



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



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

2012

Open to Public Inspection

For calendar year 2012 or tax year beginning

, 2012, and ending

, 20

Name of foundation

IRMA GIDDEY CHARITABLE FUND C/O COMERICA BANK

Number and street (or P.O. box number if mail is not delivered to street address)

P.O. BOX 75000

City or town, state, and ZIP code

DETROIT, MI 48275-3302

Check all that apply:

☐ Initial return☐ Final return☐ Address change☐ Initial return of a former public charity☐ Amended return☐ Name changeCheck type of organization: ☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

Fair market value of all assets at end

of year (from Part II, col. (c), line

16) ▶ \$ 979,611.

J Accounting method: ☒ Cash ☐ Accrual☐ Other (specify) _____

(Part I, column (d) must be on cash basis.)

A Employer identification number

38-3152222

B Telephone number (see instructions)

734- 930-2405

C If exemption application is
pending, check here

D 1 Foreign organizations, check here

2 Foreign organizations meeting the
85% test, check here and attach
computationE If private foundation status was terminated
under section 507(b)(1)(A), check hereF 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)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
3 Interest on savings and temporary cash investments				
4 Dividends and interest from securities	23,257.	23,257.		STMT 1
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	15,328.			
b Gross sales price for all assets on line 6a 338,866.				
7 Capital gain net income (from Part IV, line 2)		15,328.		
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	38,585.	38,585.		
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)	6,367.	5,730.	NONE	637.
b Accounting fees (attach schedule)	900.	NONE	NONE	900.
c Other professional fees (attach schedule)	11,825.	11,825.		
17 Interest				
18 Taxes (attach schedule) (see instructions)	232.			
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	19,324.	17,555.	NONE	1,537.
25 Contributions, gifts, grants paid	47,583.			47,583.
26 Total expenses and disbursements. Add lines 24 and 25	66,907.	17,555.	NONE	49,120.
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	-28,322.			
b Net investment income (if negative, enter -0-)		21,030.		
c Adjusted net income (if negative, enter -0-)				

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	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	25,674.	15,230.	15,230.
	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 ▶	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)	500,925.	534,365.	627,200.
	c	Investments - corporate bonds (attach schedule)	373,686.	322,703.	337,181.
	11	Investments - land, buildings, and equipment basis			
	Less: accumulated depreciation (attach schedule) ▶				
12	Investments - mortgage loans				
13	Investments - other (attach schedule)				
14	Land, buildings, and equipment basis				
	Less: accumulated depreciation (attach schedule) ▶				
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	900,285.	872,298.	979,611.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
23	Total liabilities (add lines 17 through 22)		NONE		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>				
	and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds	900,285.	872,298.	
	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)	900,285.	872,298.		
31	Total liabilities and net assets/fund balances (see instructions)	900,285.	872,298.		

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	900,285.
2	Enter amount from Part I, line 27a	2	-28,322.
3	Other increases not included in line 2 (itemize) ▶ COST BASIS ADJUSTMENT	3	335.
4	Add lines 1, 2, and 3	4	872,298.
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	872,298.

Form 990-PF (2012)

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 PUBLICLY TRADED SECURITIES					
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 338,866.		323,538.	15,328.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a			15,328.		
b					
c					
d					
e					
2 Capital gain net income or (net capital loss)			2	15,328.	
{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7					
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):			3		
If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8					

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))
2011	47,938.	959,778.	0.049947
2010	55,276.	946,827.	0.058380
2009	58,086.	879,735.	0.066027
2008	81,921.	1,046,877.	0.078253
2007	67,826.	1,236,491.	0.054854
2 Total of line 1, column (d)			2 0.307461
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 0.061492
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5			4 965,330.
5 Multiply line 4 by line 3			5 59,360.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 210.
7 Add lines 5 and 6			7 59,570.
8 Enter qualifying distributions from Part XII, line 4			8 49,120.

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 <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter: _____ (attach copy of letter if necessary - see instructions)		1	421.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input 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	421.
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	421.
6 Credits/Payments:			
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a	160.	
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	160.	
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	261.	
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 2013 estimated tax <input type="checkbox"/> 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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation. ► \$ _____ (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		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • 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?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► MI		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		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 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 <u>N/A</u>				
14	The books are in care of <u>Comerica Charitable Services Group</u> Telephone no. <u>(877) 405-1091</u> Located at <u>101 N MAIN ST, STE 100, ANN ARBOR, MI</u> ZIP+4 <u>48104</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here			<input type="checkbox"/>
and enter the amount of tax-exempt interest received or accrued during the year <u>15</u>				
16	At any time during calendar year 2012, 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 the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country <u></u>				

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 instructions)?	1b	X
Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>		
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 2012?	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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If "Yes," list the years <u></u>		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. <u></u>		
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 2012 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 2012)	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 2012?	4b	X

Form 990-PF (2012)

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)? ☐ Yes ☒ NoOrganizations 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? ☐ Yes ☒ No

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No**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
Duane Tarnacki 500 Woodward Ave, Ste 3500, Detroit, MI 48226	Pres and Dir 1	-0-	-0-	-0-
David Hempstead 1901 St. Antoine, 6th Fl, Detroit, MI 48226	Sec/Treas and Di 1	0	0	0
Dr. Henry Lim One Ford Place, Detroit, MI 48202	Director 1	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		NONE	NONE	NONE

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

Form 990-PF (2012)

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		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 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		

Form 990-PF (2012)

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	980,030.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	980,030.
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	980,030.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	14,700.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	965,330.
6	Minimum investment return. Enter 5% of line 5	6	48,267.

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	48,267.
2a	Tax on investment income for 2012 from Part VI, line 5	2a	421.
b	Income tax for 2012. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	421.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	47,846.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	47,846.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	47,846.

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	49,120.
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	49,120.
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	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	49,120.

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 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				47,846.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			NONE	
b Total for prior years 20 <u>10</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2012:				
a From 2007	7,652.			
b From 2008	30,829.			
c From 2009	14,346.			
d From 2010	8,739.			
e From 2011	106.			
f Total of lines 3a through e	61,672.			
4 Qualifying distributions for 2012 from Part XII, line 4: ► \$ <u>49,120.</u>				
a Applied to 2011, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2012 distributable amount				47,846.
e Remaining amount distributed out of corpus	1,274.			
5 Excess distributions carryover applied to 2012 (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	62,946.			
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 instructions		NONE		
e Undistributed income for 2011. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2012. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions)	7,652.			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	55,294.			
10 Analysis of line 9:				
a Excess from 2008	30,829.			
b Excess from 2009	14,346.			
c Excess from 2010	8,739.			
d Excess from 2011	106.			
e Excess from 2012	1,274.			

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 2012, 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)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years				(e) Total
	(a) 2012	(b) 2011	(c) 2010	(d) 2009	
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).)

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 instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail 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				
HENRY FORD HOSPITAL DEPARTMENT OF DERMATOLOGY 2799 W GRAND BLVD DETROIT MI 48202	NONE	PUBLIC CHA	EDUCATIONAL	42,583.
AMERICAN ACADEMY OF DERMATOLOGY 38546 EAGLE WAY CHICAGO IL 60678-1385	NONE	PUBLIC CHA	EDUCATIONAL	5,000.
Total ▶ 3a				47,583.
b Approved for future payment				
None				
Total ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue:					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	23,257.	
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	15,328.	
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)				38,585.	
13 Total. Add line 12, columns (b), (d), and (e)			13		38,585.

(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.)



NOT APPLICABLE

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

- | | | | |
|--|--------------|-----|----|
| <p>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?</p> <p>a Transfers from the reporting foundation to a noncharitable exempt organization of:</p> <p>(1) Cash</p> <p>(2) Other assets</p> <p>b Other transactions:</p> <p>(1) Sales of assets to a noncharitable exempt organization</p> <p>(2) Purchases of assets from a noncharitable exempt organization</p> <p>(3) Rental of facilities, equipment, or other assets</p> <p>(4) Reimbursement arrangements</p> <p>(5) Loans or loan guarantees</p> <p>(6) Performance of services or membership or fundraising solicitations</p> <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> <p>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.</p> | | Yes | No |
| | 1a(1) | | X |
| | 1a(2) | | X |
| | 1b(1) | | X |
| | 1b(2) | | X |
| | 1b(3) | | X |
| | 1b(4) | | X |
| | 1b(5) | | X |
| | 1b(6) | | X |
| | 1c | | X |

[illegible]

- 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

**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.

Signature of officer or trustee
Duane L. Tarnacki

05/02/2013
Date

President

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 <input type="checkbox"/> If self-employed	PTIN
---	------

Firm's name ▶

Firm's EIN ►

Firm's address ►

Phone no.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
AMERISOURCEBERGEN CORP	138.	138.
APPLE COMPUTER INC	225.	225.
BB&T CORP	262.	262.
CATERPILLAR INC	198.	198.
CLIFFS NAT RES INC	122.	122.
COACH INC	194.	194.
COCA COLA CO	112.	112.
CONOCOPHILLIPS	436.	436.
DEVON ENERGY CORPORATION	56.	56.
ECOLAB INC	28.	28.
GRAINGER W W INC	198.	198.
HARBOR FD INTL FUND	1,342.	1,342.
HEWLETT PACKARD CO	55.	55.
INTEL CORP	357.	357.
IBM CORP	173.	173.
ITC HLDGS CORP	161.	161.
J P MORGAN CHASE & CO	349.	349.
JOHNSON & JOHNSON	366.	366.
MFS INTL NEW DISCOVERY I	545.	545.
MACYS INC	208.	208.
MICROSOFT CORP	325.	325.
FEDERATED GOVERNMENT OBLIGATIONS FUND MM	2.	2.
NEWMONT MNG CORP	252.	252.
NIKE INC CL B	186.	186.
NORFOLK SOUTHERN CORP	233.	233.
NORTHERN LTS FD TR SOUTHERNSUN SMALL CAP	230.	230.
OCCIDENTAL PETROLEUM CORP	288.	288.
OPPENHEIMER DEVELOPING MARKETS FUND-Y	834.	834.
PIMCO TOTAL RETURN FD INST CLASS	11,267.	11,267.
PHILIP MORRIS INTL INC	348.	348.
PHILLIPS 66	37.	37.
PRINCIPAL INVS FD INC MIDCAP BLEND	383.	383.

BAB673 E02U 05/02/2013 14:36:16

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
ROPER INDS INC NEW	59.	59.
SCHLUMBERGER LTD	140.	140.
STRYKER CORP	94.	94.
TARGET CORP	198.	198.
US BANCORP	243.	243.
UNIVERSAL HEALTH SVCS INC CL B	48.	48.
VANGUARD S/T CORPORATE FD-ADM	1,934.	1,934.
VERIZON COMMUNICATIONS	302.	302.
VISA INC CL A	102.	102.
WELLPOINT INC	35.	35.
INVESCO LTD	192.	192.
	-----	-----
TOTAL	23,257.	23,257.
	=====	=====

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - PRINCIPAL (ALLOCA	6,367.	5,730.		637.
TOTALS	6,367.	5,730.	NONE	637.

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
AUDIT & ACCOUNTING FEES (ALLOC	900.			900.
TOTALS	900.	NONE	NONE	900.
	=====	=====	=====	=====

FORM 990PF, PART I - OTHER PROFESSIONAL FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
INVESTMENT MGMT FEES-SUBJECT T	11,825.	11,825.
TOTALS	11,825.	11,825.
	=====	=====

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----
FEDERAL ESTIMATES - PRINCIPAL	-60.
FOREIGN TAXES ON QUALIFIED FOR	171.
FOREIGN TAXES ON NONQUALIFIED	121.

TOTALS	232.
	=====

**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.
▶ Information about Schedule D (Form 1041) and its separate instructions is at
www.irs.gov/form1041

OMB No. 1545-0092

2012

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					3,906.
b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b					1b 4,768.
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 2011 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 8,674.

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					4,148.
b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b					6b 2,506.
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 2011 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 6,654.

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

Schedule D (Form 1041) 2012

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		8,674.
14	Net long-term gain or (loss):			
a	Total for year	14a		6,654.
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		15,328.

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 \$2,400	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 2012 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 2012 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) 2012

**SCHEDULE D-1
(Form 1041)**Department of the Treasury
Internal Revenue Service**Continuation Sheet for Schedule D
(Form 1041)**

OMB No. 1545-0092

2012▶ Attach to Schedule D to list additional transactions for lines 1a and 6a.
▶ Information about Schedule D (Form 1041) and its separate instructions is at www.irs.gov/form1041

Name of estate or trust

Employer identification number

IRMA GIDDEY CHARITABLE FUND C/O COMERICA BANK

38-3152222

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

(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)
1a 70. BB&T CORP	08/11/2011	01/13/2012	1,883.00	1,435.00	448.00
70. DENBURY RESOURCES INC	08/11/2011	01/13/2012	1,181.00	1,060.00	121.00
60. J P MORGAN CHASE & CO	08/11/2011	01/13/2012	2,131.00	2,140.00	-9.00
250. LIFE TECHNOLOGIES COR	08/11/2011	01/13/2012	11,500.00	10,958.00	542.00
20. MACYS INC	08/11/2011	01/13/2012	695.00	511.00	184.00
50. MYLAN LABS INC	06/17/2011	01/13/2012	1,089.00	1,119.00	-30.00
70. NEXTERA ENERGY INC	08/11/2011	01/13/2012	4,119.00	3,717.00	402.00
70. CELGENE CORP	01/13/2012	03/23/2012	5,372.00	4,289.00	1,083.00
476.613 LAZARD EMERGING MA	08/11/2011	06/26/2012	8,341.00	9,151.00	-810.00
857.781 LAZARD EMERGING MA	01/13/2012	06/26/2012	15,011.00	15,003.00	8.00
55.93 MUNDER MID CAP CORE	01/13/2012	06/26/2012	1,621.00	1,588.00	33.00
949.831 MUNDER MID CAP COR	08/11/2011	06/26/2012	27,536.00	25,266.00	2,270.00
125.304 NORTHERN LTS FD TR SMALL CAP	06/26/2012	08/24/2012	2,664.00	2,451.00	213.00
243.171 OPPENHEIMER DEVELO FUND-Y	06/26/2012	08/24/2012	7,823.00	7,307.00	516.00
420. HEWLETT PACKARD CO	08/24/2012	10/10/2012	5,896.00	7,447.00	-1,551.00
90. UNIVERSAL HEALTH SVCS	01/13/2012	10/10/2012	4,042.00	3,300.00	742.00
620. ALLSCRIPTS HEALTHCARE	08/24/2012	10/31/2012	8,025.00	10,251.00	-2,226.00
170. UNIVERSAL HEALTH SVCS	01/13/2012	12/06/2012	7,838.00	6,234.00	1,604.00
230. AMERISOURCEBERGEN COR	01/13/2012	12/26/2012	9,924.00	8,696.00	1,228.00

1b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 1b 4,768.00

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

Schedule D-1 (Form 1041) 2012

JSA
2F1221 2 000

BAB673 E02U 05/02/2013 14:36:16

25 -

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 20. FISERV INC	11/26/2010	01/13/2012	1,215.00	1,131.00	84.00
80. NEXTERA ENERGY INC	12/17/2010	01/13/2012	4,707.00	4,112.00	595.00
1934.031 PIMCO TOTAL RETURN CLASS	08/03/2005	01/13/2012	21,255.00	20,670.00	585.00
70. US BANCORP	03/09/2009	01/13/2012	2,027.00	707.00	1,320.00
571.502 VANGUARD S/T CORPO	03/03/2010	01/13/2012	6,098.00	6,121.00	-23.00
50. INVESCO LTD	11/26/2010	01/13/2012	1,070.00	1,091.00	-21.00
50. CELGENE CORP	08/11/2010	03/23/2012	3,837.00	2,725.00	1,112.00
.5 PHILLIPS 66	06/16/2008	05/07/2012	16.00	23.00	-7.00
842.837 DWS DREMAN SMALL C FUND	05/06/2011	06/26/2012	28,252.00	29,709.00	-1,457.00
3579.247 LAZARD EMERGING M	05/06/2011	06/26/2012	62,637.00	78,242.00	-15,605.00
50. DIRECTV CL A	05/06/2011	07/19/2012	2,444.00	2,439.00	5.00
1762.115 PIMCO TOTAL RETURN CLASS	09/15/2005	08/16/2012	20,000.00	18,925.00	1,075.00
5. APPLE COMPUTER INC	12/17/2010	08/24/2012	3,342.00	1,604.00	1,738.00
20. DIRECTV CL A	07/28/2010	08/24/2012	1,051.00	751.00	300.00
20. GRAINGER W W INC	12/01/2009	08/24/2012	4,107.00	1,972.00	2,135.00
10. IBM CORP	10/24/2007	08/24/2012	1,971.00	1,124.00	847.00
63.238 MFS INTL NEW DISCOV	08/11/2011	08/24/2012	1,453.00	1,339.00	114.00
437.603 PIMCO TOTAL RETURN CLASS	08/03/2005	08/24/2012	5,006.00	4,674.00	332.00
55.409 VANGUARD S/T CORPOR	03/03/2010	08/24/2012	600.00	593.00	7.00
300. MYLAN LABS INC	08/11/2011	09/06/2012	7,208.00	6,072.00	1,136.00
40. CLIFFS NAT RES INC	05/27/2010	10/10/2012	1,619.00	2,259.00	-640.00
40. CLIFFS NAT RES INC	05/06/2011	10/10/2012	1,619.00	3,556.00	-1,937.00
75. LABORATORY CORP OF AME	08/04/2005	10/10/2012	6,953.00	3,743.00	3,210.00
60. ROPER INDS INC NEW	12/17/2010	12/04/2012	6,531.00	4,125.00	2,406.00
26. AUTOZONE INC	08/03/2009	12/26/2012	9,103.00	3,908.00	5,195.00
6b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 6b					2,506.00

Schedule D-1 (Form 1041) 2012

Account Statement

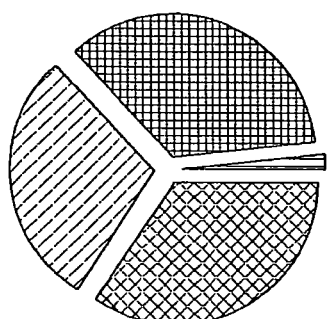
Page 2

Account Number. [REDACTED]

002

Statement Period: January 01, 2012 Through December 31, 2012

Investment Portfolio Summary



	Tax Cost	Market Value	Percent
CASH AND EQUIVALENTS	15,229.55	15,229.55	1.6%
EQUITIES	288,156.71	345,543.85	35.3%
EQUITIES - OTHER	246,208.06	281,656.15	28.7%
FIXED INCOME - OTHER	322,703.49	337,181.31	34.4%
Total	872,297.81	979,610.86	100.0%

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		148,894.82			
		148,894.82			
** Total Cash	Sub-Total	148,894.82		0.00	0.00
		148,894.82		0.00	
* Total Income Cash And Equivalents		148,894.82		0.00	0.00
		148,894.82		0.00	
Principal Cash And Equivalents					
Cash					
PRINCIPAL CASH		148,894.82-			
		148,894.82-			
** Total Cash	Sub-Total	148,894.82-		0.00	0.00
		148,894.82-		0.00	
Short Term Investments					
FEDERATED GOVERNMENT OBLIGATIONS FUND		15,229.55	1.00	1.52	0.01
		15,229.55	1.00		
** Total Short Term Investments	Sub-Total	15,229.55		1.52	0.01
		15,229.55		0.00	
* Total Principal Cash And Equivalents		133,665.27-		1.52	0.00-
		133,665.27-		0.00	

Account Statement

Page 3

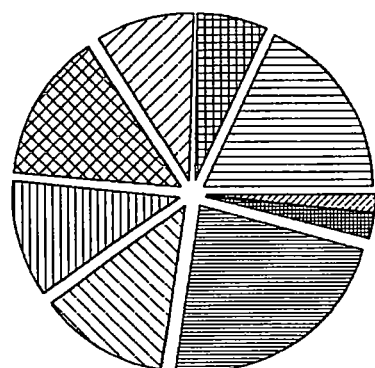
Account Number: [REDACTED]

002

Statement Period: January 01, 2012 Through December 31, 2012

Investment Detail (Continued)

Equity Diversification Summary



Industry Sector	Market Value	Percent
CONSUMER DISCRETIONARY	62,333.70	18.0%
CONSUMER STAPLES	22,596.60	6.5%
ENERGY	32,958.45	9.5%
FINANCIALS	49,571.34	14.4%
HEALTHCARE	39,604.30	11.5%
INDUSTRIALS	43,656.08	12.6%
INFORMATION TECHNOLOGY	79,973.68	23.2%
MATERIALS	8,359.20	2.4%
TELECOMMUNICATION SERVICES	6,490.50	1.9%
Total	345,543.85	100.0%

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Equities						
Consumer Discretionary						
COACH INC	COH	180.000	9,991.80 9,841.38	55.51 54.67	216.00 150.42	2.16
DIRECTV	DTV	210.000	10,533.60 8,972.69	50.16 42.73	1,560.91	
MACYS INC	M	330.000	12,876.60 8,922.52	39.02 27.04	264.00 3,954.08	2.05
NIKE INC CL B	NKE	200.000	10,320.00 6,004.80	51.60 30.02	84.00 4,315.20	0.81
ROSS STORES INC	ROST	180.000	9,736.20 9,647.42	54.09 53.60	100.80 88.78	1.04
TARGET CORP	TGT	150.000	8,875.50 7,375.79	59.17 49.17	216.00 1,499.71	2.43
** Total Consumer Discretionary		Sub-Total	62,333.70 50,764.60		880.80 11,569.10	1.41
Consumer Staples						
COCA COLA CO	KO	120.000	4,350.00 3,765.10	36.25 31.38	122.40 584.90	2.81
ECOLAB INC	ECL	120.000	8,628.00 7,633.89	71.90 63.62	110.40 994.11	1.28
PHILIP MORRIS INTL INC	PM	115.000	9,618.60 6,076.00	83.64 52.83	391.00 3,542.60	4.07
** Total Consumer Staples		Sub-Total	22,596.60 17,474.99		623.80 5,121.61	2.76

Account Statement

Page 4

Account Number: [REDACTED]

002

Statement Period: January 01, 2012 Through December 31, 2012

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	165 000	9,568 35 8 325 54	57 99 50 46	435 60 1,242.81	4 55
DENBURY RESOURCES INC COM NEW	DNR	430 000	6,966 00 6,510 11	16 20 15 14	455 89	
DEVON ENERGY CORPORATION	DVN	70 000	3 642 80 4,653 98	52 04 66 49	56 00 1,011 18-	1.54
OCCIDENTAL PETROLEUM CORP	OXY	110,000	8 427.10 6 932 92	76 61 63 03	237 60 1,494.18	2 82
PHILLIPS 66	PSX	82 000	4,354 20 2,602 29	53 10 31 74	82 00 1,751.91	1.88
** Total Energy		Sub- Total	32,958.45 29,024 84		811.20 3,933.61	2.46
Financials						
BB&T CORP	BBT	330 000	9 606.30 6,764 93	29 11 20 50	264 00 2 841 37	2.75
JPMORGAN CHASE & CO	JPM	290 000	12 751 04 10,344.30	43 97 35 67	348 00 2,406.74	2 73
US BANCORP	USB	330 000	10 540 20 5,887 44	31 94 17 84	257 40 4,652.76	2.44
VISA INC CL A	V	110 000	16,673 80 8 579 99	151 58 78 00	145 20 8,093 81	0.87
** Total Financials		Sub- Total	49,571.34 31,576.66		1,014.60 17,994.68	2.05
Healthcare						
EDWARDS LIFESCIENCES CORP	EW	80,000	7 213 60 6 919 31	90 17 86 49	294 29	
EXPRESSSCRIPTS HLDG CO	ESRX	140 000	7 560 00 7,536 55	54 00 53 83	23 45	
JOHNSON & JOHNSON	JNJ	160 000	11 216 00 10,479.80	70 10 65 50	390 40 736 20	3 48
STRYKER CORP	SYK	115 000	6,304 30 6 529 87	54 82 56 78	121 90 225 57-	1.93
WELLPOINT INC	WLP	120,000	7 310 40 7 403 12	60 92 61 69	138 00 92 72-	1.89
** Total Healthcare		Sub- Total	39,604.30 38,868.65		650.30 735.65	1.64
Industrials						
BOEING CO	BA	80 000	6 028 80 5 941.97	75 36 74 27	155 20 86 83	2 57

Account Statement

Page 5

Account Number: [REDACTED]

002

Statement Period: January 01, 2012 Through December 31, 2012

Investment Detail (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Industrials						
CATERPILLAR INC	CAT	80.000	7,168.68 6,579.40	89.61 82.24	166.40 589.28	2.32
GRAINGER W W INC	GWV	50.000	10,118.50 5,539.62	202.37 110.79	160.00 4,578.88	1.58
ITC HLDGS CORP	ITC	110.000	8,460.10 7,900.00	76.91 71.82	166.10 560.10	1.96
NORFOLK SOUTHERN CORP SOUTHERN CORP	NSC	120.000	7,420.80 8,345.15	61.84 69.54	240.00 924.35-	3.23
ROPER INDS INC NEW	ROP	40.000	4,459.20 3,525.40	111.48 88.14	26.40 933.80	0.59
** Total Industrials		Sub- Total	43,656.08 37,831.54		914.10 5,824.54	2.09
Information Technology						
APPLE INC	AAPL	40.000	21,286.92 13,689.08	532.17 342.23	424.00 7,597.84	1.99
EMC CORP	EMC	350.000	8,855.00 7,871.58	25.30 22.49	983.42	
FISERV INC	FISV	60.000	4,741.80 3,391.93	79.03 56.53	1,349.87	
HOLOGIC INC	HOLX	350.000	7,003.54 7,063.21	20.01 20.18	59.67-	
INTEL CORP	INTC	410.000	8,454.20 8,820.70	20.62 21.51	369.00 366.50-	4.36
IBM CORP	IBM	45.000	8,619.75 5,723.15	191.55 127.18	153.00 2,896.60	1.77
MICROSOFT CORP	MSFT	420.000	11,218.07 11,385.36	26.71 27.11	386.40 167.29-	3.44
VERIFONE HLDGS INC	PAY	330.000	9,794.40 9,478.82	29.68 28.72	315.58	
** Total Information Technology		Sub- Total	79,973.68 67,423.83		1,332.40 12,549.85	1.67
Materials						
NEWMONT MNG CORP	NEM	180.000	8,359.20 10,003.68	46.44 55.58	252.00 1,644.48-	3.01
** Total Materials		Sub- Total	8,359.20 10,003.68		252.00 1,644.48-	3.01
Telecommunication Services						
VERIZON COMMUNICATIONS	VZ	150.000	6,490.50 5,187.92	43.27 34.59	309.00 1,302.58	4.76
** Total Telecommunication Services		Sub- Total	6,490.50 5,187.92		309.00 1,302.58	4.76
* Total Equities			345,543.85 288,156.71		6,788.20 57,387.14	1.96

Account Statement

Page 6

Account Number: [REDACTED]

002

Statement Period: January 01, 2012 Through December 31, 2012

Investment Detail (Continued)

Description	Ticker	Shares	Total Market/ Total Cost	Market Price/ Cost Price	Est Annual Inc / Unreal Gain / Loss	Current Yield
Equities - Other						
Foreign Stock						
SCHLUMBERGER LTD	SLB	130 000	9,008.82 7,889.12	69.30 60.69	143.00 1,119.70	1.59
INVESCO LTD	IVZ	300 000	7,827.00 6,447.90	26.09 21.49	207.00 1,379.10	2.64
** Total Foreign Stock		Sub-Total	16,835.82 14,337.02		350.00 2,498.80	2.08
Mutual Funds						
HARBOR INTL FD	HAIX	954 217	59,275.96 52,806.17	62.12 55.34	1,198.50 6,469.79	2.02
MFS INTL NEW DISCOVERY I	MWNIX	1,621 843	39,929.77 34,116.90	24.62 21.04	512.50 5,812.87	1.28
NORTHERN LTS FD TR SOUTHERNSUN SMALL CAP FUND	SSSIX	1,472 075	33,474.99 28,793.79	22.74 19.56	229.64 4,681.20	0.69
OPPENHEIMER DEVELOPING MARKETS FUND-Y	ODVYX	2,876.105	100,318.54 86,426.95	34.88 30.05	716.15 13,891.59	0.71
PRINCIPAL INVS FD INC MIDCAP BLEND	PCBIX	2,026 820	31,821.07 29,727.23	15.70 14.67	383.07 2,093.84	1.20
** Total Mutual Funds		Sub-Total	264,820.33 231,871.04		3,039.86 32,949.29	1.15
* Total Equities - Other			281,656.15 246,208.06		3,389.86 35,448.09	1.20
Fixed Income - Other						
Mutual Funds Taxable						
PIMCO TOTAL RETURN FD INSTL	PTTRX	22,658 179	254,677.93 241,114.27	11.24 10.64	8,247.58 13,563.66	3.24
VANGUARD S/T CORPORATE FD-ADM	VFSUX	7,618.041	82,503.38 81,589.22	10.83 10.71	1,934.98 914.16	2.35
** Total Mutual Funds Taxable		Sub-Total	337,181.31 322,703.49		10,182.56 14,477.82	3.02
* Total Fixed Income - Other			337,181.31 322,703.49		10,182.56 14,477.82	3.02
Total Principal Assets			830,716.04 723,402.99		20,362.14 107,313.05	2.45
Total Income Assets			148,894.82 148,894.82		0.00 0.00	0.00
Grand Total Assets			979,610.86 872,297.81		20,362.14 107,313.05	2.08