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# Return of Private Foundation

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

### Treated as a Private Foundation

OMB No 1545-0052

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 DEC 1, 2009, and ending NOV 30, 2010

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 <b>GEORGE R &amp; ELISE M FINK FOUNDATION</b>		A Employer identification number <b>38-6059952</b>
	Number and street (or P.O. box number if mail is not delivered to street address) <b>1035005689</b>		B Telephone number <b>313-886-8451</b>
	Room/suite <b>377 FISHER RD</b>		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"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>
	City or town, state, and ZIP code <b>GROSSE POINTE, MI 48230</b>		
H Check type of organization: <input type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input checked="" type="checkbox"/> Other taxable private foundation			
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ <b>1,858,962.</b> (Part I, column (d) must be on cash basis.)		J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		57,845.	57,845.		Statement 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		-1,624.			
b Gross sales price for all assets on line 6a		258,652.			
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)					
d Other income					
12 Total. Add lines 1 through 11		56,221.	57,845.		
13 Compensation of officers, directors, trustees, etc		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans; employee benefits					
16a Legal fees					
b Accounting fees Stmt 2		2,268.	0.		2,268.
c Other professional fees Stmt 3		15,143.	13,943.		1,200.
17 Interest					
18 Taxes Stmt 4		817.	0.		10.
19 Depreciation and depletion					
20 Occupancy		5,400.	0.		5,400.
21 Travel, conferences, and meetings		706.	0.		706.
22 Printing and publications					
23 Other expenses Stmt 5		2,904.	0.		2,936.
24 Total operating and administrative expenses. Add lines 13 through 23		27,238.	13,943.		12,520.
25 Contributions, gifts, grants paid		81,294.			81,294.
26 Total expenses and disbursements. Add lines 24 and 25		108,532.	13,943.		93,814.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		-52,311.			
b Net investment income (if negative, enter -0-)			43,902.		
c Adjusted net income (if negative, enter -0-)				N/A	

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<b>Part II Balance Sheets</b> <small>Attached schedules and amounts in the description column should be for end-of-year amounts only</small>		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	1 Cash - non-interest-bearing	1,076.	1,952.	1,952.
	2 Savings and temporary cash investments	161,531.	94,637.	94,637.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations	50,744.		
	b Investments - corporate stock Stmt 6	519,567.	519,567.	1,285,344.
	c Investments - corporate bonds Stmt 7	386,372.	450,823.	477,029.
11 Investments - land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 <b>Total assets</b> (to be completed by all filers) □ □ □ □ □ □ □ □ □ □	1,119,290.	1,066,979.	1,858,962.	
<b>Liabilities</b>	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 <b>Total liabilities</b> (add lines 17 through 22) □ □ □ □ □ □ □ □ □ □	0.	0.		
<b>Net Assets or Fund Balances</b>	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	692,638.	692,638.	
28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds	426,652.	374,341.		
30 <b>Total net assets or fund balances</b>	1,119,290.	1,066,979.		
31 <b>Total liabilities and net assets/fund balances</b> □ □ □ □ □ □ □ □ □ □	1,119,290.	1,066,979.		

**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)	1,119,290.
2 Enter amount from Part I, line 27a	-52,311.
3 Other increases not included in line 2 (itemize) ▶	0.
4 Add lines 1, 2, and 3	1,066,979.
5 Decreases not included in line 2 (itemize) ▶	0.
6 <b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30 □ □ □ □ □ □ □ □ □ □	1,066,979.

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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 <b>SCHEDULE ATTACHED</b>		P		
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 258,652.		260,276.	-1,624.
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			-1,624.
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	-1,624.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8		3	N/A

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

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

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

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

☐ Yes ☒ No

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2008	59,700.	1,634,475.	.036525
2007	55,747.	2,027,916.	.027490
2006	99,393.	2,281,862.	.043558
2005	77,871.	2,117,508.	.036775
2004	193,474.	2,103,463.	.091979

2 Total of line 1, column (d)	2	.236327
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	.047265
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	1,815,230.
5 Multiply line 4 by line 3	5	85,797.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	439.
7 Add lines 5 and 6	7	86,236.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.	8	93,814.

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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	439.
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	439.
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	439.
6 Credits/Payments:			
a 2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,144.	
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	1,144.	
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	705.	
11 Enter the amount of line 10 to be: Credited to 2010 estimated tax <input checked="" type="checkbox"/> 440. Refunded <input checked="" type="checkbox"/>	11	265.	

**Part VII-A Statements Regarding Activities**

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. <input checked="" type="checkbox"/> \$ 0. (2) On foundation managers. <input checked="" type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input checked="" type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: <input type="checkbox"/> By language in the governing instrument, or <input type="checkbox"/> By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV.	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input checked="" type="checkbox"/> MI		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		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)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <b>NONE</b>	13	X	
14	The books are in care of ► <b>ELYSE F. JONES</b> Telephone no. ► <b>313-886-8451</b> Located at ► <b>377 FISHER RD. STE C5, GROSSE POINTE, MI</b> ZIP+4 ► <b>48230</b>			
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 00000000000000000000 ► 15	N/A		

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/> N/A	1b	
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ►		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) <input type="checkbox"/> N/A	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.) <input type="checkbox"/> 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? 00000000000000000000	4b	X

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**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.

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**Part X** Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a Average monthly fair market value of securities	1a	1,840,396.
b Average of monthly cash balances	1b	2,477.
c Fair market value of all other assets	1c	
d Total (add lines 1a, b, and c)	1d	1,842,873.
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	1,842,873.
4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	27,643.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,815,230.
6 Minimum investment return. Enter 5% of line 5	6	90,762.

**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	90,762.
2a Tax on investment income for 2009 from Part VI, line 5	2a	439.
b Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c Add lines 2a and 2b	2c	439.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	90,323.
4 Recoveries of amounts treated as qualifying distributions	4	0.
5 Add lines 3 and 4	5	90,323.
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	90,323.

**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	93,814.
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	93,814.
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	439.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	93,375.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

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**Part XIII** Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				90,323.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2009:				
a From 2004	68,106.			
b From 2005				
c From 2006				
d From 2007				
e From 2008				
f Total of lines 3a through e	68,106.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ \$	93,814.			
a Applied to 2008, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2009 distributable amount				90,323.
e Remaining amount distributed out of corpus	3,491.			
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	71,597.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	68,106.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	3,491.			
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	3,491.			

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**N/A**

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**Part XV** **Supplementary Information** (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year SCHEDULE ATTACHED	NONE	EXEMPT	GENERAL OPERATING EXPENSES	81,294.
Total				81,294.
b Approved for future payment				
None				
Total				0.

923611 02-02-10

Form 990-PF (2009)

2009.05070 GEORGE R & ELISE M FINK FOU 38-60591



Form 990-PF	Dividends and Interest from Securities	Statement	1
Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
DIVIDENDS	30,114.	0.	30,114.
INTEREST	27,731.	0.	27,731.
Total to Form 990-PF, Part I, ln 4	57,845.	0.	57,845.

Form 990-PF	Accounting Fees			Statement 2
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
BOOKKEEPING SERVICES	2,268.	0.		2,268.
To Form 990-PF, Pg 1, ln 16b	2,268.	0.		2,268.

Form 990-PF	Other Professional Fees			Statement 3
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
INVESTMENT MANAGEMENT FEE	13,943.	13,943.		0.
TAX PREPARATION FEE	1,200.	0.		1,200.
To Form 990-PF, Pg 1, ln 16c	15,143.	13,943.		1,200.

Form 990-PF	Taxes			Statement	4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
EXCISE TAX	807.	0.		0.	
PERSONAL PROPERTY TAX	10.	0.		10.	
To Form 990-PF, Pg 1, ln 18	817.	0.		10.	

Form 990-PF	Other Expenses			Statement	5
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
BANK CHARGES	170.	0.		170.	
TELEPHONE AND INTERNET FEES	1,802.	0.		1,802.	
OFFICE EXPENSES	12.	0.		12.	
MEMBERSHIP FEES	900.	0.		900.	
ANNUAL FILING FEE	20.	0.		52.	
To Form 990-PF, Pg 1, ln 23	2,904.	0.		2,936.	

Form 990-PF	Corporate Stock		Statement	6
Description	Book Value		Fair Market Value	
CORPORATE STOCKS	519,567.		1,285,344.	
Total to Form 990-PF, Part II, line 10b	519,567.		1,285,344.	

Form 990-PF	Corporate Bonds		Statement	7
Description	Book Value		Fair Market Value	
CORPORATE BONDS	450,823.		477,029.	
Total to Form 990-PF, Part II, line 10c	450,823.		477,029.	



# Account Statement

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Statement Period December 01, 2009 Through November 30, 2010

## Transaction Detail ( Continued )

Date	Description	Principal Cash	Income Cash	Cost	Gain / Loss
<b>Sales</b>					
02/22/10	REDEEMED 02/22/2010 50,000 UNITS FEDERAL FARM CR BK 5 65% 02/22/2017-2010	50,000 00		50,744 00-	744 00-
03/15/10	REDEEMED 03/15/2010 50,000 UNITS PREMCOR REFINING GROUP 7 5% 06/15/2015-2008	51,250 00		51,200 00-	50 00
08/27/10	REDEEMED 08/27/2010 50,000 UNITS TOYOTA MTR CR CORP 4 85% 02/27/2015-2010	50,000 00		50,634 00-	634 00-
10/01/10	REDEEMED 10/01/2010 40,000 UNITS XEROX CORP 7 625% 06/15/2013-2008	40,508 40		40,804 40-	296 00-
	NET CASH MANAGEMENT	66,893 56	0 00	66,893 56-	
<b>Total Sales</b>		<b>258,651.96</b>	<b>0.00</b>	<b>260,275.96-</b>	<b>1,624 00-</b>
<b>Ending Balance</b>		<b>160,442.49-</b>	<b>160,442.49</b>	<b>1,065,026.66</b>	<b>1,624.00-</b>

Date	Check Number	Charity	Address	City, State & Zip	Phone	Donation
12/10/2009	6026	NOAH Project	23 E. Adams St.	Detroit, MI 48226		\$5,000.00
12/17/2009	6029	Family Therapy Institute	111 E. Arrellaga St.	Santa Barbara, CA 83101		\$1,000.00
12/17/2009	6032	Gleaners Headquarters & Distribution Center	2131 Beaufait	Detroit, MI 48207	866-453-2637	\$2,500.00
12/17/2009	6030	Higgins Lake Foundation	P.O. Box 753	Roscommon, MI 48653	989-275-9183	\$1,000.00
12/17/2009	6031	Grosse Pointe Animal Adoption	16900 Kercheval	Grosse Pointe Park, MI 48230	313-884-1551	\$5,000.00
2/4/2010	6035	American Red Cross	P.O. Box 4003018	DesMoines, IA 50340-2018		\$2,500.00
3/13/2010	6037	The Family Center	20090 Morningside Dr.	Grosse Pointe Woods, MI 48236	313-432-3832	\$5,000.00
3/22/2010	6036	Student Mentor Partners	22777 Harper Ave. Ste 301	St. Clair Shores, MI 48080	586-445-6295	\$10,000.00
6/10/2010	6041	CooperRiis Healing Community	101 Healing Farm Lane	Mill Spring, NC 28756	828-894-5557	\$25,000.00
6/18/2010	Main Acct	The Anacapa School	814 Santa Barbara St.	Santa Barbara, CA 83101	904-296-7350	\$20,000.00
8/17/2010	6047	Henry Ford Health Systems	1 Ford Place 5B	Detroit, MI 48202	313-876-9245	\$4,294.00
					Total	\$81,294.00

Reviewed by Don Lindow, WK Officer 11/1/10

# Account Statement

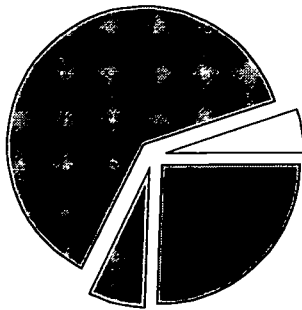
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Statement Period December 01, 2009 Through November 30, 2010

## Investment Portfolio Summary



	Tax Cost	Market Value	Percent
CASH AND EQUIVALENTS	94,637 00	94,637 00	5 1%
EQUITIES	473,648 81	1,161,600 40	62 5%
EQUITIES - OTHER	45,918 35	123,744 00	6 7%
FIXED INCOME	450,822 50	477,028 50	25 7%
<b>Total</b>	<b>1,065,026 66</b>	<b>1,857,009 90</b>	<b>100 0%</b>

## Investment Detail

Description		Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
<b>Income Cash And Equivalents</b>					
<b>Cash</b>					
INCOME CASH		160,442 49			
		160,442 49			
<b>** Total Cash</b>	<b>Sub- Total</b>	160,442.49		0.00	0.00
		160,442.49		0.00	
<b>* Total Income Cash And Equivalents</b>		160,442.49		0.00	0.00
		160,442.49		0.00	
<b>Principal Cash And Equivalents</b>					
<b>Cash</b>					
PRINCIPAL CASH		160,442 49-			
		160,442 49-			
<b>** Total Cash</b>	<b>Sub- Total</b>	160,442.49-		0.00	0.00
		160,442.49-		0.00	
<b>Short Term Investments</b>					
FEDERATED PRIME OBLIGATIONS FUND		94,637 00	1 00	9 46	0 01
		94,637 00	1 00		
<b>** Total Short Term Investments</b>	<b>Sub- Total</b>	94,637.00		9.46	0.01
		94,637 00		0.00	
<b>* Total Principal Cash And Equivalents</b>		65,805.49-		9.46	0.01-
		65,805.49-		0.00	

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# Account Statement

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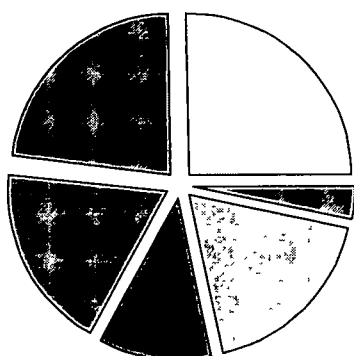
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Statement Period December 01, 2009 Through November 30, 2010

## Investment Detail ( Continued )

### Equity Diversification Summary



Industry Sector	Market Value	Percent
CONSUMER STAPLES	295,166 00	25 4%
FINANCIALS	265,860 06	22 9%
HEALTHCARE	215,894 34	18 6%
INDUSTRIALS	132,436 00	11 4%
INFORMATION TECHNOLOGY	213,338 00	18 4%
TELECOMMUNICATION SERVICES	38,906 00	3 3%
<b>Total</b>	<b>1,161,600 40</b>	<b>100 0%</b>

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
<b>Equities</b>						
<b>Consumer Staples</b>						
COLGATE PALMOLIVE CO	CL	1,000 000	76,550 00 17,581 25	76 55 17 58	2,120 00 58,968 75	2 77
DISNEY WALT CO	DIS	1,000 000	36,510 00 28,260 03	36 51 28 26	350 00 8,249 97	0 96
PEPSICO INC	PEP	1,200 000	77,556 00 33,211 01	64 63 27 68	2,304 00 44,344 99	2 97
WALGREEN CO	WAG	3,000 000	104,550 00 8,840 62	34 85 2 95	2,100 00 95,709 38	2 01
<b>** Total Consumer Staples</b>		<b>Sub- Total</b>	<b>295,166.00 87,692.91</b>		<b>6,874.00 207,273.09</b>	<b>2.33</b>
<b>Financials</b>						
ALLSTATE CORP	ALL	1,000 000	29,110 00 24,100 00	29 11 24 10	800 00 5,010 00	2 75
AMERICAN EXPRESS CO	AXP	900 000	38,898 00 23,997 44	43 22 26 66	648 00 14,900 56	1 67
AMERICAN INTL GROUP INC	AIG	63 000	2,601 27 13,509 69	41 29 214 44	10,908 42-	
AUTOMATIC DATA PROCESSING INC	ADP	1,600 000	71,312 00 13,476 38	44 57 8 42	2,304 00 57,835 62	3 23
WELLS FARGO & CO NEW	WFC	2,999 000	81,602 79 28,163 04	27 21 9 39	599 80 53,439 75	0 74
WESTERN UN CO	WU	2,400 000	42,336 00 11,949 75	17 64 4 98	576 00 30,386 25	1 36
<b>** Total Financials</b>		<b>Sub- Total</b>	<b>265,860.06 115,196.30</b>		<b>4,927.80 150,663.76</b>	<b>1.86</b>

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# Account Statement

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## Investment Detail ( Continued )

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
<b>Healthcare</b>						
ABBOTT LABS	ABT	1,500 000	69,765 00 12,283 93	46 51 8 19	2,640 00 57,481 07	3 78
BRISTOL MYERS SQUIBB CO	BMJ	1,600 000	40,384 00 16,370 56	25 24 10 23	2,048 00 24,013 44	5 07
MERCK & CO INC NEW	MRK	2,122 000	73,145 34 23,412 78	34 47 11 03	3,225 44 49,732 56	4 41
PFIZER INC	PFE	2,000 000	32,600 00 23,650 00	16 30 11 83	1,440 00 8,950 00	4 42
<b>** Total Healthcare</b>		<b>Sub- Total</b>	<b>215,894.34 75,717.27</b>		<b>9,353.44 140,177.07</b>	<b>4.33</b>
<b>Industrials</b>						
EMERSON ELECTRIC ELEC CO	EMR	1,600 000	88,112 00 23,010 00	55 07 14 38	2,208 00 65,102 00	2 51
GENERAL ELECTRIC	GE	2,800 000	44,324 00 9,858 33	15 83 3 52	1,344 00 34,465 67	3 03
<b>** Total Industrials</b>		<b>Sub- Total</b>	<b>132,436.00 32,868.33</b>		<b>3,552 00 99,567.67</b>	<b>2.68</b>
<b>Information Technology</b>						
CISCO SYS INC	CSCO	2,700 000	51,732 00 14,760 00	19 16 5 47	36,972 00	
COMPUTER SCIENCES CORP	CSC	800 000	35,704 00 37,580 00	44 63 46 98	480 00 1,876 00	1 34
COMPUWARE CORP	CPWR	1,800 000	18,540 00 44,430 00	10 30 24 68	25,890 00	
INTEL CORP	INTC	2,400 000	50,778 00 20,572 50	21 16 8 57	1,512 00 30,205 50	2 98
IBM CORP	IBM	400 000	56,584 00 14,570 00	141.46 36 43	1,040 00 42,014 00	1 84
<b>** Total Information Technology</b>		<b>Sub- Total</b>	<b>213,338.00 131,912.50</b>		<b>3,032.00 81,425.50</b>	<b>1 42</b>
<b>Telecommunication Services</b>						
AT&T INC	T	1,400 000	38,906 00 30,061 50	27 79 21 47	2,352 00 8,844 50	6 05
<b>** Total Telecommunication Services</b>		<b>Sub- Total</b>	<b>38,906 00 30,061.50</b>		<b>2,352.00 8,844.50</b>	<b>6.05</b>
<b>* Total Equities</b>			<b>1,161,600.40 473,648.81</b>		<b>30,091.24 687,951.59</b>	<b>2.59</b>

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# Account Statement

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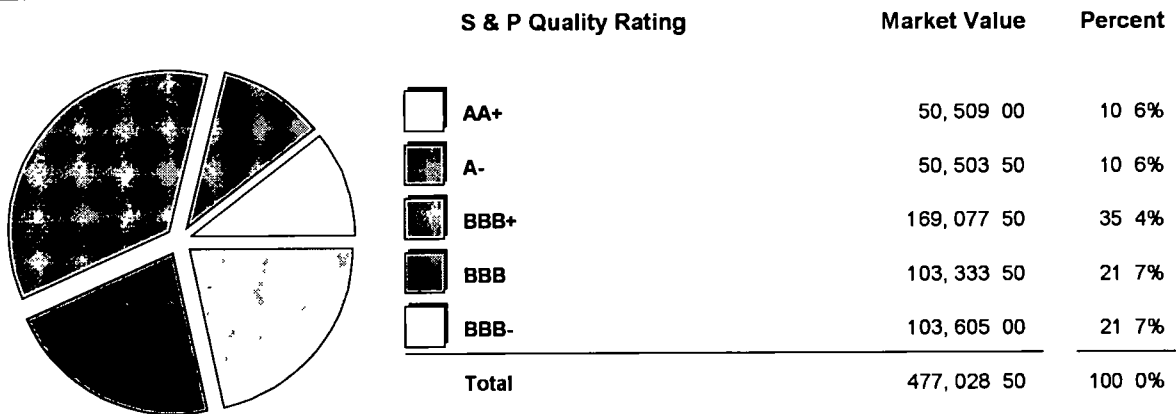
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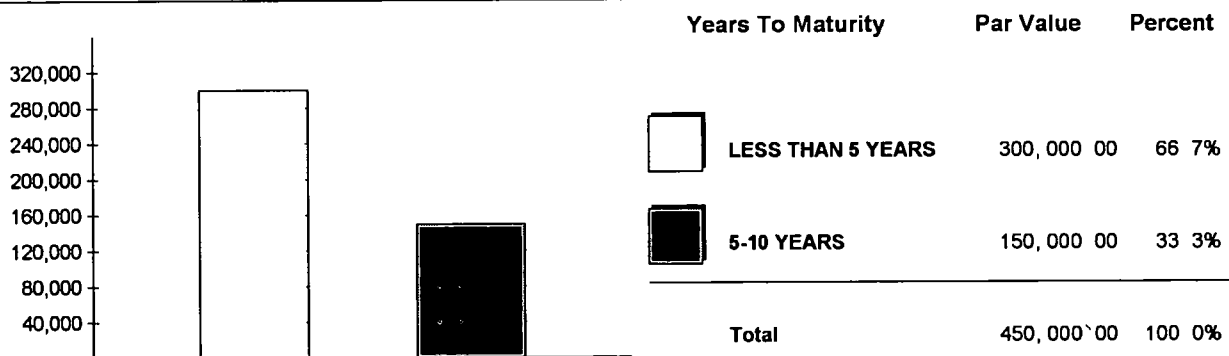
## Investment Detail ( Continued )

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
<b>Equities - Other</b>						
<b>Foreign Stock</b>						
SCHLUMBERGER LTD	SLB	1,600 000	123,744 00 45,918 35	77 34 28 70	1,344 00 77,825 65	1 09
<b>** Total Foreign Stock</b>		<b>Sub- Total</b>	<b>123,744 00 45,918 35</b>		<b>1,344 00 77,825 65</b>	<b>1.09</b>
<b>* Total Equities - Other</b>			<b>123,744 00 45,918 35</b>		<b>1,344 00 77,825 65</b>	<b>1.09</b>

## Bond Quality Summary



## Bond Maturity Summary



Average Time To Maturity: 3.7 Years

Current Yield: 5.91%

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# Account Statement

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Statement Period December 01, 2009 Through November 30, 2010

## Investment Detail ( Continued )

Description	Rating	Par Value	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Yield Current/ Maturity
<b>Fixed Income</b>						
<b>Corporate Bonds</b>						
AMERENENERGY GENERATING CO 7% 04/15/2018	BBB-	50,000 000	51,602 00 53,159 50	103 20 106 32	3,500 00 1,557 50-	6 78 7 30
BANK OF AMERICA CORP SUB INTERNOTES 6 8% 02/15/2011	A-	50,000 000	50,503 50 51,949 00	101 01 103 90	3,400 00 1,445 50-	6 73 2 23
BLOCK FINANCIAL CORP GTD NT 7 875% 01/15/2013	BBB	50,000 000	51,664 50 50,750 00	103 33 101 50	3,937 50 914 50	7 62 5 05
DONNELLEY R R & SONS CO 5 5% 05/15/2015	BBB	50,000 000	51,669 00 52,545 00	103 34 105 09	2,750 00 876 00-	5 32 4 95
GENERAL ELEC CAP CORP 4 125% 10/28/2016-2008	AA+	50,000 000	50,509 00 49,106 00	101 02 98 21	2,062 50 1,403 00	4 08
LUBRIZOL CORP 5 5% 10/01/2014	BBB+	50,000 000	55,474 50 46,634 50	110 95 93 27	2,750 00 8,840 00	4 96 2 90
MARATHON OIL CORP 6 5% 02/15/2014	BBB+	50,000 000	57,125 00 50,953 50	114 25 101 91	3,250 00 6,171 50	5 69 2 36
PPL ENERGY SUPPLY 6 2% 05/15/2016	BBB+	50,000 000	56,478 00 45,725 00	112 96 91 45	3,100 00 10,753 00	5 49 4 11
XEROX CORP 6 875% 08/15/2011	BBB-	50,000 000	52,003 00 50,000 00	104 01 100 00	3,437 50 2,003 00	6 61 1 42
<b>** Total Corporate Bonds</b>		<b>Sub- Total</b>	<b>477,028.50 450,822.50</b>		<b>28,187.50 26,206.00</b>	<b>5.91</b>
<b>* Total Fixed Income</b>			<b>477,028.50 450,822.50</b>		<b>28,187.50 26,206.00</b>	<b>5.91</b>
<b>Total Principal Assets</b>			<b>1,696,567.41 904,584.17</b>		<b>59,632.20 791,983.24</b>	<b>3.51</b>
<b>Total Income Assets</b>			<b>160,442.49 160,442.49</b>		<b>0.00 0.00</b>	<b>0.00</b>
<b>Grand Total Assets</b>			<b>1,857,009.90 1,065,026.66</b>		<b>59,632.20 791,983.24</b>	<b>3.21</b>

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