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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
FITZGERALD FAMILY FOUNDATION

Number and street (or P O box number if mail is not delivered to street address) Room/suite
2309 HARRIS CIRCLE, NW

City or town, state, and ZIP code
CLEVELAND TN 37311

A Employer identification number
71-0927809

B Telephone number (see page 10 of the instructions)
423-479-4992

C If exemption application is pending, check here ▶ ☐
D 1. Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐
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 ▶ ☐

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) ▶ $ 1,464,694

J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify)
(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) (see page 11 of the instructions))	(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 (attach schedule)				
2	Check ▶ ☒ if the foundation is **not** required to attach Sch B				
3	Interest on savings and temporary cash investments	6,306	6,306		
4	Dividends and interest from securities	10,681	10,681		
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10 STMT 1	-614,197			
b	Gross sales price for all assets on line 6a 1,468,082				
7	Capital gain net income (from Part IV, line 2)		0		
8	Net short-term capital gain			0	
9	Income modifications				
10a	Gross sales less returns & allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	**Total.** Add lines 1 through 11	-597,210	16,987	0	
Operating and Administrative Expenses 13	Compensation of officers, directors, trustees, etc				
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule) SEE STMT 2	1,075			1,075
b	Accounting fees (attach schedule) STMT 3	1,200			1,200
c	Other professional fees (attach schedule) STMT 4	9,462	9,462		
17	Interest				
18	Taxes (attach schedule) (see page 14 of the instructions) STMT 5	832	392		440
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (att sch)				
24	**Total operating and administrative expenses.** Add lines 13 through 23	12,569	9,854		2,715
25	Contributions, gifts, grants paid	199,000			199,000
26	**Total expenses and disbursements.** Add lines 24 and 25	211,569	9,854	0	201,715
27	Subtract line 26 from line 12				
a	**Excess of revenue over expenses and disbursements**	-808,779			
b	**Net investment income** (if negative, enter -0-)		7,133		
c	**Adjusted net income** (if negative, enter -0-)			0	

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For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions. Form **990-PF** (2009)

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year (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			
	3	Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions)			
	7	Other notes and loans receivable (att schedule) ▶ 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 (attach schedule)			
	b	Investments—corporate stock (attach schedule) SEE STMT 6	2,133,293	1,324,514	1,464,694
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	15	Other assets (describe ▶)			
	16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	2,133,293	1,324,514	1,464,694
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted	2,133,293	1,324,514	
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ [ ] and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see page 17 of the instructions)	2,133,293	1,324,514	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	2,133,293	1,324,514	

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	2,133,293
2	Enter amount from Part I, line 27a	2	-808,779
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,324,514
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,324,514

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	N/A			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a				
b				
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(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				
b				
c				
d				
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 } **2**

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)
If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions)
If (loss), enter -0- in Part I, line 8 } **3**

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 page 18 of the 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	209,808	2,673,079	0.078489
2007	35,463	2,549,127	0.013912
2006	48,295	853,642	0.056575
2005	47,678	764,843	0.062337
2004	31,344	793,659	0.039493

2	**Total** of line 1, column (d)	2	0.250806
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	0.050161
4	Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	1,505,172
5	Multiply line 4 by line 3	5	75,501
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	71
7	Add lines 5 and 6	7	75,572
8	Enter qualifying distributions from Part XII, line 4	8	201,715

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 on page 18

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ 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 ▶ ☒ and enter 1% of Part I, line 27b	1	71
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	71
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	71
6	Credits/Payments:		
a	2009 estimated tax payments and 2008 overpayment credited to 2009 — 6a 1,710		
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	1,710
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ 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	1,639
11	Enter the amount of line 10 to be **Credited to 2010 estimated tax** ▶ 1,639 **Refunded** ▶	11	

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?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		X
	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			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ ________			
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	2		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	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T	5		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?	6	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	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ TN			
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	8b	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 on page 27)? If "Yes," complete Part XIV	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities (continued)

		Line	Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the 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?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ RODNEY R FITZGERALD Telephone no ▶ 423-479-4992

Located at ▶ 2309 HARRIS CIRCLE, NW CLEVELAND, TN ZIP+4 ▶ 37312

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 |

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.

			Line	Yes	No
1a	During the year did the foundation (either directly or indirectly)				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? **(Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?	N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?	N/A	1c		
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?	☐ Yes ☒ No			
	If "Yes," list the years ▶ 20 , 20 , 20 , 20				
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 page 20 of the 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 ▶ 20 , 20 , 20 , 20				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 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)

			Yes	No
5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) ☐ Yes ☒ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No			
b	If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see page 22 of the 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 (see page 22 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 7				

2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

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

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

3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). 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 ▶

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 (see page 24 of the instructions)

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 page 24 of the instructions 3	
Total. Add lines 1 through 3 ▶	

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the 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	1,528,093
b	Average of monthly cash balances	1b	0
c	Fair market value of all other assets (see page 24 of the instructions)	1c	0
d	**Total** (add lines 1a, b, and c)	1d	1,528,093
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	1,528,093
4	Cash deemed held for charitable activities Enter 1½ % of line 3 (for greater amount, see page 25 of the instructions)	4	22,921
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,505,172
6	**Minimum investment return.** Enter 5% of line 5	6	75,259

Part XI Distributable Amount (see page 25 of the 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	75,259
2a	Tax on investment income for 2009 from Part VI, line 5	2a	71		
b	Income tax for 2009 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	71
3	Distributable amount before adjustments Subtract line 2c from line 1			3	75,188
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	75,188
6	Deduction from distributable amount (see page 25 of the instructions)			6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	75,188

Part XII Qualifying Distributions (see page 25 of the 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	201,715
b	Program-related investments—total from Part IX-B	1b	
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	201,715
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 (see page 26 of the instructions)	5	71
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	201,644

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 page 26 of the instructions)

		(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1	Distributable amount for 2009 from Part XI, line 7				75,188
2	Undistributed income, if any, as of the end of 2009				
a	Enter amount for 2008 only			1,776	
b	Total for prior years 20____ , 20____ , 20____				
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				
4	Qualifying distributions for 2009 from Part XII, line 4 ▶ $ 201,715				
a	Applied to 2008, but not more than line 2a			1,776	
b	Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c	Treated as distributions out of corpus (Election required—see page 26 of the instructions)				
d	Applied to 2009 distributable amount				75,188
e	Remaining amount distributed out of corpus	124,751			
5	Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))				
6	**Enter the net total of each column as indicated below:**				
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5	124,751			
b	Prior years' undistributed income Subtract line 4b from line 2b				
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d	Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions				
e	Undistributed income for 2008 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions				
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) (see page 27 of the instructions)				
8	Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)				
9	**Excess distributions carryover to 2010.** Subtract lines 7 and 8 from line 6a	124,751			
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 124,751				

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9)

1a 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			
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see page 28 of 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))

N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

N/A

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc (see page 28 of the 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

N/A

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

N/A

c Any submission deadlines

N/A

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

N/A

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
HABITAT FOR HUMANITY 243 BROAD STREET, NW CLEVELAND TN 37311		PUBLIC	GENERAL	5,000
BRADLEY CLEVELAND PUBLIC 3304 NORTH OCOEE STREET CLEVELAND TN 37312		PUBLIC	GENERAL	5,000
LEE UNIVERSITY PO BOX 3450 CLEVELAND TN 37320		PUBLIC	GENERAL	10,000
UNITED WAY PO BOX 193 CLEVELAND TN 37364		PUBLIC	GENERAL	2,000
BRADLEY INITIATIVE PO BOX 5404 CLEVELAND TN 37320		PUBLIC	GENERAL	1,000
FIRST BAPTIST CHURCH 99 CENTRAL AVENUE CLEVELAND TN 37311		PUBLIC	GENERAL	172,000
WTCI 7540 BONNYSHIRE DR CHATTANOOGA TN 37416		PUBLIC	GENERAL	1,000
PUBLIC LIBRARY FOUNDATION 795 CHURCH ST NE CLEVELAND TN 37311		PUBLIC	GENERAL	2,000
THE CARING PLACE 130 WILDWOOD AVE CLEVELAND TN 37311		PUBLIC	GENERAL	1,000
Total			▶ 3a	199,000
b Approved for future payment N/A				
Total			▶ 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	6,306	
4 Dividends and interest from securities			14	10,681	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	-614,197	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0		-597,210	0

13 **Total.** Add line 12, columns (b), (d), and (e) 13 -597,210

(See worksheet in line 13 instructions on page 28 to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See page 29 of the instructions)
N/A	

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
N/A			

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

Rodney R Fitzgerald President 05.10.10 — PRESIDENT

Signature of officer or trustee | Date | Title

Paid Preparer's Use Only

Preparer's signature: Vicki P Sullivan, CPA — VICKI P. SULLIVAN, CPA	Date 05/05/10	Check if self-employed ☐	Preparer's identifying number (see Signature on page 30 of the instructions) P00152617
Firm's name (or yours if self-employed), address, and ZIP code: ARNETT,KIRKSEY,KIMSEY,SULLIVAN,LAY, PLLC 4395 N OCOEE ST CLEVELAND, TN 37312-4832		EIN ▶ 62-0798554	Phone no 423-476-5581

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 6a - Sale of Assets

Description: Whom Sold	Date Acquired	Date Sold	How Received	Sale Price	Cost	Expense	Depreciation	Net Gain / Loss
SEE SCHEDULE A ATTACHED	VARIOUS	12/31/09	PURCHASE	$ 800,452	$ 856,300	$	$	$ -55,848
SEE SCHEDULE B ATTACHED	VARIOUS	12/31/09	PURCHASE	667,630	1,225,979			-558,349
TOTAL				$ 1,468,082	$ 2,082,279	$ 0	$ 0	$ -614,197

Statement 2 - Form 990-PF, Part I, Line 16a - Legal Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
LEGAL FEES	$ 1,075	$	$	$ 1,075
TOTAL	$ 1,075	$ 0	$ 0	$ 1,075

Statement 3 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
TAX PREPARATION FEE	$ 1,200	$	$	$ 1,200
TOTAL	$ 1,200	$ 0	$ 0	$ 1,200

Statement 4 - Form 990-PF, Part I, Line 16c - Other Professional Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
INVESTMENT ADVISORY FEES	$ 9,462	$ 9,462	$	$
TOTAL	$ 9,462	$ 9,462	$ 0	$ 0

Federal Statements

Statement 5 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
FOREIGN TAXES PAID ON DIVIDENDS	$ 392	$ 392	$	$
INCOME TAX PAID	440			440
TOTAL	$ 832	$ 392	$ 0	$ 440

Federal Statements

Statement 6 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
INVESTMENTS				
	$ 2,133,293	$ 1,324,514	COST	$ 1,464,694
TOTAL	$ 2,133,293	$ 1,324,514		$ 1,464,694

Federal Statements

Statement 7 - Form 990-PF, Part VIII, Line 1 - List of Officers, Directors, Trustees, Etc.

Name and Address	Title	Average Hours	Compensation	Benefits	Expenses
RODNEY R FITZGERALD 2309 HARRIS CIRCLE, NW CLEVELAND TN 37311	PRESIDENT	1.00	0	0	0
MARGO R FITZGERALD 2309 HARRIS CIRCLE, NW CLEVELAND TN 37311	SECRETARY	1.00	0	0	0
GLENN RAMSEY 7741 NORTH LEE HIGHWAY CLEVELAND TN 37312	DIRECTOR	0.00	0	0	0
THOMAS L WICKES 5 ACORN LANE CLEVELAND TN 37312	DIRECTOR	0.00	0	0	0
TERRY BUCKNER 75 FIRST STREET, NW CLEVELAND TN 37311	DIRECTOR	0.00	0	0	0

Schedule A

charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss)

Accounting Method. First In First Out [FIFO]

Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
A T & T INC NEW T	375 0000	02/05/08	02/04/09	$9,380 73	$13,896 83	($4,516 10)
A T & T INC NEW T	1,000 0000	07/06/09	07/29/09	$25,861 38	$24,677 95	$1,183 43
Security Subtotal				**$35,242.11**	**$38,574.78**	**($3,332.67)**
APPLIED MATERIALS INC AMAT	500 0000	03/05/09	03/16/09	$5,241 52	$4,607 47	$634 05
APPLIED MATERIALS INC AMAT	225 0000	03/05/09	04/22/09	$2,571 73	$2,073 36	$498.37
Security Subtotal				**$7,813.25**	**$6,680.83**	**$1,132.42**
CARNIVAL CORP NEW FPAIRED STK SPECIAL VTG CCL	200.0000	02/09/09	02/24/09	$4,117 02	$4,244.60	($127 58)
CARNIVAL CORP NEW FPAIRED STK SPECIAL VTG. CCL	200 0000	02/09/09	04/22/09	$4,949 12	$4,244 60	$704 52
Security Subtotal				**$9,066.14**	**$8,489.20**	**$576 94**
COMCAST CORP NEW CL A. CMCSA	840 0000	07/29/09	12/07/09	$14,413 47	$12,179 71	$2,233 76
Security Subtotal				**$14,413.47**	**$12,179.71**	**$2,233.76**
ELDORADO GOLD CORP NEW F EGO	100 0000	03/24/09	07/29/09	$919 77	$862.27	$57 50
ELDORADO GOLD CORP NEW F EGO	100 0000	03/24/09	07/29/09	$919 77	$862 28	$57 49

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38898

Schedule A

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
ELDORADO GOLD CORP NEW F. EGO	2,800 0000	03/24/09	07/29/09	$25,753.50	$24,144 35	$1,609 15
Security Subtotal				**$27,593.04**	**$25,868.90**	**$1,724.14**
ELECTRONIC ARTS INC ERTS	100 0000	02/04/09	02/24/09	$1,725 01	$1,719 39	$5 62
ELECTRONIC ARTS INC ERTS	200 0000	02/04/09	02/24/09	$3,450 01	$3,438 78	$11 23
ELECTRONIC ARTS INC ERTS	325 0000	02/04/09	04/22/09	$6,266 63	$5,588 02	$678 61
Security Subtotal				**$11,441 65**	**$10,746.19**	**$695 46**
FEDERATED PRUDENT GLOBAL INC A PSAFX	1,010 9520	05/11/09	07/28/09	$12,394 87	$12,000 00	$394 87
Security Subtotal				**$12,394 87**	**$12,000.00**	**$394.87**
FORTUNE BRANDS INC FO	100 0000	07/29/09	10/23/09	$4,539 73	$3,863 63	$676 10
Security Subtotal				**$4,539.73**	**$3,863.63**	**$676.10**
HONDA MOTOR CO LTD ADR FSPONSORED ADR 1 ADR REP 1 HMC	300 0000	12/10/08	03/16/09	$6,963 31	$6,465 96	$497 35
HONDA MOTOR CO LTD ADR FSPONSORED ADR 1 ADR REP 1 HMC	100 0000	12/10/08	04/22/09	$2,819 95	$2,155 32	$664 63

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38897

Schedule A

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
HONDA MOTOR CO LTD ADR FSPONSORED ADR 1 ADR REP 1 HMC	125.0000	02/18/09	04/22/09	$3,524 93	$3,035 56	$489 37
Security Subtotal				**$13,308 19**	**$11,656.84**	**$1,651.35**
I N G GROEP N V ADR F1 ADR REP 1 ORD ING	175 0000	02/18/09	02/24/09	$844 21	$1,080 01	($235 80)
I N G GROEP N V ADR F1 ADR REP 1 ORD ING	525 0000	02/18/09	03/16/09	$2,280 56	$3,240 03	($959 47)
Security Subtotal				**$3,124.77**	**$4,320.04**	**($1,195.27)**
INTEL CORP INTC	225 0000	02/18/09	04/23/09	$3,411 17	$3,037 88	$373 29
Security Subtotal				**$3,411.17**	**$3,037.88**	**$373.29**
ISHARES MSCI CDA IDX FD CANADA INDEX FUND EWC	500 0000	06/04/09	07/29/09	$11,491 55	$11,508 95	($17 40)
Security Subtotal				**$11,491.55**	**$11,508.95**	**($17.40)**
KINROSS GOLD CORP NEW F KGC	1,200 0000	03/24/09	07/29/09	$22,060 88	$21,644 95	$415 93
Security Subtotal				**$22,060.88**	**$21,644.95**	**$415 93**
LOCKHEED MARTIN CORP LMT	50 0000	02/18/09	04/22/09	$3,759 52	$3,870 22	($110.70)
Security Subtotal				**$3,759 52**	**$3,870.22**	**($110.70)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001029 38898

Schedule A

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Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
MARKET VECTORS ETF TRUSTGOLD MINERS FUND GDX	70 0000	06/01/09	06/22/09	$2,522 32	$3,051 64	($529 32)
MARKET VECTORS ETF TRUSTGOLD MINERS FUND. GDX	80 0000	06/01/09	06/22/09	$2,884 26	$3,487 58	($603 32)
MARKET VECTORS ETF TRUSTGOLD MINERS FUND GDX	100 0000	06/01/09	06/22/09	$3,603 32	$4,359 48	($756.16)
Security Subtotal				**$9,009.90**	**$10,898.70**	**($1,888.80)**
MICROSOFT CORP MSFT	150 0000	07/29/09	11/17/09	$4,487 96	$3,550 57	$937.39
Security Subtotal				**$4,487.96**	**$3,550.57**	**$937.39**
NOMURA HOLDINGS NEW ADRFSPONSORED ADR 1 ADR REP 1 NMR	100 0000	02/18/09	02/24/09	$448.95	$460 27	($11 32)
NOMURA HOLDINGS NEW ADRFSPONSORED ADR 1 ADR REP 1 NMR	300 0000	02/18/09	02/24/09	$1,347 48	$1,380 80	($33 32)
NOMURA HOLDINGS NEW ADRFSPONSORED ADR 1 ADR REP 1 NMR	75 0000	02/18/09	03/16/09	$370 73	$345.20	$25 53
NOMURA HOLDINGS NEW ADRFSPONSORED ADR 1 ADR REP 1 NMR	100 0000	02/18/09	03/16/09	$495 11	$460.27	$34 84

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38899

Schedule A

Charles SCHWAB INSTITUTIONAL

Schwab One® Account of FITZGERALD FAMILY FOUNDATION

Account Number 6063-0803

Report Period January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
NOMURA HOLDINGS NEW ADRFSPONSORED ADR 1 ADR REP 1· NMR	300 0000	02/18/09	03/16/09	$1,482 93	$1,380 79	$102.14
Security Subtotal				**$4,145.20**	**$4,027.33**	**$117.87**
NOVARTIS A G SPON ADR FSPONSORED ADR 1 ADR REP 1· NVS	280 0000	07/29/09	12/08/09	$15,486 24	$12,196 23	$3,290 01
Security Subtotal				**$15,486.24**	**$12,196.23**	**$3,290.01**
NUCOR CORP NUE	100 0000	02/18/09	04/23/09	$3,910 34	$3,893 67	$16 67
Security Subtotal				**$3,910.34**	**$3,893.67**	**$16.67**
PROSHARES SHORT DOW 30 DOG	100 0000	05/15/09	06/03/09	$6,548 04	$6,806 79	($258 75)
PROSHARES SHORT DOW 30. DOG	400 0000	05/15/09	06/03/09	$26,196 16	$27,227 16	($1,031 00)
Security Subtotal				**$32,744.20**	**$34,033.95**	**($1,289.75)**
PROSHARES SHORT QQQ PSQ	500 0000	05/15/09	07/29/09	$25,958 38	$30,703 95	($4,745 57)
Security Subtotal				**$25,958 38**	**$30,703.95**	**($4,745.57)**
PROSHARES SHORT S&P 500 SH	50 0000	04/17/09	07/23/09	$3,077 37	$3,521 34	($443 97)
PROSHARES SHORT S&P 500 SH	100 0000	04/17/09	07/23/09	$6,155 66	$7,042 40	($886 74)
PROSHARES SHORT S&P 500 SH	600 0000	04/17/09	07/23/09	$36,933 89	$42,257 36	($5,323 47)

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38900

Schedule A

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
PROSHARES SHORT S&P 500 SH	250.0000	04/17/09	07/29/09	$15,441 65	$17,606 72	($2,165 07)
Security Subtotal				**$61,608 57**	**$70,427.82**	**($8,819.25)**
PROSHS SHORT FINANCIALS SHORT FINANCIALS PRO- SHARES SEF	750 0000	04/23/09	07/23/09	$40,770 50	$51,094 48	($10,323 98)
PROSHS SHORT FINANCIALS SHORT FINANCIALS PRO- SHARES SEF	750 0000	04/23/09	07/29/09	$40,387 26	$51,094 47	($10,707 21)
Security Subtotal				**$81,157 76**	**$102,188.95**	**($21,031.19)**
PROSHS SHORT RUSSELL2000SHORT RUSSELL 2000. RWM	100 0000	05/15/09	07/29/09	$5,235 67	$6,107 79	($872 12)
PROSHS SHORT RUSSELL2000SHORT RUSSELL 2000. RWM	400 0000	05/15/09	07/29/09	$20,942 70	$24,435 16	($3,492 46)
Security Subtotal				**$26,178 37**	**$30,542.95**	**($4,364.58)**
RYDEX ETF TRUST CANADIAN DOLLAR TRUST FXC	500 0000	06/04/09	07/29/09	$45,750 87	$45,528 95	$221.92
Security Subtotal				**$45,750 87**	**$45,528.95**	**$221.92**
SECTOR SPDR UTIL SELECT SHARES OF BENEFICIAL INT XLU	1,500 0000	06/11/09	07/29/09	$43,042 94	$41,873.95	$1,168 99
Security Subtotal				**$43,042 94**	**$41,873.95**	**$1,168.99**

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701 001028 38901

Schedule A

charles SCHWAB
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Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
SPDR GOLD TRUST GLD	SPDR GOLD SHARES	100 0000	03/19/09	07/29/09	$9,106 17	$9,427.72	($321 55)
SPDR GOLD TRUST GLD	SPDR GOLD SHARES	200 0000	03/19/09	07/29/09	$18,212 35	$18,855.36	($643.01)
SPDR GOLD TRUST GLD	SPDR GOLD SHARES	200 0000	03/19/09	07/29/09	$18,212 35	$18,855 38	($643 03)
Security Subtotal					**$45,530.87**	**$47,138.46**	**($1,607.59)**
SUMITOMO MITSUI FIN ADR	ADRFSPONSORED 1 ADR REP 1/. SMFJY	800 0000	06/16/08	02/24/09	$2,583 03	$6,663 89	($4,080 86)
SUMITOMO MITSUI FIN ADR	ADRFSPONSORED 1 ADR REP 1/ SMFJY	850 0000	06/16/08	04/22/09	$2,472 98	$7,080 39	($4,607 41)
Security Subtotal					**$5,056 01**	**$13,744.28**	**($8,688.27)**
T ROWE PRICE NEW ERA FD PRNEX		993 8840	06/11/09	07/06/09	$32,738 28	$39,049 95	($6,311 67)
Security Subtotal					**$32,738 28**	**$39,049.95**	**($6,311.67)**
TARGET CORPORATION TGT		275 0000	12/09/08	04/23/09	$10,515 30	$10,663 61	($148 31)
Security Subtotal					**$10,515.30**	**$10,663.61**	**($148.31)**
TIME WARNER INC TWX		500 0000	02/18/09	02/24/09	$3,966 02	$3,979 76	($13 74)

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38902

Schedule A

charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis *Adjusted*	Realized Gain or (Loss) *Adjusted*
TIME WARNER INC TWX	550 0000	02/18/09	03/16/09	$4,523 57	$4,377.74	$145 83
Security Subtotal				**$8,489.59**	**$8,357.50**	**$132 09**
UNILEVER N V NY SHS NEWFN Y REGISTRY SHARES 1 NEW YORK S UN	91 0000	06/12/08	02/24/09	$1,786 33	$2,825 16	($1,038 83)
UNILEVER N V NY SHS NEWFN Y REGISTRY SHARES 1 NEW YORK S UN	209 0000	06/12/08	02/24/09	$4,103 09	$6,488.55	($2,385 46)
UNILEVER N V NY SHS NEWFN Y REGISTRY SHARES 1 NEW YORK S UN	400 0000	06/12/08	04/22/09	$7,446 85	$12,418 26	($4,971 41)
Security Subtotal				**$13,336.27**	**$21,731.97**	**($8,395.70)**
UNILEVER PLC ADR NEW FSPONSORED ADR 1 ADR REP 1 UL	90 0000	07/29/09	10/29/09	$2,741.41	$2,315 74	$425.67
Security Subtotal				**$2,741.41**	**$2,315.74**	**$425.67**
US TREAS BILL 10/15/09U S T BILL DUE 10/15/09 912795P70	40,000 0000	07/30/09	08/28/09	$39,969.00	$39,992.09	($23 09)
					$39,995 32	*($26.32)* b
US TREAS BILL 10/15/09U S T BILL DUE 10/15/09 912795P70	35,000 0000	07/30/09	09/22/09	$34,972 80	$34,993 08	($20 28)
					$34,998 00	*($25 20)* b
Security Subtotal				**$74,941.80**	**$74,985.17**	**($43.37)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38903

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Schedule A

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis Adjusted	Realized Gain or (Loss) Adjusted
US TREAS BILL 12/17/09U S T BILL DUE 12/17/09· 912795S69	40,000 0000	10/26/09	10/27/09	$39,971.80	$39,997.60	($25.80)
					$39,997 65	($25 85)[b]
US TREAS BILL 12/17/09U S T BILL DUE 12/17/09· 912795S69	34,000 0000	10/26/09	11/02/09	$33,989 96	$33,997.96	($8.00)
					$33,998 24	($8 28)[b]
Security Subtotal				$73,961.76	$73,995.56	($33.80)
Total Short-Term				$800,452.36	$856,291.38	($55,839.02)
					$856,299.86	($55,847.50)[b]

Schedule B

Long-Term		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
A X A SPONSORED ADR 1 ADR REP 1: AXA	FSPONSORED ADR	250.0000	01/14/08	02/24/09	$2,556.53	$9,907.19	($7,350.66)
A X A SPONSORED ADR 1 ADR REP 1· AXA	FSPONSORED ADR	50.0000	01/14/08	04/22/09	$728.19	$1,981 44	($1,253 25)
A X A SPONSORED ADR 1 ADR REP 1: AXA	FSPONSORED ADR	200 0000	01/14/08	04/22/09	$2,912 76	$7,925 75	($5,012.99)
Security Subtotal					$6,197 48	$19,814.38	($13,616.90)

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38904

4/29/2010

):Vicki Sullivan

Schedule B

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ABB LTD ADR FSPONSORED ADR 1 ADR REP 1 ABB	400 0000	01/14/08	02/24/09	$4,671 82	$10,606 73	($5,934 91)
ABB LTD ADR FSPONSORED ADR 1 ADR REP 1 ABB	200.0000	01/14/08	03/16/09	$2,721 23	$5,303 36	($2,582 13)
ABB LTD ADR FSPONSORED ADR 1 ADR REP 1 ABB	350 0000	01/14/08	04/22/09	$5,244 41	$9,280 89	($4,036 48)
Security Subtotal				$12,637.46	$25,190.98	($12,553.52)
AMERICA MOVIL SAB L ADRFSPONSORED ADR 1 ADR REP 20 AMX	50 0000	01/25/08	02/24/09	$1,290 54	$2,857 17	($1,566 63)
AMERICA MOVIL SAB L ADRFSPONSORED ADR 1 ADR REP 20 AMX	150 0000	01/25/08	04/22/09	$4,543 43	$8,571 52	($4,028 09)
Security Subtotal				$5,833 97	$11,428.69	($5,594.72)
ANADARKO PETROLEUM CORP APC	100 0000	01/22/08	02/24/09	$3,460 03	$5,511 20	($2,051 17)
ANADARKO PETROLEUM CORP. APC	200 0000	01/22/08	03/16/09	$7,563 20	$11,022 39	($3,459 19)
ANADARKO PETROLEUM CORP APC	100 0000	01/22/08	04/22/09	$4,094 24	$5,511 19	($1,416 95)
Security Subtotal				$15,117.47	$22,044.78	($6,927.31)
ANGLO AMERN PLC ADS FSPONSORED ADR 1 ADR REP 1/ AAUK	200 0000	01/17/08	02/24/09	$1,509 24	$5,135 12	($3,625.88)

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38905

Schedule B

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ANGLO AMERN PLC ADS FSPONSORED ADR 1 ADR REP 1/ AAUK	300 0000	01/17/08	04/22/09	$2,808 27	$7,702 68	($4,894 41)
Security Subtotal				**$4,317 51**	**$12,837.80**	**($8,520.29)**
BANCO SANTANDER SA ADR FSPONSORED ADR 1 ADR REPS 1 STD	1,025 0000	01/14/08	02/18/09	$6,607 59	$20,628 86	($14,021.27)
BANCO SANTANDER SA ADR FSPONSORED ADR 1 ADR REPS 1 STD	700 0000	01/14/08	02/24/09	$4,339 42	$14,088 00	($9,748 58)
BANCO SANTANDER SA ADR FSPONSORED ADR 1 ADR REPS 1 STD	500 0000	01/14/08	03/16/09	$3,256 53	$10,062 86	($6,806 33)
BANCO SANTANDER SA ADR FSPONSORED ADR 1 ADR REPS 1 STD	275 0000	01/14/08	04/22/09	$2,267 99	$5,534 57	($3,266 58)
Security Subtotal				**$16,471 53**	**$50,314.29**	**($33,842.76)**
BASF SE ADR FSPONSORED ADR 1 ADR REPS 1 BASFY	200 0000	01/17/08	02/24/09	$5,621.01	$13,998 14	($8,377.13)
BASF SE ADR FSPONSORED ADR 1 ADR REPS 1 BASFY	200 0000	01/17/08	04/22/09	$6,630 87	$13,998 14	($7,367 27)
Security Subtotal				**$12,251.88**	**$27,996.28**	**($15,744.40)**
BHP BILLITON LTD ADR FSPONSORED ADR 1 ADR REP 2 BHP	100.0000	01/28/08	02/24/09	$3,971 22	$6,431 12	($2,459 90)

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001026 38908

Schedule B

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
BHP BILLITON LTD ADR FSPONSORED ADR 1 ADR REP 2 BHP	75 0000	01/28/08	04/22/09	$3,342 71	$4,823 34	($1,480 63)
BHP BILLITON LTD ADR FSPONSORED ADR 1 ADR REP 2 BHP	100 0000	01/28/08	04/22/09	$4,456 77	$6,431 13	($1,974 36)
Security Subtotal				**$11,770.70**	**$17,685.59**	**($5,914.89)**
BNP PARIBAS ADR FSPONSORED ADR 1 ADR REP 1/ BNPQY	100 0000	02/01/08	02/24/09	$1,512 04	$4,816 58	($3,304 54)
BNP PARIBAS ADR FSPONSORED ADR 1 ADR REP 1/. BNPQY	150 0000	02/01/08	03/16/09	$3,073 53	$7,224 87	($4,151 34)
Security Subtotal				**$4,585 57**	**$12,041.45**	**($7,455.88)**
CATERPILLAR INC· CAT	100 0000	01/16/08	02/24/09	$2,609.03	$6,471.73	($3,862 70)
CATERPILLAR INC· CAT	225 0000	01/16/08	04/22/09	$7,396 05	$14,561 40	($7,165 35)
Security Subtotal				**$10,005 08**	**$21,033.13**	**($11,028.05)**
CHEUNG KONG HLDG ADR F1 ADR REP 1 ORD CHEUY	200 0000	01/18/08	02/24/09	$1,661 04	$3,264 58	($1,603 54)
CHEUNG KONG HLDG ADR F1 ADR REP 1 ORD CHEUY	300 0000	01/18/08	03/16/09	$2,487 03	$4,896 88	($2,409 85)

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701 001028 38907

Schedule B

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method. First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
CHEUNG KONG HLDG ADR F1 ADR REP 1 ORD· CHEUY	150 0000	01/18/08	04/22/09	$1,446 01	$2,448.44	($1,002 43)
Security Subtotal				**$5,594.08**	**$10,609.90**	**($5,015.82)**
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5 CHL	200 0000	01/28/08	02/24/09	$9,229 39	$15,209 77	($5,980 38)
CHINA MOBILE LTD ADR FSPONSORED ADR 1 ADR REPS 5· CHL	250 0000	01/28/08	04/22/09	$11,158 26	$19,012 22	($7,853 96)
Security Subtotal				**$20,387.65**	**$34,221.99**	**($13,834.34)**
CISCO SYSTEMS INC CSCO	500 0000	01/17/08	02/24/09	$7,471 00	$12,409 37	($4,938.37)
CISCO SYSTEMS INC· CSCO	300 0000	01/17/08	03/02/09	$4,362 02	$7,445 63	($3,083 61)
CISCO SYSTEMS INC CSCO	300.0000	01/17/08	04/23/09	$5,220 21	$7,445 62	($2,225 41)
Security Subtotal				**$17,053 23**	**$27,300.62**	**($10,247.39)**
COCA COLA COMPANY. KO	550 0000	02/04/08	02/18/09	$23,436 37	$32,301 95	($8,865 58)
COCA COLA COMPANY KO	200 0000	02/04/08	03/16/09	$8,295.20	$11,746.16	($3,450 96)
COCA COLA COMPANY· KO	225 0000	02/04/08	04/23/09	$9,614 28	$13,214 43	($3,600 15)
Security Subtotal				**$41,345 85**	**$57,262.54**	**($15,916.69)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

Schedule B

charles SCHWAB INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
COMPANHIA VALE DO ADR FSPONSORED ADR 1 ADR REP 1 RIO	200 0000	01/16/08	02/24/09	$2,583 43	$5,844 53	($3,261 10)
COMPANHIA VALE DO ADR FSPONSORED ADR 1 ADR REP 1 RIO	350 0000	01/16/08	04/22/09	$5,331 91	$10,227 94	($4,896 03)
Security Subtotal				**$7,915.34**	**$16,072.47**	**($8,157.13)**
CONOCOPHILLIPS COP	375 0000	01/25/08	02/18/09	$15,924 37	$27,764 27	($11,839 90)
CONOCOPHILLIPS COP	300 0000	01/25/08	04/22/09	$11,445 05	$22,211 41	($10,766 36)
Security Subtotal				**$27,369.42**	**$49,975.68**	**($22,606.26)**
CREDIT SUISSE GRP ADR FSPONSORED ADR 1 ADR REP 1 CS	200 0000	01/23/08	02/24/09	$4,673 02	$10,085 96	($5,412 94)
CREDIT SUISSE GRP ADR FSPONSORED ADR 1 ADR REP 1· CS	250 0000	01/23/08	03/16/09	$6,649 01	$12,607 44	($5,958 43)
Security Subtotal				**$11,322 03**	**$22,693.40**	**($11,371.37)**
DEVON ENERGY CP NEW. DVN	150 0000	01/24/08	07/29/09	$8,347 63	$12,117 43	($3,769 80)
Security Subtotal				**$8,347 63**	**$12,117.43**	**($3,769.80)**
E M C CORP MASS. EMC	400 0000	01/23/08	02/24/09	$4,359 02	$6,212 85	($1,853 83)
E M C CORP MASS EMC	300 0000	01/23/08	03/16/09	$3,204 33	$4,659 64	($1,455 31)

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701 001028 38909

Schedule B

charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
E M C CORP MASS: EMC	275.0000	01/23/08	04/23/09	$3,348 71	$4,271 33	($922 62)
Security Subtotal				**$10,912.06**	**$15,143.82**	**($4,231.76)**
E ON AG ADR FSPONSORED ADR. EONGY	25.0000	01/24/08	03/16/09	$633 47	$1,570 01	($936.54)
E ON AG ADR FSPONSORED ADR EONGY	100 0000	01/24/08	03/16/09	$2,533 87	$6,280 03	($3,746.16)
E.ON AG ADR FSPONSORED ADR EONGY	300 0000	01/24/08	03/16/09	$7,601 63	$18,840 09	($11,238 46)
Security Subtotal				**$10,768.97**	**$26,690.13**	**($15,921.16)**
ENCANA CORPORATION F ECA	225 0000	01/30/08	03/16/09	$8,982 44	$14,918 00	($5,935 56)
Security Subtotal				**$8,982.44**	**$14,918.00**	**($5,935.56)**
EXXON MOBIL CORPORATION XOM	200 0000	02/04/08	02/09/09	$15,887 56	$17,120 66	($1,233 10)
Security Subtotal				**$15,887.56**	**$17,120.66**	**($1,233.10)**
FREEPORT MCMORAN COPPER FCX	85 0000	01/14/08	03/16/09	$3,214.02	$8,222 25	($5,008 23)
FREEPORT MCMORAN COPPER. FCX	100 0000	01/14/08	03/16/09	$3,781 21	$9,673.23	($5,892 02)
FREEPORT MCMORAN COPPER FCX	100 0000	01/14/08	04/22/09	$4,020 04	$9,673 23	($5,653.19)
Security Subtotal				**$11,015.27**	**$27,568.71**	**($16,553.44)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701 001028 38910

Schedule B

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
GENERAL ELECTRIC COMPANY GE	300.0000	01/18/08	02/24/09	$2,751.03	$10,326.33	($7,575.30)
GENERAL ELECTRIC COMPANY GE	25 0000	01/18/08	03/16/09	$249 25	$860 53	($611 28)
GENERAL ELECTRIC COMPANY GE	200 0000	01/18/08	03/16/09	$1,994 02	$6,884 22	($4,890 20)
GENERAL ELECTRIC COMPANY GE	100 0000	01/18/08	04/23/09	$1,164 84	$3,442 10	($2,277 26)
GENERAL ELECTRIC COMPANY GE	100 0000	01/18/08	04/23/09	$1,164 58	$3,442 11	($2,277 53)
Security Subtotal				$7,323 72	$24,955 29	($17,631.57)
GLAXOSMITHKLINE PLC ADRFSPONSORED ADR 1 ADR REP 2 GSK	225 0000	01/15/08	04/22/09	$6,639 62	$11,784 40	($5,144 78)
Security Subtotal				$6,639.62	$11,784.40	($5,144.78)
HEWLETT-PACKARD COMPANY HPQ	325 0000	01/24/08	04/22/09	$11,395 33	$14,329 64	($2,934 31)
Security Subtotal				$11,395.33	$14,329.64	($2,934.31)
HONEYWELL INTERNATIONAL HON	250 0000	01/14/08	04/23/09	$7,888 34	$14,372 34	($6,484 00)
Security Subtotal				$7,888.34	$14,372.34	($6,484.00)
I N G GROEP N V ADR F1 ADR REP 1 ORD ING	325 0000	01/16/08	02/24/09	$1,567.82	$12,153 07	($10,585 25)
Security Subtotal				$1,567.82	$12,153.07	($10,585.25)

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 38911

Schedule B

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
INTEL CORP INTC	300 0000	01/25/08	03/02/09	$3,837 02	$6,099 58	($2,262 56)
INTEL CORP INTC	300 0000	01/25/08	03/16/09	$4,293 32	$6,099 58	($1,806 26)
INTEL CORP INTC	75 0000	01/25/08	04/23/09	$1,137 06	$1,524.89	($387 83)
Security Subtotal				**$9,267.40**	**$13,724.05**	**($4,456.65)**
INTESA SANPAOLO SPA ADRFSPONSORED ADR I ADR REP 6 ISNPY	325 0000	01/17/08	03/16/09	$4,589 77	$14,487 23	($9,897.46)
Security Subtotal				**$4,589.77**	**$14,487.23**	**($9,897.46)**
ISHARES MSCI EMRG MKT FDEMERGING MARKETS INDX FD EEM	500 0000	01/14/08	02/24/09	$11,046 98	$24,778 00	($13,731 02)
ISHARES MSCI EMRG MKT FDEMERGING ?MARKETS INDX FD EEM	100 0000	01/14/08	03/16/09	$2,354 17	$4,955 60	($2,601 43)
ISHARES MSCI EMRG MKT FDEMERGING MARKETS INDX FD. EEM	100 0000	01/14/08	03/16/09	$2,354 16	$4,955 60	($2,601 44)
ISHARES MSCI EMRG MKT FDEMERGING MARKETS INDX FD. EEM	100 0000	01/14/08	03/16/09	$2,354 15	$4,955.60	($2,601 45)
ISHARES MSCI EMRG MKT FDEMERGING MARKETS INDX FD. EEM	250.0000	01/14/08	04/22/09	$6,790 87	$12,389 00	($5,598 13)
Security Subtotal				**$24,900.33**	**$52,033.80**	**($27,133.47)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

CG1B1701-001028 98912

Schedule B

Charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ISHARES MSCI JPN IDX FD JAPAN INDEX FUND. EWJ	1,000 0000	01/07/08	02/24/09	$7,583 40	$12,923 80	($5,340 40)
ISHARES MSCI JPN IDX FD JAPAN INDEX FUND EWJ	1,000 0000	01/07/08	03/16/09	$7,471 00	$12,923 79	($5,452 79)
ISHARES MSCI JPN IDX FD JAPAN INDEX FUND EWJ	50 0000	01/07/08	04/23/09	$422 05	$646 19	($224 14)
ISHARES MSCI JPN IDX FD JAPAN INDEX FUND: EWJ	100 0000	01/07/08	04/23/09	$844 09	$1,292 38	($448 29)
Security Subtotal				**$16,320.54**	**$27,786.16**	**($11,465.62)**
JOHNSON & JOHNSON JNJ	250 0000	02/08/08	04/22/09	$12,920 96	$15,532 50	($2,611.54)
Security Subtotal				**$12,920 96**	**$15,532.50**	**($2,611.54)**
LOCKHEED MARTIN CORP LMT	160 0000	01/18/08	04/22/09	$12,030 47	$16,389.79	($4,359 32)
Security Subtotal				**$12,030.47**	**$16,389.79**	**($4,359.32)**
MERCK & CO INC MRK	100 0000	01/25/08	03/02/09	$2,419 03	$4,756 01	($2,336 98)
MERCK & CO INC MRK	225 0000	01/25/08	04/22/09	$5,100 89	$10,701 03	($5,600 14)
Security Subtotal				**$7,519.92**	**$15,457.04**	**($7,937.12)**
MICROSOFT CORP MSFT	400 0000	02/08/08	03/16/09	$6,563 41	$11,461 10	($4,897 69)

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):Vicki Sullivan

Schedule B

charles SCHWAB
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Schwab One® Account of
FITZGERALD FAMILY FOUNDATION

Account Number
6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
MICROSOFT CORP· MSFT	400 0000	02/08/08	04/23/09	$7,455 25	$11,461 09	($4,005 84)
Security Subtotal				**$14,018 66**	**$22,922.19**	**($8,903.53)**
MITSUBISHI UFJ FINL ADRFSPONSORED ADR 1 ADR REP 1 MTU	100 0000	01/16/08	02/24/09	$459 75	$891,15	($431.40)
MITSUBISHI UFJ FINL ADRFSPONSORED ADR 1 ADR REP 1 MTU	500 0000	01/16/08	02/24/09	$2,298 52	$4,455 76	($2,157 24)
MITSUBISHI UFJ FINL ADRFSPONSORED ADR 1 ADR REP 1· MTU	600 0000	01/16/08	03/16/09	$2,715 63	$5,346 92	($2,631 29)
Security Subtotal				**$5,473.90**	**$10,693.83**	**($5,219.93)**
NESTLE S A REG B ADR F1 ADR REPS 1 ORD NSRGY	450 0000	01/31/08	04/23/09	$14,390 67	$19,901 63	($5,510 96)
Security Subtotal				**$14,390.67**	**$19,901.63**	**($5,510.96)**
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS. NOK	400 0000	01/24/08	02/24/09	$4,051 82	$14,205 52	($10,153 70)
NOKIA CORP SPON ADR F1 ADR REP 1 NOKIA CORPS NOK	450 0000	01/24/08	04/23/09	$6,534 33	$15,981 21	($9,446 88)
Security Subtotal				**$10,586 15**	**$30,186.73**	**($19,600.58)**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this report

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):Vicki Sullivan

Schedule B

Charles SCHWAB
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6063-0803

Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)*
NUCOR CORP NUE		225 0000	01/18/08	04/23/09	$8,798.28	$11,439 89	($2,641 61)
Security Subtotal					**$8,798.28**	**$11,439.89**	**($2,641.61)**
OCCIDENTAL PETE CORP OXY		50 0000	01/07/08	04/23/09	$2,783 75	$3,780 92	($997.17)
OCCIDENTAL PETE CORP OXY		100 0000	01/07/08	04/23/09	$5,567.49	$7,561 84	($1,994 35)
OCCIDENTAL PETE CORP OXY		100 0000	01/07/08	04/23/09	$5,567 29	$7,561 85	($1,994.56)
OCCIDENTAL PETE CORP OXY		100 0000	01/07/08	04/23/09	$5,567 29	$7,561.85	($1,994 56)
Security Subtotal					**$19,485.82**	**$26,466.46**	**($6,980.64)**
ORACLE CORPORATION ORCL		400 0000	01/24/08	02/24/09	$6,579 01	$8,228 25	($1,649 24)
ORACLE CORPORATION ORCL		450 0000	01/24/08	04/23/09	$8,779.77	$9,256 79	($477.02)
Security Subtotal					**$15,358.78**	**$17,485.04**	**($2,126.26)**
PANASONIC CORP ADR 1 ADR REP 1: PC	FSPONSORED ADR	115 0000	01/17/08	02/24/09	$1,311 24	$2,303 55	($992 31)
PANASONIC CORP ADR 1 ADR REP 1. PC	FSPONSORED ADR	185 0000	01/17/08	02/24/09	$2,109.20	$3,705 71	($1,596 51)
PANASONIC CORP ADR 1 ADR REP 1. PC	FSPONSORED ADR	400 0000	01/17/08	04/23/09	$5,699 70	$8,012 35	($2,312 65)
Security Subtotal					**$9,120.14**	**$14,021.61**	**($4,901.47)**

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Schedule B

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Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method. First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
PETROLEO BRASILEIRO ADRFSPONSORED ADR 1 ADR REP 2· PBR	475 0000	01/25/08	04/22/09	$15,475 65	$25,016 52	($9,540 87)
Security Subtotal				**$15,475.65**	**$25,016.52**	**($9,540.87)**
PFIZER INCORPORATED PFE	400.0000	02/08/08	03/16/09	$5,675 41	$8,924 89	($3,249 48)
PFIZER INCORPORATED PFE	400 0000	02/08/08	04/23/09	$5,259 31	$8,924 88	($3,665 57)
Security Subtotal				**$10,934.72**	**$17,849.77**	**($6,915.05)**
PROCTER & GAMBLE PG	150 0000	01/15/08	04/23/09	$7,335 01	$10,441 77	($3,106.76)
Security Subtotal				**$7,335.01**	**$10,441.77**	**($3,106.76)**
RIO TINTO PLC SPON ADR FSPONSORED ADR 1 ADR REPS 4 RTP	65 0000	01/16/08	07/29/09	$9,804 49	$24,075 99	($14,271 50)
Security Subtotal				**$9,804 49**	**$24,075.99**	**($14,271.50)**
ROCHE HLDG LTD SPON ADRF1 ADR REPS 1/4 GENUSSHEIN O RHHBY	550 0000	01/31/08	04/22/09	$16,446 62	$24,804 10	($8,357 48)
Security Subtotal				**$16,446.62**	**$24,804.10**	**($8,357.48)**
SCHLUMBERGER LTD F. SLB	350 0000	01/11/08	03/16/09	$14,691 31	$33,279 27	($18,587 96)
Security Subtotal				**$14,691.31**	**$33,279.27**	**($18,587.96)**

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Schedule B

charles SCHWAB
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Account Number
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Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method: First In First Out [FIFO]

Long-Term (continued)		Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
SIEMENS A G ADR	F1 ADR REP 1 ORD SI	260 0000	01/15/08	04/23/09	$15,859 48	$37,427 57	($21,568 09)
Security Subtotal					**$15,859 48**	**$37,427.57**	**($21,568.09)**
SONY CORP ADR NEW SNE	F1 ADR REP 1 ORD	100 0000	01/11/08	03/02/09	$1,666 14	$5,567 72	($3,901.58)
SONY CORP ADR NEW SNE	F1 ADR REP 1 ORD:	125 0000	01/11/08	04/23/09	$3,192 34	$6,959 65	($3,767 31)
Security Subtotal					**$4,858 48**	**$12,527.37**	**($7,668.89)**
TELEFONICA SPON ADR 1 ADR REP 3 TEF	FSPONSORED ADR	150 0000	01/16/08	03/16/09	$8,746 05	$14,355 73	($5,609 68)
Security Subtotal					**$8,746.05**	**$14,355.73**	**($5,609.68)**
TOTAL S A ADR	F1 ADR REP 1 ORD TOT	300 0000	01/11/08	04/22/09	$13,898 69	$25,279 60	($11,380 91)
Security Subtotal					**$13,898 69**	**$25,279.60**	**($11,380.91)**
TRANSOCEAN INC NEW	F RIG	145.0000	01/15/08	03/16/09	$8,247 74	$19,737 55	($11,489 81)
Security Subtotal					**$8,247 74**	**$19,737.55**	**($11,489.81)**
UBS AG NEW	F· UBS	38 0000	01/18/08	04/22/09	$436 83	$1,386 37	($949 54)
UBS AG NEW	F UBS	325 0000	01/18/08	04/22/09	$3,736 05	$11,444 76	($7,708 71)
Security Subtotal					**$4,172.88**	**$12,831.13**	**($8,658.25)**

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Schedule B

Charles SCHWAB
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Account Number
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Report Period
January 1 - December 31, 2009

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Accounting Method First In First Out [FIFO]

Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
UNITED TECHNOLOGIES CORP: UTX	250.0000	01/17/08	03/16/09	$10,413.74	$17,386 08	($6,972 34)
Security Subtotal				$10,413.74	$17,386.08	($6,972.34)
WAL-MART STORES INC: WMT	225.0000	06/23/08	07/29/09	$11,058.74	$12,761.58	($1,702 84)
Security Subtotal				$11,058.74	$12,761.58	($1,702.84)
Total Long-Term				$667,630.40	$1,225,979.44	($558,349.04)