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

2011

For calendar year 2011 or tax year beginning 04/01 , 2011, and ending 03/31, 2012

Name of foundation
THE RCM&D FOUNDATION

A Employer identification number
52-2204935

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
555 FAIRMOUNT AVENUE

B Telephone number (see instructions)
(410) 339-7263

City or town, state, and ZIP code
TOWSON, MD 21286

C If exemption application is pending, check here ▶ ☐

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

D 1 Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization [X] Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 3,179,460.

J Accounting method ☐ Cash [X] Accrual
☐ Other (specify) ______
(Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I Analysis of Revenue and Expenses *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3 Interest on savings and temporary cash investments				ATCH 1
	4 Dividends and interest from securities	80,291.	80,291.		ATCH 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	285,553.			
	b Gross sales price for all assets on line 6a 2,588,317.				
	7 Capital gain net income (from Part IV, line 2)		285,553.		
	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) (attach schedule)				
	11 Other income (attach schedule)				
	12 **Total.** Add lines 1 through 11	365,844.	365,844.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0			
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)				
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) ATCH 3	28,618.			
	24 **Total operating and administrative expenses.** Add lines 13 through 23	28,618.			
	25 Contributions, gifts, grants paid	147,391.			147,391.
	26 **Total expenses and disbursements.** Add lines 24 and 25	176,009.			147,391.
	27 Subtract line 26 from line 12.				
	a **Excess of revenue over expenses and disbursements**	189,835.			
	b **Net investment income** (if negative, enter -0-)		365,844.		
	c **Adjusted net income** (if negative, enter -0-).				

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Part II Balance Sheets

	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	53,014.	46,200.	46,200.
	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 instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less allowance for doubtful accounts ▶			
	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)			
	c Investments - corporate bonds (attach schedule)			
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule) ATCH 4	2,571,631.	2,774,851.	3,133,260.
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶ ATCH 5)	4,075.		
	16 **Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	2,628,720.	2,821,051.	3,179,460.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ ATCH 6)		2,496.	
	23 **Total liabilities** (add lines 17 through 22)	0	2,496.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here** ▶ [X] **and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted	2,628,720.	2,818,555.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ [ ]			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 **Total net assets or fund balances** (see instructions)	2,628,720.	2,818,555.	
	31 **Total liabilities and net assets/fund balances** (see instructions)	2,628,720.	2,821,051.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,628,720.
2	Enter amount from Part I, line 27a	2	189,835.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	2,818,555.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,818,555.

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 SCHEDULE			
b				
c				
d				
e				

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

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

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

2 Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7	2	285,553.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8		3	0

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 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))
2010	144,857.	2,885,505.	0.050202
2009	127,446.	2,533,798.	0.050298
2008	153,867.	2,724,620.	0.056473
2007	159,700.	3,520,092.	0.045368
2006	131,372.	2,985,447.	0.044004

2	**Total** of line 1, column (d)	2	0.246345
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	0.049269
4	Enter the net value of noncharitable-use assets for 2011 from Part X, line 5	4	3,053,195.
5	Multiply line 4 by line 3	5	150,428.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	3,658.
7	Add lines 5 and 6	7	154,086.
8	Enter qualifying distributions from Part XII, line 4	8	147,391.

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.

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 ▶ ☐ and enter "N/A" on line 1 . . . Date of ruling or determination letter _______________ (attach copy of letter if necessary - see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	7,317.
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	7,317.
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	7,317.
6	Credits/Payments.		
a	2011 estimated tax payments and 2010 overpayment credited to 2011 — 6a		
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	0
8	Enter any **penalty** for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8	14.
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	7,331.
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	
11	Enter the amount of line 10 to be: **Credited to 2012 estimated tax** ▶ **Refunded** ▶	11	

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		X
	If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ $ ________ (2) On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	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 instructions) ▶ MD,			
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 2011 or the taxable year beginning in 2011 (see instructions for Part XIV)? *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)*

				Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		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 ▶ BARBARA LABUSKES Telephone no. ▶ 410-921-2577				
	Located at ▶ 555 FAIRMOUNT AVENUE TOWSON, MD ZIP + 4 ▶ 21286				
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐				
	and enter the amount of tax-exempt interest received or accrued during the year ▶	15			
16	At any time during calendar year 2011, 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		X
	See 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?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☒ Yes ☐ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?		1b		X
	Organizations relying on a current notice regarding disaster assistance check here N/A ▶ ☐				
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 2011?		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 2011, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2011?	☐ Yes ☒ 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.) 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?	☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2011 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 2011.)* 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 2011?		4b		X

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

5a During the year did the foundation pay or incur any amount to			
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☒ No		
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☒ No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No		
(4) Provide a grant to an organization other than a charitable, etc, organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see 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 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? N/A	☐ Yes ☐ No		
If "Yes," attach the statement required by Regulations section 53 4945-5(d).			
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b	X
If "Yes" to 6b, file Form 8870			
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☒ No		
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?		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 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
ATTACHMENT 7		0	0	0

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

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

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

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		0
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 NONE	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see 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 instructions	
3 NONE	
Total. Add lines 1 through 3 ▶	

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	2,982,028.
b	Average of monthly cash balances	1b	117,662.
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	3,099,690.
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	
3	Subtract line 2 from line 1d	3	3,099,690.
4	Cash deemed held for charitable activities Enter 1 1/2 % of line 3 (for greater amount, see instructions)	4	46,495.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	3,053,195.
6	**Minimum investment return.** Enter 5% of line 5	6	152,660.

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	152,660.
2a	Tax on investment income for 2011 from Part VI, line 5	2a	7,317.		
b	Income tax for 2011 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	7,317.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	145,343.
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	145,343.
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	145,343.

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	147,391.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc, purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	147,391.
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 instructions)	5	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	147,391.

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

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2010	(c) 2010	(d) 2011
1 Distributable amount for 2011 from Part XI, line 7				145,343.
2 Undistributed income, if any, as of the end of 2011				
a Enter amount for 2010 only				
b Total for prior years 20 09 ,20 08 ,20 07				
3 Excess distributions carryover, if any, to 2011:				
a From 2006				
b From 2007				
c From 2008 4,872.				
d From 2009 1,410.				
e From 2010 2,044.				
f **Total** of lines 3a through e	8,326.			
4 Qualifying distributions for 2011 from Part XII, line 4: ▶ $ 147,391.				
a Applied to 2010, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions)				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2011 distributable amount				145,343.
e Remaining amount distributed out of corpus	2,048.			
5 Excess distributions carryover applied to 2011 *(If an amount appears in column (d), the same amount must be shown in column (a).)*				
6 **Enter the net total of each column as indicated below:**				
a Corpus. Add lines 3f, 4c, and 4e Subtract line 5	10,374.			
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount - see instructions				
e Undistributed income for 2010 Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2011 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2012				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)				
8 Excess distributions carryover from 2006 not applied on line 5 or line 7 (see instructions)				
9 **Excess distributions carryover to 2012.** Subtract lines 7 and 8 from line 6a	10,374.			
10 Analysis of line 9				
a Excess from 2007				
b Excess from 2008 4,872.				
c Excess from 2009 1,410.				
d Excess from 2010 2,044.				
e Excess from 2011 2,048.				

Part XIV Private Operating Foundations (see 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 2011, 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 (a) 2011	Prior 3 years (b) 2010	(c) 2009	(d) 2008	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed .					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets . . .					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test-enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . .					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942 (j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income .					

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

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000) (See section 507(d)(2))

NONE

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

NONE

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

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number of the person to whom applications should be addressed

ATTACHMENT 8

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

ATTACHMENT 9

c Any submission deadlines.

NONE

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

NONE

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*				
ATTACHMENT 10				
Total . . . . ▶ **3a**				147,391.
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (See instructions.)
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	0	
4 Dividends and interest from securities			14	80,291.	
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	285,553.	
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)				365,844.	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . . . 13 365,844.

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

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

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

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

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

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

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

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

b If "Yes," complete the following schedule.

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

Sign Here

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

▶ Barbara Aalruskos | 7/17/12 | ▶ Treasurer

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instructions)? ☒ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Bryant Cargle	Bryant K Cargle CPA	7/16/2012		P00758392

Firm's name ▶ PRICEWATERHOUSECOOPERS, LLP — Firm's EIN ▶ 13-4008324

Firm's address ▶ 100 EAST PRATT STREET, 19TH FLOOR BALTIMORE, MD 21202 — Phone no 410-783-7600

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)	
		INVESTMENTS OWNED: ATTACHMENT 1A					VAR	VAR
2,588,317.	-0-	2,302,764.					285,553.	
TOTAL GAIN(LOSS)							285,553.	

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
SAVINGS AND TEMPORARY INVESTMENT INT INC	-0-	-0-
TOTAL	-0-	-0-

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INTEREST AND DIVIDEND INCOME	80,291.	80,291.
TOTAL	80,291.	80,291.

ATTACHMENT 3

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS
MISCELLANEOUS OFFICE EXPENSES	21,301.
FEDERAL EXCISE TAX	7,317.
TOTALS	28,618.

ATTACHMENT 4

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
T ROWE PRICE EQUITY INCOME	191,824.	164,360.	197,713.
T ROWE PRICE SMALL CAP	149,769.	59,049.	93,827.
T ROWE PRICE EQUITY INCOME ADV	148,951.	126,258.	143,216.
OPPENHEIMER DEVELOPING MARKET	8,214.		
FIDELITY ADV NEW INSIGHTS			
PIMCO TOTAL RETURN			
DODGE & COX INTERNATIONAL	80,819.	88,083.	96,858.
VIRTUS MID-CAP VALUE	170,516.		
AT&T INC			
AMERICAN MOVIL SA DE	7,054.		
AIM DEVELOPING MARKETS	115,699.	32,369.	71,705.
THORNBURG VALUE	109,791.		
THORNBURG INTERNATIONAL VALUE	70,290.	99,143.	95,362.
WESTERN ASSET CORE PLUS	271,337.	267,000.	267,000.
T. ROWE PRICE BLUE CHIP	353,092.	230,542.	398,406.
SPDR GOLD TRUST	11,601.		
LEGG MASON PARTNERS APPRECIATI	61,441.	276,183.	319,369.
LOOMIE SAYLES BOND			
BLACKROCK GNMA PORTFOLIO			
MATTHEWS ASIAN PACIFIC TIGAR	18,248.		
MATTHEWS ASIAN GROWTH & INC	27,972.		
IVY ASSET STRATEGY	27,951.		
JP MORGAN GOVERNMENT BONDS			
VAN ECK GLOBAL HARD ASSETS			
UTILITIES SEL SECT SPDR	7,948.		
TORTOISE ENERGYCAP CORP	2,153.		
T ROWE PRICE GROUP			
MONSANTO CO/NEW			
MICROSOFT CORP	7,797.		
ISHARES MSCI EMERGING MARKETS	5,234.		
ISHARES MSCI BRAZIL			
ISHARES IBOXX INVEST GR			
ISHARES BARCLAYS 1-3 YR			

ATTACHMENT 4 (CONT'D)

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
ISHARES TIPS	5,090.		
DOMINION RES INC	6,814.		
EXXON MOBIL	3,816.		
CISCO SYS INC	4,027.		
HARBOR FUND MID-CAP GROWTH	67,506.		
FIDUCIARY CLAYMORE MLP	2,319.		
JOHNSON & JOHNSON	16,736.		
PROCTOR & GAMBLE	12,592.		
TEMPLETON	32,479.		
FAIRHOLME	63,691.		
MARKET VECTORS EFT	13,088.		
TFS MARKET NEUTRAL FUND	15,207.		
VAN ECK GLOBAL HARD C1	42,409.		
FPA CRESCENT FUND	31,031.		
IVY SCIENCE & TECHNOLOGY	50,757.		
AFLAC	7,758.		
DOUBLETREE TOTAL RETURN FUND	15,464.		
EATON VANCE FUND	15,078.		
TEMPLETON TOTAL RETURN FUND	40,457.		
BLACKROCK GLOBAL FUND	24,680.		
FIRST EAGLE FUND	25,000.		
GREENSPRING FUND	14,433.		
MARKETFEILD FUND	20,038.		
PIMCO ALL ASSETS FUND	41,912.		
HARTFORD	151,548.	222,621.	223,321.
PRINCIPAL INTERNATIONAL		46,922.	46,141.
JANUS INVESTMENT FUND		129,032.	120,067.
BLACKROCK FUNDS		130,549.	135,453.
NEURBERGER BERMAN		87,802.	97,288.
EAGLE SERV. SMALL CAP		70,483.	72,377.
AIM INVESTMENT FUND		23,427.	23,254.
EAGLE SER SMALL CAP GROWTH		23,427.	31,189.
JANUS INVESTMENT FUND		39,045.	23,934.

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
LEGG MASON CLEARBRIDGE		101,517.	39,525.
DODGE & COX FUNDS		31,236.	104,185.
NEUBERGER BERMAN		31,236.	32,050.
PRINCIPLE		15,618.	15,113.
T ROWE PRICE EQUITY INCOME		46,068.	46,966.
T ROWE PRICE EQUITY INCOME ADV		46,119.	47,039.
T ROWE PRICE BLUE CHIP GROWTH		107,535.	112,165.
ROYCE FD PENNSYLVANIA		29,860.	30,648.
THORNBURG INVT TR INTL VALUE		31,323.	31,140.
YACHTMAN FUND		46,854.	46,493.
HARTFORD FLOATING RATE		78,090.	78,356.
WESTERN ASSETS FUND		93,100.	93,100.
TOTALS	2,571,631.	2,774,851.	3,133,260.

FORM 990PF, PART II - OTHER ASSETS

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
FEDERAL EXCISE TAX RECEIVABLE	4,075.	-0-	-0-
TOTALS	4,075.		

ATTACHMENT 6

FORM 990PF, PART II - OTHER LIABILITIES

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE
FEDERAL EXCISE TAX PAYABLE	-0-	2,496.
TOTALS		2,496.

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

ATTACHMENT 7

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
ALBERT R. COUNSELMAN 555 FAIRMOUNT AVENUE TOWSON, MD 21286	CHAIRMAN/PRES./DIR. 1.00	0	0	0
THOMAS P. HEALY 555 FAIRMOUNT AVENUE TOWSON, MD 21286	VICE PRESIDENT/DIR. 1.00	0	0	0
BARBARA LABUSKES 555 FAIRMOUNT AVENUE TOWSON, MD 21286	TREASURER 1.00	0	0	0
J. KEVIN CARNELL 555 FAIRMOUNT AVENUE TOWSON, MD 21286	SECRETARY 1.00	0	0	0
FRANCIS G. RIGGS 555 FAIRMOUNT AVENUE TOWSON, MD 21286	DIRECTOR 1.00	0	0	0
MARGARET K. COUNSELMAN 555 FAIRMOUNT AVENUE TOWSON, MD 21286	DIRECTOR 1.00	0	0	0

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

ATTACHMENT 7 (CONT'D)

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
L. PATRICK DEERING 555 FAIRMOUNT AVENUE TOWSON, MD 21286	DIRECTOR 1.00	0	0	0
	GRAND TOTALS	0	0	0

ATTACHMENT 8

FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

RCM&D, INC.
555 FAIRMOUNT AVE
BALTIMORE, MD 21286
410-339-7263

ATTN: MR. ALBERT R. COUNSELMAN

990PF, PART XV - FORM AND CONTENTS OF SUBMITTED APPLICATIONS

ALL APPLICATIONS MUST BE IN WRITING. THE FOLLOWING POINTS AND SUBMISSIONS ARE REQUIRED:

1. A DESCRIPTION OF THE ORGANIZATION AND ITS ROLE IN THE COMMUNITY.
2. A DESCRIPTION OF THE PROGRAM FOR WHICH THE REQUEST IS BEING MADE.
3. PROOF OF TAX EXEMPTION UNDER SECTION 501 (C)(3) OF THE IRS CODE.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 10

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
SEE ATTACHMENT 10	NONE PUBLIC CHARITY	GENERAL PURPOSE GRANTS FOR USE IN CARRYING OUT RECIPIENTS' CHARITABLE ACTIVITIES	147,391.
		TOTAL CONTRIBUTIONS PAID	147,391.

The RCM&D Foundation, Inc.
Schedule of Contributions Paid
for the years ending March 31, 2012 and 2011

	2012	2011	
KENNEDY KREIGER INSTITUTE 707 NORTH BROADWAY BALTIMORE, MD 21205	13,500	5,175	Children's Medical Care Provider
ARCHDIOCESE OF BALTIMORE 320 CATHEDRAL ST BALTIMORE, MD 21201	12,500	10,250	Support the Catholic Religion
ST AGNES FOUNDATION 900 CATON AVENUE BALTIMORE MD 21209	11,600	12,500	Promote Quality Healthcare
THE INSTITUTES 720 PROVIDENCE RD ST 100 MALVERN, PA 19355	10,000	-	Provide Insurance Education
NOTRE DAME UNIVERSITY OF MARYLAND 4701 N CHARLES ST BALTIMORE MD 21210	8,000	8,000	Educational Assistance
JOHNS HOPKINS UNIVERSITY 3400 N CHARLES STREET BALTIMORE, MD 21218	8,000	8,000	Educational Assistance
MOUNT ST JOSEPHS HIGH SCHOOL 4403 FREDERICK ROAD BALTIMORE MD 21229	7,500	7,500	Educational Assistance
GILCHRIST HOSPICE 11311 MCCORMICK ROAD HUNT VALLEY, MD 21031	7,500	7,500	Memorial Contribution
FOUNDATION FOR AGENCY MANAGEMENT EXCELLENCE 701 PENNSYLVANIA AVE STE 750 WASHINGTON, DC 20007	6,000	6,000	Support the Endowment
THE CHIMES 4815 SETON DR BALTIMORE, MD 21215	5,000	14,700	Assist the Mentally Handicapped and Their Families
MARY HILDA COUSELMAN GRADUATE STUDENT PROGRAM JOHNS HOPKINS SCHOOL OF MEDICINE 100 N CHARLES ST STE 300 BALTIMORE, MD 21201	5,000	7,916	Educational Assistance
CONCERT ARTISTS OF BALTIMORE 1114 ST PAUL STREET BALTIMORE MD 21202	5,000	7,500	Promote Love of Music
BALTIMORE SYMPHONY ORCHESTRA 1212 CATHEDRAL ST BALTIMORE MD 21201	5,000	5,677	Promote Love of Music
LOYOLA UNIVERSITY OF MD THE JOHN EARLY SOCIETY 4501 N CHARLES STREET	5,000	5,000	Support John Early Society
THE GBMC FOUNDATION 6701 N CHARLES ST TOWSON, MD 21204	5,000	5,000	Support GBMC Medical Care
LIFEBRIDGE HEALTH 3100 TOWANDA AVE BALTIMORE, MD 21215	5,000	-	Support Community Enrichment

ATTACH 10

The RCM&D Foundation, Inc.
Schedule of Contributions Paid
for the years ending March 31, 2012 and 2011

	2012	2011	
BAYSTATE HEALTH FOUNDATION 759 CHESTNUT ST SPRINGFIELD, MA 01199	5,000	-	Support Medical Advancement
TUERK HOUSE INC PO BOX 3149 BALTIMORE MD 21216	2,500	2,500	Support Women in Recovery
SHEPPARD PRATT 6815 NORTH CHARLES STREET BALTIMORE, MD 21286	1,950	2,300	Support Care of Kids Concert
FAMILY & CHILDREN'S SERVICES OF MARYLAND 4623 FALLS ROAD BALTIMORE, MD 21209	1,500	2,150	Serving Maryland Families
CATHEDRAL OF MARY OUR QUEEN CHARLES ST & NORTHERN PKWY BALTIMORE, MD	1,100	2,500	Support Catholic Religion
UNITED WAY 100 S CHARLES ST, 5TH FL BALTIMORE, MD 21203	1,000	2,500	Help Those in Need
CATHOLIC CHARITIES 320 CATHEDRAL STREET BALTIMORE MD 21201	1,000	1,000	Human Services Provider
CASA OF BALTIMORE 305 W CHESAPEAKE AVE TOWSON MD 21204	1,000	500	Legal Assistance for those in Need
INDEPENDENT COLLEGE FUND OF MARYLAND 3225 ELLERSLIE AVE, C160 BALTIMORE, MD 21218	1,000	500	Support Independent Colleges
CRISTO RAY JESUIT HIGH SCHOOL 420 S CHESTNUT ST BALTIMORE, MD 21231	1,000	-	Provide Education to Low Income Students
PARTNERS IN CARE 65 RITCHIE HIGHWAY PASADENA, MD 21122	1,000	-	Provide Healthcare
ELK HILL FOUNDATION P O BOX 99 GOOCHLAND, VA 23063	1,000	-	Support at Risk Youth
SETON HERITAGE MINISTRIES 339 S SEATON AVE EMITTSBURG, MD 21727	1,000	-	Support Catholic Religion
MARYLAND SCHOOL FOR THE BLIND 3501 TAYLOR AVE BALTIMORE, MD 21236	750	-	Supporting Children with Disabilities
MOTHER SETON ACADEMY 724 SOUTH ANN ST BALTIMORE, MD 21231	500	2,000	Educate At-Risk Youth

ATTACH 10

The RCM&D Foundation, Inc.
Schedule of Contributions Paid
for the years ending March 31, 2012 and 2011

	2012	2011	
THE COMMUNITY SCHOOL 337 WEST 30TH STREET BALTIMORE, MD 21211	500	1,000	Support Education for Remington Youth
GALLAGHER FAMILY FUND 2520 POT SPRING ROAD TIMONIUM MD 21093	500	500	Assist Developmentally Challenged
STELLA MARIS HOSPICE 2300 DULANEY VALLEY ROAD TIMONIUM, MD 21093	500	500	Medical Care
MARYLAND HISTORICAL SOCIETY 201 W Monument St BALTIMORE, MD 21201	500	500	Historical Preservation
FUND FOR EDUCATIONAL EXCELLENCE 800 N CHARLES ST, STE 400 BALTIMORE, MD 21201	500	250	Increase Academic Achievement for City Youth
KEWSICK FOUNDATION 700 WEST 40TH ST BALTIMORE, MD 21211	500	-	Services for the Elderly
THE WOODBOURNE CENTER 1301 WOODBURNE AVE BALTIMORE, MD 21239	500	-	Care for Children in Need
WALTERS ART MUSEUM 600 N CHARLES ST BALTIMORE, MD 21201	500	-	Promote the Arts
MISSION HELPERS OF THE SACRED HEART 1001 WEST JOPPA RD TOWSON, MD 21136	500	-	Support Missionary Work
BALTIMORE FESTIVAL OF THE ARTS 7 E REDWOOD ST SUITE 500 BALTIMORE, MD 21202	500	-	Support Artscape
SAINT LUKE INSTITUTE 8901 NEW HAMSPHIRE AVE SILVER SPRING, MD 20903	250	1,000	Healthcare for Clergy
HARFORD BELAIR FOUNDATION, INC 4308 HARFORD ROAD BALTIMORE MD 21214	250	250	Services for Mentally Ill
MARYLAND COUNCIL ON ECONOMIC EDUCATION TOWSON UNIVERSITY 800 YORK ROAD TOWSON, MD 21252	250	-	Provide Economic Education
HANNAH MOORE FOUNDATION 12039 REISTERSTOWN ROAD REISTERSTOWN, MD 21136	250	-	Education Disabled Children
LADEW TOPIARY GARDENS INC 3535 JARRETTSVILLE PIKE MONKTON, MD 21111	250	-	Promote Arts & Culture

Attach 10

The RCM&D Foundation, Inc.
Schedule of Contributions Paid
for the years ending March 31, 2012 and 2011

	2012	2011	
HABITAT FOR HUMANITY 1829 N 19TH ST PHILADELPHIA, PA 19121	100	-	Memonal Contnbution
THE AMERICAN INSTITUTE FOR CPCU 720 PROVIDENCE RD, STE 100 MALVERN, PA 19355	91	200	Insurance Education
CARMELITE MONASTERY 1318 DULANEY VALLEY ROAD TOWSON, MD 21296	50	-	Memonal Contnbution
OUR DAILY BREAD 725 FALLSWAY BALTIMORE, MD 21202	-	250	Improve the Lives of Those in Need
LITTLE SISTERS OF THE POOR ST MARTINS HOME 601 MAIDEN CHOICE LANE BALTIMORE, MD 21228	-	250	Provide Services to the Elderly in Need
DAUGHTERS OF CHARITY 333 S SETON EMMITSBURG, MD 21727	-	200	Healthcare
REBUILDING BALTIMORE TOGETHER 1014 W 36TH STREET BALTIMORE, MD 21211	-	3,000	Assist Elderly in Need
BOY'S HOPE GIRL'S HOPE OF BALTIMORE 3700 E NORTHERN PARKWAY, 2ND FLOOR BALTIMORE MD 21206	-	1,500	Support At-Risk Youth
LEAGUE FOR PEOPLE WITH DISABILITIES 111 E COLDSPRING LANE BALTIMORE, MD 21239	-	1,500	Support Those with Disabilities
HOLY FAMILY HOSPITAL FOUNDATION 718 TEANECK ROAD TEANECK, NJ 07666	-	100	Healthcare
EDWARD A MEYERBERG SENIOR CENTER 3101 FALLSTAFF RD BALTIMORE, MD 21209	-	100	Provide Care of the Elderly
TIMONIUM UNITED METHODIST CHURCH 2300 POT SPRING RD TIMONIUM, MD 21093	-	50	Memonal
AMERICAN HEART ASSOCIATION PO BOX 5216 GLEN ALLEN, VA 23060	-	50	Memonal
ALZHEIMER'S ASSOCIATION 1850 YORK RD, SUITE D TIMONIUM, MD 21093	-	50	Memonal
FOUNDATION TO ERADICATE DUCHENNE 104 HUME AVE ALEXANDRIA VA 22301	-	1,000	Medical Research
MARYLAND VOLUNTEER LAWYER SERVICE 1 N CHARLES ST BALTIMORE MD 21202	-	920	Legal Services for Poor in Maryland
BASILICA OF THE ASSUMPTION 409 NORTH CHARLES STREET BALTIMORE, MD 21201	-	750	Support Catholic Religion

Attach 10

The RCM&D Foundation, Inc.
Schedule of Contributions Paid
for the years ending March 31, 2012 and 2011

	2012	2011	
PRIDE OF BALTIMORE 1801 S CLINTON ST STE 250 BALTIMORE, MD 21224	-	500	Support Pride of Baltimore II Legacy
OAK CREST VILLAGE BENEVOLENT CARE FUND 8800 WALTHER BLVD PARKVILLE, MD 21234	-	500	Provide Care of the Elderly
MERCY HEALTH FOUNDATION 301 ST PAUL ST BALTIMORE, MD 21202	-	500	Healthcare
GREENSPRING BENEVOLENT CARE FUND 7410 SPRING VILLAGE DR SPRINGFIELD, VA 22150	-	500	Provide Care for the Elderly
BALTIMORE COUNTY POLICE FOUNDATION PO BOX 9846 LOCH RAVON, MD 21284	-	500	Provide Service to BCoPD
RIDERWOOD BENEVOLENT CARE FUND 3110 GRACEFIELD RD SILVER SPRING, MD 20904	-	500	Provide Care for the Elderly
ST ANN'S INFANT AND MATERNITY HOME 4901 EASTERN AVENUE HYATTSVILLE, MD 20782	-	500	Residential Care for Parenting Adolescents in Crisis
ERICKSON FOUNDATION 36 S CHARLES ST BALTIMORE, MD 21201	-	500	Enhance Life for All Age Groups
ST JOSEPH'S VILLA 8000 BROOK ROAD RICHMOND, VA 23227	-	500	Serves Children in Crisis
INJURED MARINE SEMPER FI FUND PO BOX 5555193 CAMP PENDELTON, CA 92055	-	500	Services for Injured Service Members and Their Families
	147,391	145,588	

Att Acd 10

FORM 990-PF, PART VII-B - STATEMENTS REGARDING ACTIVITIES FOR WHICH FORM 4720 MAY BE REQUIRED

QUESTION 1A(3)

EMPLOYEES OF RIGGS, COUNSELMAN, MICHAELS & DOWNES, INC. PROVIDE SERVICES SUCH AS ACCOUNTING, BOOKKEEPING AND ADMINISTRATION TO THE RCM&D FOUNDATION AT NO CHARGE.

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

2011

Name of estate or trust: THE RCM&D FOUNDATION

Employer identification number: 52-2204935

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					

b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b	1b	
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 2010 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	

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					

b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b	6b	285,553.
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 2010 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	285,553.

Part III Summary of Parts I and II

Caution: *Read the instructions **before** completing this part.*

			(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
13	**Net short-term gain or (loss)**	13			
14	**Net long-term gain or (loss):**				
a	Total for year	14a			285,553.
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			285,553.

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** in 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 **Schedule D Tax Worksheet** in 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 **Schedule D Tax Worksheet** in 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? ☐ **Yes.** Skip lines 25 and 26, go to line 27 and check the "No" box. ☐ **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? ☐ **Yes.** Skip lines 27 thru 30, go to line 31 ☐ **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 2011 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 2011 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	

Name of estate or trust as shown on Form 1041 Do not enter name and employer identification number if shown on the other side: THE RCM&D FOUNDATION

Employer identification number: 52-2204935

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 INVESTMENTS OWNED: ATTACHMENT 1A	VARIOUS	VARIOUS	2,588,317.	2,302,764.	285,553.

6b Total. Combine the amounts in column (f) Enter here and on Schedule D, line 6b . . . . 285,553.

The RCM&D Foundation, Inc.
Capital Gains/(Losses) and Tax Basis Rollforward
for the fiscal year ended March 31, 2012

	Tax Basis at April 1, 2011	Fiscal 2012 Purchases	Fiscal 2012 Sales	Realized Gain/Loss	Fiscal 2012 Dividend/Interest	Tax Basis at March 31, 2012
AIM Developing Markets	115,699	-	(125,871)	40,451	2,090	32,369
Blackrock	(0)	279,831	(153,107)	478	3,347	130,549
Dodge & Cox Funds	80,819	49,932	(46,000)	2,311	1,021	88,082
Harbor Fund Mid-Cap Growth	67,506	-	(82,308)	14,802		-
Hartford	151,548	167,000	(106,275)	(1,701)	12,049	222,621
Legg Mason Partners Appreciation	61,441	213,299			1,443	276,183
T Rowe Price Equity Income	191,824	-	(32,000)	712	3,824	164,360
T Rowe Price Equity Income Adv Class	148,951	7,342	(28,000)	(4,638)	2,603	126,258
T Rowe Price Small Cap	149,769	-	(122,137)	23,892	7,524	59,049
T Rowe Price Blue Chip	353,092	-	(135,261)	12,712		230,542
Thornburg International Value	70,290	43,832	(14,000)	(2,022)	1,043	99,143
Thornburg Value	109,791	1,110	(111,785)	1,411	(527)	(0)
Virtus Mid-Cap Value	170,516	-	(218,242)	47,726	-	0
Western Asset	271,337	93,000	(408,575)	33,151	11,087	0
Western Asset Total Return	-	267,000				267,000
Principal Internation	-	46,922				46,922
Eagle Ser Small Cap Growth	-	70,483				70,483
Janus Investment Fund	-	150,831	(28,000)	(2,638)	8,840	129,032
Neuberger Berman	-	84,000		-	3,802	87,802
Aflac - CF	7,758	-	(5,232)	(2,526)		-
American Movil SA DE - CF	7,054		(10,336)	3,282		-
Blackrock Global - CF	24,680	-	(27,877)	2,940	256	-
Cisco Sys Inc - CF	4,027		(3,733)	(294)		-
Dominion Res Inc - CF	6,814		(9,735)	2,922		-
Doubleline Total Return - CF	15,464	45,000	(64,136)	489	3,183	-
Eaton Vance - CF	15,078		(15,194)	(378)	494	-
Exxon Mobil - CF	3 816	-	(5,670)	1,855		-
Fairholme - CF	63,691		(67,316)	3,625	-	0
Fiduciary Claymore - CF	2,319		(4,419)	1,839	261	0
First Eagle - CF	25,000	-	(27,392)	1,711	681	-
FPA Crescent Fund - CF	31,031		(36,445)	4,381	1,033	0
Greenspring Fund - CF	14,433	-	(14,542)	(133)	243	-
Ishares MSCI Emerging Markets - CF	5,234		(9,085)	3,852		-
Ishares Tips - CF	5,090		(5,502)	412		-
Ivy Asset Strategy - CF	27,951		(30,465)	2,514	-	0
Ivy Science & Technology - CF	50,757		(62,481)	9,470	2,254	(0)
Johnson & Johnson - CF	16,736		(17,875)	1,140		0
Market Vectors ETF - CF	13,088		(13,305)	217		0
MarketField FD - CF	20,038	-	(21,710)	1,673	-	(0)
Matthews Asian Growth & Inc - CF	29,736		(45,673)	13,065	2,871	(0)
Matthews Asian Pacific Tiger - CF	16,484	-	(35,135)	17,922	728	(0)
Microsoft Corp - CF	7,797		(13,054)	5,257		-
Oppenheimer Developing Market - CF	8,214		(17,768)	9,205	349	(0)
Pimco All Assets - CF	41,912		(45,415)	399	3,104	-
Proctor & Gamble - CF	12,592		(14,841)	2,248		(0)
Spdr Gold Trust - CF	11,601		(21,686)	10,084		-
Templeton - CF	32,479		(35,770)	1,080	2,211	0
Templeton Total - CF	40,457	-	(43,731)	929	2,346	0
TFS Market Neutral Fund - CF	15,207		(14,359)	(849)	-	(0)
Tortoise Energycap Corp - CF	2,153		(6,518)	4,365		0
Utilities Sel Sect Spdr - CF	7,948		(9,088)	1,140		-
Van Eck Global Hard Cl I - CF	42,409		(50,796)	8,210	177	0
AIM Investment Funds - CF	-	23,427				23,427
Dodge & Cox Funds - CF	-	31,236				31,236
Eagle Ser Small Cap Growth - CF	-	23,427				23,427
Janus Investment Fund - CF	-	39,045				39,045
Legg Mason Clearbridge - CF	-	101,517				101,517
Neuberger Berman - CF	-	31,236				31,236
Principal - CF	-	15,618				15,618
T R Price Equity Income - CF	-	63,409	(18,000)	421	238	46,068
T R Price Equity Income Advisor - CF	-	45,917	-		202	46,119
T R Price Blue Chip Growth - CF	-	124,944	(18,000)	591		107,535
Royce FD Pennsylvania Mutual - CF	-	29,860				29,860
Thornburg Invt Tr Intl Value - CF	-	31,236			87	31,323
Blockrock High Yield - CF	-	46,854				46,854
Hartford Floating Rate - CF	-	78,090				78,090
Western Assets Fund - CF	-	93,100				93,100
IBM - CF		9,319	(9,901)	582		-
James Balance Golden - CF	-	30,000	(32,018)	1,334	685	0
Yacktman Fund - CF	-	55,000	(57,866)	2,123	743	0
Vanguard Div Appreciation - CF	-	32,876	(34,685)	1,810		-
Interest on Temporary Savings	-	-	-	-	-	-
Totals	2,571,631	2,425,692	(2,588,317)	285,553	80,291	2,774,851

ATTACHMENT 1A