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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 <div style="font-size: 2em; font-weight: bold;">2010</div>
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For calendar year 2010, or tax year beginning , 2010, and ending , 20

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

Name of foundation IRMA GIDDEY CHARITABLE FUND C/O COMERICA BANK		A Employer identification number 38-3152222
Number and street (or P.O. box number if mail is not delivered to street address) P.O. BOX 75000	Room/suite	B Telephone number (see page 10 of the instructions) (734) 930-2405
City or town, state, and ZIP code DETROIT, MI 48275-3302		C If exemption application is pending, check here <input type="checkbox"/> D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> 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"/>

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) \$ 986,291.

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 <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	6.	6.		
	4 Dividends and interest from securities	20,956.	20,956.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	30,723.			
	b Gross sales price for all assets on line 6a 228,384.				
	7 Capital gain net income (from Part IV, line 2)		30,723.		
	8 Net short-term capital gain				
	9 Income modifications				
	10 a Gross sales less returns and allowances				
Operating and Administrative Expenses	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	51,685.	51,685.		
	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)	8,195.			8,195
	b Accounting fees (attach schedule)	900.			900
	c Other professional fees (attach schedule)	11,493.	11,493.		
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	18.			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	20,606.	11,493.	NONE	9,095
25 Contributions, gifts, grants paid	46,583.			46,583	
26 Total expenses and disbursements Add lines 24 and 25	67,189.	11,493.	NONE	55,678	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	-15,504.				
b Net investment income (if negative, enter -0-)		40,192.			
c Adjusted net income (if negative, enter -0-)					

P 25he

Part II Balance Sheets		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	60,290.	44,686.	44,686.
	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 15 of the instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less: allowance for doubtful accounts ▶	NONE		
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10 a Investments - U S and state government obligations (attach schedule)			
	b Investments - corporate stock (attach schedule)	478,912.	476,675.	499,233.
	c Investments - corporate bonds (attach schedule)	433,556.	435,756.	442,372.
Liabilities	11 Investments - land, buildings, and equipment basis (attach schedule)			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule)			
	14 Land, buildings, and equipment basis (attach schedule)			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	972,758.	957,117.	986,291.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
Net Assets or Fund Balances	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)			
	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 and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/> X			
	27 Capital stock, trust principal, or current funds	1,241,222.	1,241,222.	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds	-268,464.	-284,105.	
	30 Total net assets or fund balances (see page 17 of the instructions)	972,758.	957,117.	
	31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	972,758.	957,117.	

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	972,758.
2	Enter amount from Part I, line 27a	2	-15,504.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	957,254.
5	Decreases not included in line 2 (itemize) ▶	5	137.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	957,117.

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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 SEE PART IV DETAIL					
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)			2	30,723.	
<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 5px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div> </div>					
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):			3		
<div style="display: flex; align-items: center;"> <div style="border-left: 1px solid black; padding-left: 5px;"> If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8. </div> </div>					

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))
2009	58,086.	879,735.	0.06602670122
2008	81,921.	1,046,877.	0.07825274602
2007	67,826.	1,236,491.	0.05485361398
2006	82,815.	1,217,344.	0.06802925057
2005	22,101.	1,204,001.	0.01835629705
2 Total of line 1, column (d)			2 0.28551860884
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 0.05710372177
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5			4 946,827.
5 Multiply line 4 by line 3			5 54,067.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 402.
7 Add lines 5 and 6			7 54,469.
8 Enter qualifying distributions from Part XII, line 4			8 55,678.

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 <input type="checkbox"/> and enter "N/A" on line 1.		1	402.
Date of ruling or determination letter: _____ (attach copy of ruling 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			
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	
3 Add lines 1 and 2		3	402.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	402.
6 Credits/Payments:			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a	779.	
b Exempt foreign organizations-tax withheld at source	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	779.	
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	377.	
11 Enter the amount of line 10 to be: Credited to 2011 estimated tax <input checked="" type="checkbox"/> 377. Refunded <input type="checkbox"/>	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)? 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.	1b		X
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?	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) ► STMT 2			
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 2010 or the taxable year beginning in 2010 (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)

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 ► COMERICA WIM TAX DEPARTMENT Telephone no. ► (313) 222-3304			
Located at ► 500 WOODWARD AVE, 21ST FLOOR, DETROIT, MI ZIP + 4 ► 48226				
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here	15		
and enter the amount of tax-exempt interest received or accrued during the year				
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
				X
See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ►				

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)?	1b	X
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 2010?	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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010?	<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 page 22 of the instructions.)	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 2010 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 2010.)	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 2010?	4b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (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)? ☐ **5b**

Organizations relying on a current notice regarding disaster assistance check here ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

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** ☒

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? ☐ **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 3		-0-	-0-	-0-

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		NONE	NONE	NONE

Total number of other employees paid over \$50,000 ☐ **NONE**

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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** (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		NONE

Total number of others receiving over \$50,000 for professional services **NONE****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 NONE	
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 NONE	
2	
All other program-related investments See page 24 of the instructions.	
3 NONE	
Total. Add lines 1 through 3	

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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	961,246.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see page 25 of the instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	961,246.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	961,246.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	14,419.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	946,827.
6	Minimum investment return. Enter 5% of line 5	6	47,341.

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	47,341.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	402.
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	402.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	46,939.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	46,939.
6	Deduction from distributable amount (see page 25 of the instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	46,939.

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	55,678.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	55,678.
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	402.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	55,276.

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 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				46,939.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			NONE	
b Total for prior years 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2010:				
a From 2005	NONE			
b From 2006	22,444.			
c From 2007	7,652.			
d From 2008	30,829.			
e From 2009	14,346.			
f Total of lines 3a through e	75,271.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ 55,678.				
a Applied to 2009, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)		NONE		
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)	NONE			
d Applied to 2010 distributable amount				46,939.
e Remaining amount distributed out of corpus	8,739.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	84,010.			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b. Taxable amount - see page 27 of the instructions		NONE		
e Undistributed income for 2009. Subtract line 4a from line 2a. Taxable amount - see page 27 of the instructions			NONE	
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011.				NONE
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)	NONE			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	84,010.			
10 Analysis of line 9:				
a Excess from 2006	22,444.			
b Excess from 2007	7,652.			
c Excess from 2008	30,829.			
d Excess from 2009	14,346.			
e Excess from 2010	8,739.			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) **NOT APPLICABLE**

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section

4942(j)(3) or

4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
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:

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

c Any submission deadlines:

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

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 SEE STATEMENT 4				
Total			3a	46,583.
b Approved for future payment NONE				
Total			3b	0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Schedule C (Form 990) 2014					(e) Related or exempt function income (See page 28 of the instructions.)
Enter gross amounts unless otherwise indicated.					
	(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.	
4 Dividends and interest from securities			14	20,956.	
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	30,723.	
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)				51,685.	
13 Total. Add line 12, columns (b), (d), and (e)				51,685.	

(See worksheet in line 13 instructions on page 29 to verify calculations.)

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

[illegible]

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis	Gain or (loss)	
		TOTAL SHORT-TERM CAPITAL GAIN DIVIDENDS				11,658.	
		TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS				5,386.	
1,525.00		60. PENNEY J C INC PROPERTY TYPE: SECURITIES 1,863.00				08/03/2009 -338.00	01/26/2010
4,375.00		60. SEACOR HOLDINGS INC PROPERTY TYPE: SECURITIES 5,454.00				02/27/2008 -1,079.00	01/26/2010
3,786.00		120. BROADCOM CORP PROPERTY TYPE: SECURITIES 2,129.00				12/15/2008 1,657.00	02/24/2010
2,433.00		60. DREAMWORKS ANIMATION SKG A PROPERTY TYPE: SECURITIES 1,537.00				05/20/2009 896.00	02/24/2010
1,766.00		25. DUN & BRADSTREET CORP PROPERTY TYPE: SECURITIES 2,038.00				05/05/2009 -272.00	02/24/2010
5,108.00		220. EBAY INC PROPERTY TYPE: SECURITIES 3,989.00				05/20/2009 1,119.00	02/24/2010
100,000.00		9082.652 PIMCO TOTAL RETURN FD INST CLAS PROPERTY TYPE: SECURITIES 97,800.00				09/12/2005 2,200.00	03/03/2010
5,354.00		200. FEDERATED INVESTORS INC CL B PROPERTY TYPE: SECURITIES 3,490.00				03/09/2009 1,864.00	04/13/2010
4,842.00		120. MCAFEE INC PROPERTY TYPE: SECURITIES 4,644.00				05/20/2009 198.00	04/13/2010
1,144.00		20. STRYKER CORP PROPERTY TYPE: SECURITIES 1,403.00				10/01/2007 -259.00	04/13/2010

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis	Gain or (loss)	
1,102.00		40. US BANCORP PROPERTY TYPE: SECURITIES 404.00				03/09/2009 698.00	04/13/2010
2,173.00		14. GOLDMAN SACHS GROUP INC PROPERTY TYPE: SECURITIES 2,563.00				10/21/2009 -390.00	04/27/2010
1,168.00		20. ANADARKO PETROLEUM CORP COMMON PROPERTY TYPE: SECURITIES 1,355.00				10/21/2009 -187.00	05/13/2010
3,295.00		45. DIAMOND OFFSHORE DRILLING INC PROPERTY TYPE: SECURITIES 4,380.00				01/26/2010 -1,085.00	05/13/2010
2,748.00		50. ANADARKO PETROLEUM CORP COMMON PROPERTY TYPE: SECURITIES 3,214.00				12/30/2009 -466.00	05/27/2010
3,497.00		120. DREAMWORKS ANIMATION SKG A PROPERTY TYPE: SECURITIES 3,074.00				05/20/2009 423.00	05/27/2010
2,228.00		40. ISHARES S&P GLOBAL MATERIALS PROPERTY TYPE: SECURITIES 2,534.00				12/01/2009 -306.00	05/27/2010
2,620.00		150. TYSON FOODS INC CLASS A PROPERTY TYPE: SECURITIES 1,807.00				08/27/2009 813.00	05/27/2010
840.00		4. AUTOZONE INC PROPERTY TYPE: SECURITIES 601.00				08/03/2009 239.00	07/28/2010
1,262.00		40. CVS CORPORATION (DEL) PROPERTY TYPE: SECURITIES 1,472.00				08/27/2009 -210.00	07/28/2010
2,997.00		90. GILEAD SCIENCES INC PROPERTY TYPE: SECURITIES 2,091.00				10/28/2005 906.00	07/28/2010

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis	Gain or (loss)	
1,207.00		15. ITT EDUCATIONAL SERVICES INC PROPERTY TYPE: SECURITIES 1,213.00				12/15/2008 -6.00	07/28/2010
2,287.00		80. CVS CORPORATION (DEL) PROPERTY TYPE: SECURITIES 2,570.00				07/16/2009 -283.00	08/11/2010
5,081.00		150. GENERAL MILLS INC PROPERTY TYPE: SECURITIES 4,292.00				02/27/2008 789.00	08/11/2010
2,479.00		35. ITT EDUCATIONAL SERVICES INC PROPERTY TYPE: SECURITIES 2,831.00				12/15/2008 -352.00	08/11/2010
2,749.00		35. COLGATE PALMOLIVE CO PROPERTY TYPE: SECURITIES 2,745.00				05/27/2010 4.00	09/22/2010
2,356.00		30. COLGATE PALMOLIVE CO PROPERTY TYPE: SECURITIES 2,220.00				07/16/2009 136.00	09/22/2010
3,838.00		80. NETAPP INC PROPERTY TYPE: SECURITIES 1,838.00				08/27/2009 2,000.00	09/22/2010
4,590.00		100. RAYTHEON COMPANY PROPERTY TYPE: SECURITIES 6,525.00				12/07/2007 -1,935.00	09/22/2010
3,585.00		80. BROADCOM CORP PROPERTY TYPE: SECURITIES 1,419.00				12/15/2008 2,166.00	11/26/2010
3,045.00		140. E M C CORP PROPERTY TYPE: SECURITIES 2,495.00				10/21/2009 550.00	11/26/2010
3,056.00		60. NETAPP INC PROPERTY TYPE: SECURITIES 1,379.00				08/27/2009 1,677.00	11/26/2010

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
3,020.00		110. ORACLE CORPORATION PROPERTY TYPE: SECURITIES 1,387.00					06/21/2005 1,633.00	11/26/2010
5,702.00		160. AGL RESOURCES PROPERTY TYPE: SECURITIES 5,759.00					07/25/2005 -57.00	12/17/2010
1,776.00		30. CELGENE CORP PROPERTY TYPE: SECURITIES 1,787.00					05/13/2010 -11.00	12/17/2010
4,914.00		100. CHINA MOBILE HONG KONG LTD SPONSORE PROPERTY TYPE: SECURITIES 4,868.00					07/16/2009 46.00	12/17/2010
1,959.00		50. DIRECTV CL A PROPERTY TYPE: SECURITIES 1,945.00					08/11/2010 14.00	12/17/2010
5,433.00		63. 3M CO PROPERTY TYPE: SECURITIES 4,546.00					08/03/2009 887.00	12/17/2010
TOTAL GAIN(LOSS)					----- 30,723. =====	

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES
=====DESCRIPTION
-----AMOUNT

COST BASIS ADJUSTMENT

137.

TOTAL

137.
=====

STATE(S) WHERE THE FOUNDATION IS REGISTERED
=====

MI

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES
=====

OFFICER NAME:

Duane Tarnacki

ADDRESS:

500 Woodward Ave, Ste 3500

Detroit, MI 48226

TITLE:

President and Director

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

OFFICER NAME:

David Hempstead

ADDRESS:

1901 St. Antoine, 6th Fl

Detroit, MI 48226

TITLE:

Sec / Treas and Director

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

OFFICER NAME:

Dr. Henry Lim

ADDRESS:

One Ford Place

Detroit, MI 48202

TITLE:

Director

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

RECIPIENT NAME:
AMERICAN ACADEMY OF DERMATOLOGY
ADDRESS:
ATTN: ELIZABETH JAN EDGAR
SCHAUMBURG, IL 60173-4927
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
EDUCATIONAL
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
DEPARTMENT OF DERMATOLOGY
ADDRESS:
HENRY FORD HOSPITAL
DETROIT, MI 48202
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
EDUCATIONAL
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 41,583.

TOTAL GRANTS PAID: 46,583.
=====

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

► **Attach to Form 1041, Form 5227, or Form 990-T. See the Instructions for Schedule D (Form 1041) (also for Form 5227 or Form 990-T, if applicable).**

OMB No. 1545-0092

2010

Name of estate or trust

IRMA GIDDEY CHARITABLE FUND C/O COMERICA BANK

Employer identification number

38-3152222

Note: Form 5227 filers need to complete *only* Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example 100 shares 7% preferred of "Z" Co.)	(b) Date acquired (mo, day, yr.)	(c) Date sold (mo, day, yr.)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
1a SHORT-TERM CAPITAL GAIN DIVIDENDS		STMT 1			11,658.

b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b	1b	18.
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824	2	
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts	3	
4 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2009 Capital Loss Carryover Worksheet	4	()
5 Net short-term gain or (loss). Combine lines 1a through 4 in column (f). Enter here and on line 13, column (3) on the back ►	5	11,676.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example 100 shares 7% preferred of "Z" Co.)	(b) Date acquired (mo, day, yr.)	(c) Date sold (mo, day, yr.)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
6a LONG-TERM CAPITAL GAIN DIVIDENDS		STMT 1			5,386.

b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b	6b	13,661.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824	7	
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts	8	
9 Capital gain distributions	9	
10 Gain from Form 4797, Part I	10	
11 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2009 Capital Loss Carryover Worksheet	11	()
12 Net long-term gain or (loss). Combine lines 6a through 11 in column (f). Enter here and on line 14a, column (3) on the back ►	12	19,047.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2010

Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
Caution: Read the instructions before completing this part.				
13	Net short-term gain or (loss)	13		11,676.
14	Net long-term gain or (loss):			
a	Total for year	14a		19,047.
b	Unrecaptured section 1250 gain (see line 18 of the wrksht.)	14b		
c	28% rate gain	14c		
15	Total net gain or (loss). Combine lines 13 and 14a ▶	15		30,723.

Note: If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and do not complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation	
16	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of: a The loss on line 15, column (3) or b \$3,000
16	()

Note: If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** on page 7 of the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part **only** if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the worksheet on page 8 of the instructions if:

- Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part **only** if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the worksheet on page 8 of the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

17	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34) . . .	17	
18	Enter the smaller of line 14a or 15 in column (2) but not less than zero	18	
19	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T) . . .	19	
20	Add lines 18 and 19	20	
21	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- . . . ▶	21	
22	Subtract line 21 from line 20. If zero or less, enter -0-	22	
23	Subtract line 22 from line 17. If zero or less, enter -0-	23	
24	Enter the smaller of the amount on line 17 or \$2,300	24	
25	Is the amount on line 23 equal to or more than the amount on line 24? <input type="checkbox"/> Yes. Skip lines 25 and 26; go to line 27 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 23	25	
26	Subtract line 25 from line 24	26	
27	Are the amounts on lines 22 and 26 the same? <input type="checkbox"/> Yes. Skip lines 27 thru 30, go to line 31. <input type="checkbox"/> No. Enter the smaller of line 17 or line 22	27	
28	Enter the amount from line 26 (If line 26 is blank, enter -0-)	28	
29	Subtract line 28 from line 27	29	
30	Multiply line 29 by 15% (.15)	30	
31	Figure the tax on the amount on line 23. Use the 2010 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	31	
32	Add lines 30 and 31	32	
33	Figure the tax on the amount on line 17. Use the 2010 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	33	
34	Tax on all taxable income. Enter the smaller of line 32 or line 33 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36)	34	

Schedule D (Form 1041) 2010

Department of the Treasury
Internal Revenue Service

► See instructions for Schedule D (Form 1041).

OMB No. 1545-0092

2010

IRMA GIDDEY CHARITABLE FUND C/O COMERICA BANK

38-3152222

[illegible]

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D-1 (Form 1041) 2010

Name of estate or trust as shown on Form 1041. Do not enter name and employer identification number if shown on the other side

Employer identification number

IRMA GIDDEY CHARITABLE FUND C/O COMERICA BANK

38-3152222

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example 100 sh. 7% preferred of "Z" Co.)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
6a 60. SEACOR HOLDINGS INC	02/27/2008	01/26/2010	4,375.00	5,454.00	-1,079.00
120. BROADCOM CORP	12/15/2008	02/24/2010	3,786.00	2,129.00	1,657.00
9082.652 PIMCO TOTAL RETURN FD INST CLASS	09/12/2005	03/03/2010	100,000.00	97,800.00	2,200.00
200. FEDERATED INVESTORS INC CL B	03/09/2009	04/13/2010	5,354.00	3,490.00	1,864.00
20. STRYKER CORP	10/01/2007	04/13/2010	1,144.00	1,403.00	-259.00
40. US BANCORP	03/09/2009	04/13/2010	1,102.00	404.00	698.00
120. DREAMWORKS ANIMATION SKG A	05/20/2009	05/27/2010	3,497.00	3,074.00	423.00
90. GILEAD SCIENCES INC	10/28/2005	07/28/2010	2,997.00	2,091.00	906.00
15. ITT EDUCATIONAL SERVICES INC	12/15/2008	07/28/2010	1,207.00	1,213.00	-6.00
80. CVS CORPORATION (DEL)	07/16/2009	08/11/2010	2,287.00	2,570.00	-283.00
150. GENERAL MILLS INC	02/27/2008	08/11/2010	5,081.00	4,292.00	789.00
35. ITT EDUCATIONAL SERVICES INC	12/15/2008	08/11/2010	2,479.00	2,831.00	-352.00
30. COLGATE PALMOLIVE CO	07/16/2009	09/22/2010	2,356.00	2,220.00	136.00
80. NETAPP INC	08/27/2009	09/22/2010	3,838.00	1,838.00	2,000.00
100. RAYTHEON COMPANY	12/07/2007	09/22/2010	4,590.00	6,525.00	-1,935.00
80. BROADCOM CORP	12/15/2008	11/26/2010	3,585.00	1,419.00	2,166.00
140. E M C CORP	10/21/2009	11/26/2010	3,045.00	2,495.00	550.00
60. NETAPP INC	08/27/2009	11/26/2010	3,056.00	1,379.00	1,677.00
110. ORACLE CORPORATION	06/21/2005	11/26/2010	3,020.00	1,387.00	1,633.00
160. AGL RESOURCES	07/25/2005	12/17/2010	5,702.00	5,759.00	-57.00
100. CHINA MOBILE HONG KONG LTD SPONSORED ADR	07/16/2009	12/17/2010	4,914.00	4,868.00	46.00
63. 3M CO	08/03/2009	12/17/2010	5,433.00	4,546.00	887.00

6b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 6b 13,661.00

Schedule D-1 (Form 1041) 2010

FEDERAL CAPITAL GAIN DIVIDENDS

=====

SHORT-TERM CAPITAL GAIN DIVIDENDS

TOTAL SHORT-TERM CAPITAL GAIN DIVIDENDS

11,658.00

=====

LONG-TERM CAPITAL GAIN DIVIDENDS

15% RATE CAPITAL GAIN DIVIDENDS

TOTAL 15% RATE CAPITAL GAIN DIVIDENDS

5,386.00

TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS

5,386.00

=====

Account Statement

Page 3

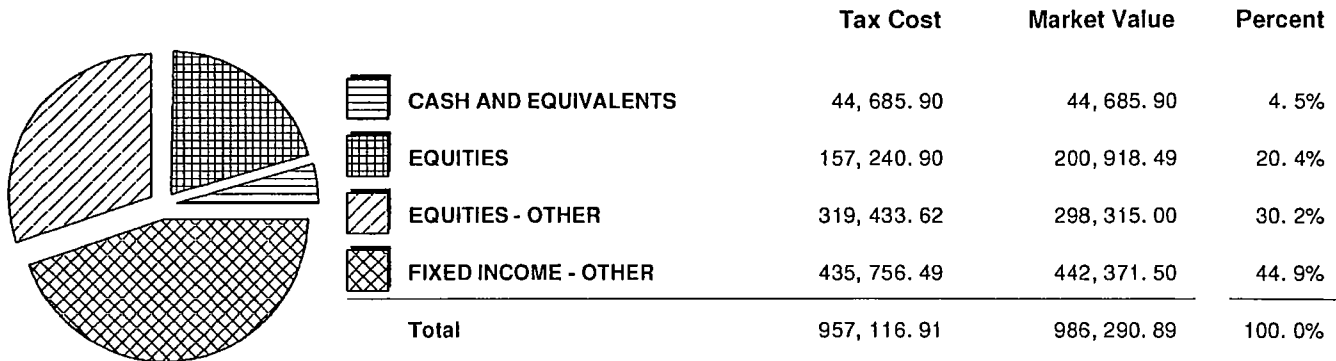
Account Number: **██████████**

003

Statement Period: January 01, 2010 Through December 31, 2010

38-315 2222

Investment Portfolio Summary



Investment Detail

Description		Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Income Cash And Equivalents					
Cash					
INCOME CASH		123,727.30			
		123,727.30			
** Total Cash	Sub- Total	123,727.30		0.00	0.00
		123,727.30		0.00	
* Total Income Cash And Equivalents		123,727.30		0.00	0.00
		123,727.30		0.00	
Principal Cash And Equivalents					
Cash					
PRINCIPAL CASH		122,232.34-			
		122,232.34-			
** Total Cash	Sub- Total	122,232.34-		0.00	0.00
		122,232.34-		0.00	
Short Term Investments					
FEDERATED PRIME OBLIGATIONS FUND		43,190.94	1.00	4.32	0.01
		43,190.94	1.00		
** Total Short Term Investments	Sub- Total	43,190.94		4.32	0.01
		43,190.94		0.00	
* Total Principal Cash And Equivalents		79,041.40-		4.32	0.01-
		79,041.40-		0.00	

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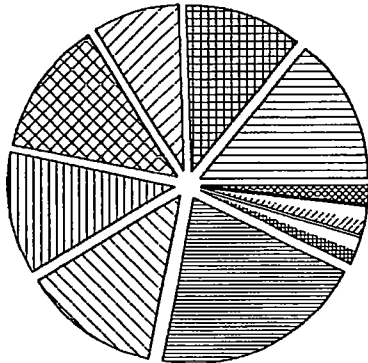
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Statement Period: January 01, 2010 Through December 31, 2010

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Investment Detail (Continued)

Equity Diversification Summary



Industry Sector	Market Value	Percent
CONSUMER DISCRETIONARY	28,237.44	14.1%
CONSUMER STAPLES	22,907.75	11.4%
ENERGY	16,685.10	8.3%
FINANCIALS	26,152.40	13.0%
HEALTHCARE	23,826.50	11.9%
INDUSTRIALS	26,522.70	13.2%
INFORMATION TECHNOLOGY	41,482.80	20.6%
MATERIALS	5,577.60	2.8%
TELECOMMUNICATION SERVICES	5,367.00	2.6%
UTILITIES	4,159.20	2.1%
Total	200,918.49	100.0%

Description	Ticker	Shares	Total Market/Total Cost	Market Price/Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Equities						
Consumer Discretionary						
AUTOZONE INC	AZO	26.000	7,087.34 3,907.80	272.59 150.30	3,179.54	
BORG WARNER	BWA	110.000	7,959.60 4,812.70	72.36 43.75	52.80 3,146.90	0.66
DIRECTV CL A	DTV	80.000	3,194.40 3,031.48	39.93 37.89	162.92	
NIKE INC CL B	NKE	80.000	6,833.60 4,364.80	85.42 54.56	99.20 2,468.80	1.45
ROSS STORES INC	ROST	50.000	3,162.50 2,318.09	63.25 46.36	32.00 844.41	1.01
** Total Consumer Discretionary		Sub-Total	28,237.44 18,434.87		184.00 9,802.57	0.65
Consumer Staples						
COCA COLA CO	KO	100.000	6,577.00 5,991.00	65.77 59.91	176.00 586.00	2.68
LAUDER ESTEE COS INC	EL	80.000	6,456.00 4,832.80	80.70 60.41	60.00 1,623.20	0.93
PHILIP MORRIS INTL INC	PM	95.000	5,560.35 4,539.00	58.53 47.78	243.20 1,021.35	4.37
WAL-MART STORES INC	WMT	80.000	4,314.40 4,315.20	53.93 53.94	96.80 0.80	2.24
** Total Consumer Staples		Sub-Total	22,907.75 19,678.00		576.00 3,229.75	2.51

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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
Energy						
CONOCOPHILLIPS	COP	75 000	5,107 50 4,840 02	68.10 64 53	165 00 267 48	3.23
DEVON ENERGY CORPORATION	DVN	60.000	4,710.60 4,028 38	78 51 67 14	38.40 682 22	0.82
OCCIDENTAL PETROLEUM CORP	OXY	70.000	6 867 00 3,608.12	98.10 51 54	106.40 3,258 88	1.55
** Total Energy		Sub- Total	16,685.10 12,476.52		309.80 4,208.58	1.86
Financials						
FRANKLIN RES INC	BEN	30 000	3,336 30 3,568 94	111.21 118 96	30 00 232 64-	0.90
HARTFORD FINL SVCS GROUP INC	HIG	200.000	5,298 00 5,092.62	26.49 25.46	40 00 205.38	0.76
NYSE EURONEXT	NYX	200 000	5,996 00 4,155 84	29.98 20.78	240 00 1,840.16	4.00
TRAVELERS COS INC	TRV	110 000	6,128 10 4,411 88	55.71 40.11	158 40 1,716 22	2.58
US BANCORP	USB	200 000	5,394 00 2,020.00	26 97 10 10	40 00 3,374 00	0.74
** Total Financials		Sub- Total	26,152.40 19,249.28		508.40 6,903.12	1.94
Healthcare						
CELGENE CORP	CELG	50.000	2,957 00 2,725 26	59 14 54 51	231 74	
JOHNSON & JOHNSON	JNJ	80.000	4,948 00 5,230 70	61 85 65 38	172 80 282 70-	3.49
LABORATORY CORP OF AMER HLDGS	LH	75.000	6 594 00 3,742 75	87 92 49 90	2,851.25	
MYLAN LABS INC	MYL	200.000	4 226.00 2,284.00	21.13 11.42	48 00 1,942 00	1.14
STRYKER CORP	SYK	95 000	5,101 50 5,493 87	53 70 57 83	68 40 392.37-	1.34
** Total Healthcare		Sub- Total	23,826.50 19,476.58		289.20 4,349.92	1.21
Industrials						
C H ROBINSON WORLDWIDE INC	CHRW	60 000	4,811 40 4,523 84	80.19 75.40	69 60 287 56	1 45
CATERPILLAR INC	CAT	40 000	3,746 40 2,653.20	93 66 66.33	70 40 1,093 20	1.88

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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
Industrials						
GRAINGER W W INC	GWW	50 000	6,905.50 4,929.36	138.11 98 59	108.00 1,976.14	1.56
ROPER INDS INC NEW	ROP	60 000	4,585.80 4,124.74	76.43 68.75	26.40 461.06	0 58
STERICYCLE INC	SRCL	80.000	6,473.60 4,469.15	80.92 55 86	2,004.45	
** Total Industrials		Sub-Total	26,522.70 20,700.29		274.40 5,822.41	1.03
Information Technology						
APPLE INC	AAPL	10 000	3,225.60 3,208.10	322 56 320.81	17.50	
EMC CORP	EMC	140 000	3,206.00 2,610.50	22 90 18 65	595 50	
FISERV INC	FISV	100 000	5,856.00 5,653.23	58.56 56.53	202.77	
INTEL CORP	INTC	160.000	3,364.80 3,653.49	21 03 22.83	100.80 288.69-	3 00
IBM CORP	IBM	45 000	6,604.20 5,059.35	146 76 112.43	117 00 1,544.85	1.77
INTUIT INC	INTU	180.000	8,874 00 4,660 20	49.30 25.89	4,213 80	
MICROSOFT CORP	MSFT	180.000	5,023.80 5,166.00	27 91 28.70	115 20 142.20-	2 29
NETAPP INC	NTAP	40.000	2,198.40 919.13	54.96 22 98	1,279 27	
ORACLE CORPORATION	ORCL	100.000	3,130 00 2,482.82	31.30 24 83	20.00 647.18	0.64
** Total Information Technology		Sub-Total	41,482.80 33,412.82		353.00 8,069.98	0.85
Materials						
CLIFFS NAT RES INC	CLF	40.000	3,120 40 2,259.40	78 01 56.49	22.40 861 00	0.72
NEWMONT MNG CORP	NEM	40.000	2,457 20 2,253.32	61.43 56 33	24.00 203.88	0.98
** Total Materials		Sub-Total	5,577.60 4,512.72		46.40 1,064.88	0.83
Telecommunication Services						
VERIZON COMMUNICATIONS	VZ	150.000	5,367.00 5,187.92	35.78 34.59	292.50 179.08	5.45
** Total Telecommunication Services		Sub-Total	5,367.00 5,187.92		292.50 179.08	5.45

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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
Utilities						
NEXTERA ENERGY INC	NEE	80.000	4,159.20 4,111.90	51.99 51.40	160.00 47.30	3.85
** Total Utilities		Sub-Total	4,159.20 4,111.90		160.00 47.30	3.85
* Total Equities			200,918.49 157,240.90		2,993.70 43,677.59	1.49
Equities - Other						
Foreign Stock						
SCHLUMBERGER LTD	SLB	90.000	7,515.00 4,878.72	83.50 54.21	75.60 2,636.28	1.01
INVESCO LTD	IVZ	100.000	2,406.00 2,182.90	24.06 21.83	44.00 223.10	1.83
CHECK POINT SOFTWARE TECH ADR	CHKP	60.000	2,775.60 1,672.09	46.26 27.87	1,103.51	
** Total Foreign Stock		Sub-Total	12,696.60 8,733.71		119.60 3,962.89	0.94
Mutual Funds						
WHG LARGE CAP VALUE FUND INSTL SHS	WHGLX	11,276.332	115,356.88 91,000.00	10.23 8.07	1,082.53 24,356.88	0.94
ARTIO GLOBAL INVT FDS INTL EQUITY FD CL I	JIEIX	2,543.883	76,672.63 110,516.31	30.14 43.44	1,495.80 33,843.68	1.95
DWS DREMAN SMALL CAP VALUE FUND	KDSIX	933.864	34,917.17 30,500.00	37.39 32.66	270.82 4,417.17	0.78
RAINIER SM/MID CAP EQTY FD INST	RAISX	1,598.617	53,489.72 74,000.00	33.46 46.29	20,510.28	
SPDR KBW BANK ETF	KBE	200.000	5,182.00 4,683.60	25.91 23.42	26.60 498.40	0.51
** Total Mutual Funds		Sub-Total	285,618.40 310,699.91		2,875.75 25,081.51	1.01
* Total Equities - Other			298,315.00 319,433.62		2,995.35 21,118.62	1.00
Fixed Income - Other						
Mutual Funds Taxable						
PIMCO TOTAL RETURN FD INSTL	PTTRX	31,503.344	341,811.28 335,756.49	10.85 10.66	11,089.18 6,054.79	3.24
VANGUARD S/T CORPORATE FD-ADM	VFSUX	9,337.068	100,560.22 100,000.00	10.77 10.71	3,492.06 560.22	3.47
** Total Mutual Funds Taxable		Sub-Total	442,371.50 435,756.49		14,581.24 6,615.01	3.30
* Total Fixed Income - Other			442,371.50 435,756.49		14,581.24 6,615.01	3.30

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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
Total Principal Assets			862,563.59 833,389.61		20,574.61 29,173.98	2.39
Total Income Assets			123,727.30 123,727.30		0.00 0.00	0.00
Grand Total Assets			986,290.89 957,116.91		20,574.61 29,173.98	2.09