORP-DEL NEW SYMBOL: BGC	09/09/08	14,472.76	11/03/09	11,428.04	-3,044.72
900.000	ISHARES INC MSCI MALAYSIA FREE INDEX FD (BOOK ENTRY) SYMBOL: EWM	02/13/07	9,594.00	11/03/09	9,531.57	-62.43
100.000	ISHARES INC MSCI MALAYSIA FREE INDEX FD (BOOK ENTRY) SYMBOL: EWM	03/02/07	974.00	11/03/09	1,059.06	85.06
928.000	ISHARES INC MSCI MALAYSIA FREE INDEX FD (BOOK ENTRY) SYMBOL: EWM	09/08/08	8,398.40	11/03/09	9,828.10	1,429.70

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3,477.000	LORD ABBETT ALPHA STRATEGY FD CL F SYMBOL: ALFFX	09/09/08	72,169.07	11/03/09	60,499.80	-11,669.27
356.000	MARRIOTT INTERNATIONAL INC NEW CL A SYMBOL: MAR	09/09/08	10,494.49	09/22/09	9,804.51	-689.98
291.000	MEDTRONIC INC SYMBOL: MDT	09/09/08	15,833.16	11/27/09	12,501.76	-3,331.40
402.000	MEMC ELECTRONIC MATERIALS INC SYMBOL: WFR	09/09/08	14,029.24	11/03/09	5,017.43	-9,011.81
1,093.000	NEWS CORPORATION CLASS B SYMBOL: NWS	09/09/08	15,715.59	09/22/09	15,750.16	34.57
794.000	NOKIA CORPORATION SPONSORED ADR REPSTG 1 SER A SYMBOL: NOK	09/09/08	15,768.05	11/03/09	10,052.49	-5,715.56
10.000	ORACLE CORP SYMBOL: ORCL	10/06/05	120.98	11/27/09	222.31	101.33
16.000	ORACLE CORP SYMBOL: ORCL	09/07/06	254.19	11/27/09	355.68	101.49
20.000	ORACLE CORP SYMBOL: ORCL	09/06/06	313.41	11/27/09	444.60	131.19
75.000	ORACLE CORP SYMBOL: ORCL	02/06/08	1,488.55	11/27/09	1,667.27	178.72
55.000	ORACLE CORP SYMBOL: ORCL	04/04/07	1,017.12	11/27/09	1,222.66	205.54
156.000	ORACLE CORP SYMBOL: ORCL	02/14/07	2,627.04	11/27/09	3,467.92	840.88
488.000	ORACLE CORP SYMBOL: ORCL	09/09/08	9,393.02	11/27/09	10,848.35	1,455.33
255.000	PRICE T ROWE GROUP INC SYMBOL: TROW	09/09/08	15,267.92	11/27/09	12,248.14	-3,019.78
399.000	SHAW GROUP INC SYMBOL: SHAW	09/09/08	14,929.62	11/03/09	9,868.09	-5,061.53
290.000	SPDR INDEX SHS FDS S&P EMERGING MIDDLE EAST & AFRICA ETF SYMBOL: GAF	09/08/08	17,489.03	09/22/09	17,605.61	116.58
150.000	SPX CORP SYMBOL: SPW	09/09/08	14,749.50	11/03/09	8,181.91	-6,567.59
254.000	TORCHMARK CORP SYMBOL: TMK	09/09/08	15,575.79	09/22/09	11,161.36	-4,414.43

JAMES G CUMMINGS FOUNDATION
P O BOX 759
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RECIPIENT'S ACCOUNT NUMBER
311-83242

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Schedule of Realized Gains and Losses (cont)

Long-Term (cont)

QUANTITY	DESCRIPTION	OPEN DATE	NET COST	CLOSE DATE	NET PROCEEDS	REALIZED GAIN/LOSS
580.000	WESTERN UNION CO SYMBOL: WU	09/09/08	15,798.91	11/03/09	10,632.57	-5,166.34
660.000	XILINX INC SYMBOL: XLNX	09/09/08	15,324.01	11/03/09	13,933.03	-1,390.98
Long-Term Subtotal					381,096.13	-78,117.85
Total Gains and Losses					446,586.32	-79,022.26
Short-Term						-904.41
Long-Term						-78,117.85
Term Unknown						0.00