



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



Return of Private Foundation

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

Treated as a Private Foundation

OMB No 1545-0052

2012

Open to public inspection

Form **990-PF**Department of the Treasury
Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2012 or tax year beginning

, and ending

Name of foundation FARVER FOUNDATION		A Employer identification number 38-6540398
Number and street (or P.O. box number if mail is not delivered to street address) 626 DEPOT STREET	Room/suite	B Telephone number 517-486-2121
City or town, state, and ZIP code BLISSFIELD, MI 49228		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 3,378,101.	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments	38.	38.			STATEMENT 1
4 Dividends and interest from securities	93,491.	93,150.			STATEMENT 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10	3,472.				
b Gross sales price for all assets on line 6a	480,997.				
7 Capital gain net income (from Part IV, line 2)		3,472.			
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)					
11 Other income					
12 Total. Add lines 1 through 11	97,001.	96,660.			
13 Compensation of officers, directors, trustees, etc.	0.	0.			0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees	4,425.	4,425.			0.
c Other professional fees	15,995.	15,995.			0.
17 Interest					
18 Taxes	1,016.	1,555.			0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses	1,065.	1,065.			0.
24 Total operating and administrative expenses. Add lines 13 through 23	30,501.	23,040.			0.
25 Contributions, gifts, grants paid	321,525.				321,525.
26 Total expenses and disbursements. Add lines 24 and 25	352,026.	23,040.			321,525.
27 Subtract line 26 from line 12	-255,025.				
a Excess of revenue over expenses and disbursements					
b Net investment income (if negative, enter -0-)		73,620.			
c Adjusted net income (if negative, enter -0-)				N/A	

223501
12-05-12

LHA For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2012)

Part II Balance Sheets		Beginning of year	End of year	
			(a) Book Value	(b) Book Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	56,289.	168,640.	168,640.
	3 Accounts receivable ▶			
	Less allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U S and state government obligations STMT 7	303,455.	253,455.	267,772.
	b Investments - corporate stock STMT 8	1,911,024.	1,759,138.	2,362,834.
	c Investments - corporate bonds STMT 9	733,939.	577,539.	578,855.
Liabilities	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other			
	14 Land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers)	3,004,707.	2,758,772.	3,378,101.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
Net Assets or Fund Balances	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	3,004,707.	2,758,772.	
	30 Total net assets or fund balances	3,004,707.	2,758,772.	
	31 Total liabilities and net assets/fund balances	3,004,707.	2,758,772.	

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	3,004,707.
2 Enter amount from Part I, line 27a	2	-255,025.
3 Other increases not included in line 2 (itemize) ▶ NONDIVIDEND DISTRIBUTIONS	3	9,090.
4 Add lines 1, 2, and 3	4	2,758,772.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,758,772.

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		01/01/12	06/30/12
b PUBLICLY TRADED SECURITIES	P	01/01/11	06/30/12
c CAPITAL GAINS DIVIDENDS			
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 52,180.		47,063.	5,117.
b 427,278.		430,462.	-3,184.
c 1,539.			1,539.
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			5,117.
b			-3,184.
c			1,539.
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	3,472.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	{ If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8 }	3	N/A

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

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

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

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

☐ Yes ☒ No

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

1 Enter the appropriate amount in each column for each year, see 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	331,866.	3,658,238.	.090717
2010	256,075.	3,638,930.	.070371
2009	252,325.	3,585,076.	.070382
2008	381,254.	4,307,041.	.088519
2007	393,848.	4,939,407.	.079736

2 Total of line 1, column (d)	2	.399725
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	.079945
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	3,442,912.
5 Multiply line 4 by line 3	5	275,244.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	736.
7 Add lines 5 and 6	7	275,980.
8 Enter qualifying distributions from Part XII, line 4	8	321,525.

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)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	736.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0.
3 Add lines 1 and 2		3	736.
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	736.
6 Credits/Payments:			
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a	4,400.	
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	4,400.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	3,664.	
11 Enter the amount of line 10 to be Credited to 2013 estimated tax	11	0.	

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 definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ 0. (2) On foundation managers <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • 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) <input type="checkbox"/> MI		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 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

N/A

Form 990-PF (2012)

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? Website address ► N/A	13	X	
14	The books are in care of ► PATRICK FARVER Located at ► 626 DEPOT STREET, BLISSFIELD, MI	Telephone no ► 517-486-2121 ZIP+4 ► 49228		
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	N/A	
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? See the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes," enter the name of the foreign country ►	16	Yes	No
				X

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

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

		Yes	No
1a	During the year did the foundation (either directly or indirectly)		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	1b	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 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 ►		
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	N/A
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 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	N/A
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)?

☐ 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)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No

6b

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

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

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, foundation managers and their compensation.

(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
MICHAEL FARVER 626 DEPOT STREET BLISSFIELD, MI 49228	TRUSTEE 0.00	0.	0.	0.
PATRICK FARVER 626 DEPOT STREET BLISSFIELD, MI 49228	TRUSTEE 0.00	0.	0.	0.
CYNTHIA GALIETTE 626 DEPOT STREET BLISSFIELD, MI 49228	TRUSTEE 0.00	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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

0

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	3,292,427.
b	Average of monthly cash balances	1b	202,915.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	3,495,342.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	3,495,342.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	52,430.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,442,912.
6	Minimum investment return. Enter 5% of line 5	6	172,146.

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	172,146.
2a	Tax on investment income for 2012 from Part VI, line 5	2a	736.
b	Income tax for 2012 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	736.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	171,410.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	171,410.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	171,410.

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	321,525.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	321,525.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	736.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	320,789.

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.

Form 990-PF (2012)

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				171,410.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2012				
a From 2007	156,039.			
b From 2008	168,394.			
c From 2009	74,810.			
d From 2010	78,847.			
e From 2011	157,622.			
f Total of lines 3a through e	635,712.			
4 Qualifying distributions for 2012 from Part XII, line 4: \$	321,525.			
a Applied to 2011, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2012 distributable amount				171,410.
e Remaining amount distributed out of corpus	150,115.			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	785,827.			
b Prior years' undistributed income Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b Taxable amount - see instructions		0.		
e Undistributed income for 2011 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7	156,039.			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	629,788.			
10 Analysis of line 9				
a Excess from 2008	168,394.			
b Excess from 2009	74,810.			
c Excess from 2010	78,847.			
d Excess from 2011	157,622.			
e Excess from 2012	150,115.			

N/A

- ▶

☐ 4942(j)(3) or ☐ 4942(j)(5)

- (4) Gross investment income**

[illegible]

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).)

SEE STATEMENT 10

- 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 or e-mail of the person to whom applications should be addressed

PATRICK FARVER, 517-486-2121

626 DEPOT STREET, BLISSFIELD, MI 49228

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

NONE

- 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

RESTRICTED TO IRC SECTION 501(C)(3) ORGANIZATIONS & RELATED PROGRAMS

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
ADRIAN COLLEGE 110 SOUTH MADISON ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT ADRIAN COLLEGE HOCKEY AND SPORT PROGRAMS.	1,500.
ADRIAN COLLEGE CAPITAL CAMPAIGN 110 SOUTH MADISON ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	ENHANCE AND EXPAND ACADEMIC PROGRAMS.	50,000.
ADRIAN SCHOOLS EDUCATIONAL FOUNDATION 785 RIVERSIDE AVE, STE 2 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT STUDENTS AND PROGRAMS OF ADRIAN PUBLIC SCHOOLS.	2,500.
ADRIAN SYMPHONY ORCHESTRA RUSH HALL - 110 SOUTH MADISON ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT ADRIAN ORCHESTRA AND STUDENTS.	15,500.
AMERICAN CANCER SOCIETY - RELAY FOR LIFE P.O. BOX 22718 OKLAHOMA CITY, OK 73123	NONE	PUBLIC CHARITY	SUPPORT THE FIGHT AGAINST CANCER.	5,000.
Total	SEE CONTINUATION SHEET(S)			3a 321,525.
b Approved for future payment				
NONE				
Total				3b 0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1 Program service revenue:					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	38.	
4 Dividends and interest from securities			14	93,491.	
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	3,472.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a _____					
b _____					
c _____					
d _____					
e _____					
12 Subtotal. Add columns (b), (d), and (e)		0.		97,001.	0.
13 Total. Add line 12, columns (b), (d), and (e)				97,001.	97,001.

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

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

- | 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? | Yes | No |
|----------|--|-------|----|
| | | | |
| 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. | | |

[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
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.

☒ Kathel P. Jarr
Signature of officer or trustee

Date _____

8-5-13

► TRUSTEE

May the IRS discuss this return with the preparer shown below (see instr)?

☒ Yes ☐ No

**Paid
Preparer
Use Only**

Print/Type preparer's name

CATHERINE A. SHEETS

Preparer's signature

Date

7/30/12

Check ☐ if
self-employed

PTIN

P00054081

Firm's name ► **PLANTE & MORAN, PLLC**

Firm's EIN ► 38-1357951

Firm's address ► 3434 GRANITE CIRCLE
TOLEDO, OH 43617-1160

Phone no 419-843-6000

Form **990-PF** (2012)

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
ASSOCIATED CHARITIES 221 S. TECUMSEH ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	DONATION FOR NON-PROFIT ORGANIZATION THAT PROVIDES ITEMS AT NO COST TO THOSE IN NEED.	2,000.
BARNABAS MISSION HOMELESS SHELTER 216 S. CENTER ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT LOCAL HOMELESS SHELTER.	2,500.
BIXBY MEDICAL CENTER HEALTH FOUNDATION 818 RIVERSIDE AVE. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT PROMEDICA IN HELPING THOSE WITH ALZHEIMER'S AND DEMENTIA.	32,550.
BLISSFIELD DDA - MAIN STREET PROGRAM 105 N. LANE ST. BLISSFIELD, MI 49228	NONE	PUBLIC CHARITY	SUPPORT OF MOVIES ON MAIN STREET.	3,000.
BLISSFIELD FIREFIGHTER'S ASSOCIATION 315 E. ADRIAN ST. BLISSFIELD, MI 49228	NONE	PUBLIC CHARITY	SUPPORT FIRE SAFETY EDUCATION PROGRAM.	125.
BLISSFIELD RIVER RAISIN FESTIVAL P.O. BOX 136 BLISSFIELD, MI 49228	NONE	PUBLIC CHARITY	GENERAL SPONSORSHIP FOR LOCAL FESTIVAL.	500.
BLUES & BREWS GROUP 1360 S. MAIN ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT THE EDUCATION OF HISTORICAL AND CULTURAL HERITAGE OF AMERICAN BLUES MUSIC.	1,000.
BOYS & GIRLS CLUB OF LENAWEE COUNTY 340 E. CHURCH ST. STE. A ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT ADULT GUIDANCE FOR AREA CHILDREN.	27,500.
CATHERINE COBB DOMESTIC VIOLENCE SHELTER 220 N. MAIN ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT LOCAL WOMEN'S SHELTER.	1,500.
COMMUNITIES IN SCHOOLS 1040 S. WINTER ST. STE. 3013 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT SCHOOL DROP-OUT PREVENTION PROGRAM.	250.
Total from continuation sheets				247,025.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
CROSWELL OPERA HOUSE 129 EAST MAUMEE STREET ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT LOCAL OPERA HOUSE AND THEIR PROGRAMS.	12,500.
END CHILDHOOD HUNGER P.O. BOX 17494 FORT LAUDERDALE, FL 33318	NONE	PUBLIC CHARITY	SUPPORT FEEDING UNDERPRIVILEGED CHILDREN.	2,500.
FLORIDA IMPACT EDUCATION FUND, INC. 1331 E. LAFAYETTE ST., SUITE A. TALLAHASSEE, FL 32301	NONE	PUBLIC CHARITY	SUPPORT PROGRAMS EDUCATING THOSE IN NEED.	2,500.
FT. LAUDERDALE MUSEUM OF ART 1 E. LAS OLAS BLVD. FORT LAUDERDALE, FL 33301	NONE	PUBLIC CHARITY	SUPPORT MUSEUM AND ITS PROGRAMS.	2,500.
HEALTHY MOTHERS, HEALTHY BABIES 500 GULFSTREAM BLVD. #201 DELRAY BEACH, FL 33483	NONE	PUBLIC CHARITY	SUPPORT IN PREVENTING INFANT DEATH.	5,000.
HERRICK MEDICAL CENTER FOUNDATION 500 EAST POTTAWATAMIE ST. TECUMSEH, MI 49286	NONE	PUBLIC CHARITY	SUPPORT IN PURCHASING ULTRASOUND MACHINE.	2,050.
HOPE COMMUNITY CENTER 431 BAKER ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT HOPE CENTER AND ITS PROGRAMS.	3,500.
HOSPICE OF LENAWEE COUNTY 415 MILL ROAD, SUITE 4 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT HOSPICE AND THEIR EFFORTS IN CARING FOR PATIENTS AND THEIR FAMILIES.	15,250.
JUNIOR ACHIEVEMENT OF LENAWEE COUNTY 122 E. MAUMEE ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT J.A. AND THEIR PROGRAMS.	5,000.
LEAHC EMERGENCY HOUSING FUNDRAISER P.O. BOX 692 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT THE AID OF EMERGENCY HOUSING FOR THOSE IN NEED.	500.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
LENAAWEE COUNTY COMMUNITY FOUNDATION 110 SOUTH MADISON ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	PROVIDE A SCHOLARSHIP TO A PERSON IN NEED.	7,500.
LENAAWEE COUNTY EDUCATION FOUNDATION 4107 NORTH ADRIAN HWY. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	PROVIDE A SCHOLARSHIP TO A PERSON IN NEED.	7,300.
LENAAWEE COUNTY FOSTER & ADOPTIVE PARENT ASSOCIATION P.O. BOX 313 CLINTON, MI 49236	NONE	PUBLIC CHARITY	SUPPORT ADOPTIVE AND FOSTER FAMILIES IN THE COUNTY.	500.
LENAAWEE ECONOMIC DEVELOPMENT CORPORATION 5285 US 223 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT THE EFFORT OF BRINGING NEW JOBS TO THE COUNTY.	5,000.
LOVE THY NEIGHBOR, INC. 920 N.W. 7TH AVE. FORT LAUDERDALE, FL 33301	NONE	PUBLIC CHARITY	SUPPORT FLORIDA-AREA PEOPLE IN NEED.	15,000.
MIAMI PROJECT TO CURE PARALYSIS P.O. BOX 248073 CORAL GABLES, FL 33124	NONE	PUBLIC CHARITY	SUPPORT THE EFFORTS OF CURING PARALYSIS.	5,000.
OVERLANDERS ASSOCIATION 6900 W. US 223 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	SUPPORT EDUCATIONAL COOPERATIVE ORGANIZATIONS.	3,000.
SIENA HEIGHTS UNIVERSITY 1247 E. SIENA HEIGHTS DR. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	HELP PROVIDE CAMPUS WITH FACILITIES FOR STUDENTS.	60,000.
SOUTH FLORIDA HUNGER COALITION 3810 INVERRARY BLVD. #305 LAUDERHILL, FL 33319	NONE	PUBLIC CHARITY	HELPING FEED THOSE IN NEED.	2,500.
SOUTHEAST GUIDE DOGS, INC. 4210 77TH STREET EAST PALMETTO, FL 34221	NONE	PUBLIC CHARITY	SUPPORT THE MATCHING OF STUDENTS WITH GUIDE DOGS.	2,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
THE DAILY BREAD P.O. BOX 894 ADRIAN, MI 49221	NONE	PUBLIC CHARITY	FEED THE HUNGRY AND HOMELESS OF LENAWEE COUNTY.	3,000.
UNITED WAY OF LENAWEE COUNTY 1354 N. MAIN ST. ADRIAN, MI 49221	NONE	PUBLIC CHARITY	ASSIST HELPING ALL IN NEED IN LENAWEE COUNTY.	1,000.
WOMEN IN DISTRESS P.O. BOX 50187 LIGHTHOUSE POINT, FL 33074	NONE	PUBLIC CHARITY	HELP FAMILIES AND CHILDREN IN STARTING A NEW VIOLENT-FREE LIFE.	5,500.
FLIPANY - OPERATION FRONTLINE 1350 E. SUNRISE BLVD #127 FORT LAUDERDALE, FL 33304	NONE	PUBLIC CHARITY	SUPPORT SOUTH FLORIDA FAMILIES WITH NUTRITION AND PHYSICAL FITNESS PROGRAMS.	1,500.
FLORIDA CHILDREN'S FIRST 1801 N. UNIVERSITY DRIVE STE. 3B CORAL SPRINGS, FL 33071	NONE	PUBLIC CHARITY	SUPPORT CHILDREN'S PROGRAMS.	500.
TEAM OF LIFE, INC. 3471 N. FEDERAL HWY. STE. 410 FORT LAUDERDALE, FL 33306	NONE	PUBLIC CHARITY	SUPPORT FOR UNDERPRIVILEGED CHILDREN.	1,500.
THE COOPERATIVE FEEDING PROGRAM 1 NW 33 TERRACE FORT LAUDERDALE, FL 33311	NONE	PUBLIC CHARITY	SUPPORT FT. LAUDERDALE FEEDING THOSE IN NEED.	4,000.
Total from continuation sheets				

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
UNITED BANK AND TRUST	38.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	38.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
UNITED BANK & TRUST CAPITAL GAINS DIVIDENDS	1,539.	1,539.	0.
UNITED BANK & TRUST DIVIDEND INCOME	68,760.	0.	68,760.
UNITED BANK & TRUST FEDERAL GOVERNMENT INTEREST INCOME	12,802.	0.	12,802.
UNITED BANK & TRUST GOVERNMENT INTEREST INCOME	341.	0.	341.
UNITED BANK & TRUST INTEREST INCOME	11,588.	0.	11,588.
TOTAL TO FM 990-PF, PART I, LN 4	95,030.	1,539.	93,491.

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING SERVICES	4,425.	4,425.		0.
TO FORM 990-PF, PG 1, LN 16B	4,425.	4,425.		0.

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
INVESTMENT MANAGEMENT FEES	15,995.	15,995.		0.	
TO FORM 990-PF, PG 1, LN 16C	15,995.	15,995.		0.	

FORM 990-PF	TAXES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FOREIGN TAXES - QUALIFIED DIVIDENDS	992.	992.		0.	
FOREIGN TAXES - NON QUALIFIED DIVIDENDS	122.	122.		0.	
ADDITIONAL FOREIGN TAXES	441.	441.		0.	
FEDERAL EXCISE TAXES	7,461.	0.		0.	
TO FORM 990-PF, PG 1, LN 18	9,016.	1,555.		0.	

FORM 990-PF	OTHER EXPENSES			STATEMENT	6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
MISCELLANEOUS	1,065.	1,065.		0.	
TO FORM 990-PF, PG 1, LN 23	1,065.	1,065.		0.	

FORM 990-PF	U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS	STATEMENT	7
-------------	--	-----------	---

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
US GOVERNMENT OBLIGATIONS - SEE ATTACHED	X		50,000.	50,138.
STATE OBLIGATIONS - SEE ATTACHED		X	203,455.	217,634.
TOTAL U.S. GOVERNMENT OBLIGATIONS			50,000.	50,138.
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			203,455.	217,634.
TOTAL TO FORM 990-PF, PART II, LINE 10A			253,455.	267,772.

FORM 990-PF	CORPORATE STOCK	STATEMENT	8
-------------	-----------------	-----------	---

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE STOCKS - SEE ATTACHED	1,759,138.	2,362,834.
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,759,138.	2,362,834.

FORM 990-PF	CORPORATE BONDS	STATEMENT	9
-------------	-----------------	-----------	---

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE BONDS - SEE ATTACHED	577,539.	578,855.
TOTAL TO FORM 990-PF, PART II, LINE 10C	577,539.	578,855.

FORM 990-PF	PART XV - LINE 1A LIST OF FOUNDATION MANAGERS	STATEMENT	10
-------------	--	-----------	----

NAME OF MANAGER

MICHAEL FARVER
PATRICK FARVER
CYNTHIA GALIETTE

Asset Detail**Statement of Account**

December 1, 2012 - December 31, 2012

Asset Detail

Description	Shares/Quantity	Tax Cost	Market Value	Unrealized G/L	Current Yield	Est. Ann. Income
Cash & Equivalents						
Money Market Funds						
Marshall Tax-Free Mon Mark-I CUSIP: 572353647	165,743.35	\$165,743.35	\$165,743.35	\$0.00	0.20%	\$331.16
		\$165,743.35	\$165,743.35	\$0.00		\$331.16
Cash						
Cash			\$2,536.17			
		\$0.00	\$2,536.17	\$0.00		\$0.00
Total Cash & Equivalents		\$165,743.35	\$168,279.52	\$0.00		\$331.16
Equity						
Consumer Discretionary						
Target Corp CUSIP: 87612E106	500.00	\$15,505.00	\$29,585.00	\$14,080.00	2.43%	\$720.00
TJX Cos Inc CUSIP: 872540109	850.00	\$22,801.04	\$36,082.50	\$13,281.46	1.08%	\$391.00
V.F. Corp CUSIP: 918204108	200.00	\$23,550.70	\$30,194.00	\$6,643.30	2.30%	\$696.00
McDonalds Corp CUSIP: 580135101	350.00	\$31,664.32	\$30,873.50	-\$790.82	3.49%	\$1,078.00
		\$93,521.06	\$126,735.00	\$33,213.94		\$2,885.00
Consumer Staples						
Coca Cola Co CUSIP: 191216100	1,000.00	\$27,339.50	\$36,250.00	\$8,910.50	2.81%	\$1,020.00

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

<i>Description</i>	<i>Shares/Quantity</i>	<i>Tax Cost</i>	<i>Market Value</i>	<i>Unrealized G/L</i>	<i>Current Yield</i>	<i>Est. Ann. Income</i>
Costco Wholesale Corp CUSIP: 22160K105	400.00	\$19,596.00	\$39,492.00	\$19,896.00	1.11%	\$440.00
Sysco Corp CUSIP: 871829107	800.00	\$13,199.00	\$25,328.00	\$12,129.00	3.54%	\$896.00
Procter & Gamble Co CUSIP: 742718109	550.00	\$41,337.01	\$37,339.50	-\$3,997.51	3.31%	\$1,236.40
						\$3,592.40
Energy						
Noble Corp CUSIP: H5833N103	750.00	\$29,546.25	\$26,115.00	-\$3,431.25	1.56%	\$406.50
Schlumberger LTD CUSIP: 806857108	350.00	\$4,605.05	\$24,254.51	\$19,649.46	1.59%	\$385.00
Chevron Corporation CUSIP: 166764100	325.00	\$32,256.09	\$35,145.50	\$2,889.41	3.33%	\$1,170.00
Exxonmobil Corp CUSIP: 30231G102	500.00	\$19,765.00	\$43,275.00	\$23,510.00	2.63%	\$1,140.00
Apache Corp CUSIP: 037411105	250.00	\$25,820.00	\$19,625.00	-\$6,195.00	0.87%	\$170.00
						\$3,271.50
Financials						
JP Morgan Chase & Co CUSIP: 46625H100	750.00	\$33,839.25	\$32,976.83	-\$862.42	2.73%	\$900.00
Wells Fargo & Co CUSIP: 949746101	1,000.00	\$23,512.11	\$34,180.00	\$10,667.89	2.57%	\$880.00
Chubb Corp CUSIP: 171232101	325.00	\$22,551.72	\$24,479.00	\$1,927.28	2.18%	\$533.00

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

Description	Shares/Quantity	Tax Cost	Market Value	Unrealized G/L	Current Yield	Est. Ann. Income
American Express Co CUSIP: 025816109	700.00	\$39,500.93	\$40,236.00	\$735.07	1.39%	\$560.00
Franklin Resources Inc CUSIP: 354613101	300.00	\$30,361.56	\$37,710.00	\$7,348.44	0.92%	\$348.00
Health Care		\$149,765.57	\$169,581.83	\$19,816.26		\$3,221.00
Abbott Labs CUSIP: 002824100	650.00	\$8,962.18	\$42,575.00	\$33,612.82	0.85%	\$364.00
Novartis AG Spons ADR CUSIP: 66987V109	400.00	\$23,471.80	\$25,320.00	\$1,848.20	3.33%	\$842.40
Express Scripts Hldg CUSIP: 30219G108	400.00	\$25,055.96	\$21,600.00	-\$3,455.96	0.00%	\$0.00
Covidien PLC CUSIP: G2554F113	500.00	\$22,274.00	\$28,870.00	\$6,596.00	1.80%	\$520.00
Johnson & Johnson CUSIP: 478160104	400.00	\$20,744.00	\$28,040.00	\$7,296.00	3.48%	\$976.00
Stryker Corporation CUSIP: 863667101	500.00	\$22,000.00	\$27,410.00	\$5,410.00	1.93%	\$530.00
Industrials		\$122,507.94	\$173,815.00	\$51,307.06		\$3,232.40
Cummins Inc CUSIP: 231021106	200.00	\$17,539.50	\$21,670.00	\$4,130.50	1.85%	\$400.00
United Technologies Corp CUSIP: 913017109	450.00	\$10,116.00	\$36,904.50	\$26,788.50	2.61%	\$963.00
General Electric Corp CUSIP: 369604103	1,500.00	\$5,671.87	\$31,485.00	\$25,813.13	3.62%	\$1,140.00

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

Description	Shares/Quantity	Tax Cost	Market Value	Unrealized G/L	Current Yield	Est. Ann. Income
Danaher Corp CUSIP: 235851102	650.00	\$29,444.35	\$36,335.00	\$6,890.65	0.18%	\$65.00
Deere & Co CUSIP: 244199105	300.00	\$24,218.64	\$25,926.00	\$1,707.36	2.13%	\$552.00
Illinois Tool Wks Inc CUSIP: 452308109	500.00	\$15,374.37	\$30,405.00	\$15,030.63	2.50%	\$760.00
CH Robinson Worldwide Inc CUSIP: 12541W209	500.00	\$27,659.75	\$31,610.00	\$3,950.25	2.21%	\$700.00
		\$130,024.48	\$214,335.50	\$84,311.02		\$4,580.00
Technology						
Qualcomm Inc CUSIP: 747525103	500.00	\$26,104.75	\$30,929.80	\$4,825.05	1.62%	\$500.00
F5 Networks Inc CUSIP: 315616102	150.00	\$15,714.83	\$14,572.50	-\$1,142.33	0.00%	\$0.00
Google Inc CL A CUSIP: 38259P508	50.00	\$23,525.11	\$35,369.00	\$11,843.89	0.00%	\$0.00
Oracle Corporation CUSIP: 68389X105	1,250.00	\$27,023.75	\$41,650.00	\$14,626.25	0.72%	\$300.00
Apple Inc CUSIP: 037833100	75.00	\$17,215.50	\$39,912.98	\$22,697.48	1.99%	\$795.00
Intl. Business Machines Corp CUSIP: 459200101	200.00	\$6,348.75	\$38,310.00	\$31,961.25	1.77%	\$680.00
Cisco Systems Inc CUSIP: 17275R102	750.00	\$1,741.49	\$14,737.05	\$12,995.56	2.85%	\$420.00
EMC Corp Mass CUSIP: 268648102	750.00	\$16,357.13	\$18,975.00	\$2,617.87	0.00%	\$0.00

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

Description	Shares/Quantity	Tax Cost	Market Value	Unrealized G/L	Current Yield	Est. Ann. Income
Intel Corp CUSIP: 458140100	1,000.00	\$4,156.25	\$20,620.00	\$16,463.75	4.36%	\$900.00
<hr/>						
Utilities		\$138,187.56	\$255,076.33	\$116,888.77		\$3,595.00
Dominion Resources Inc CUSIP: 25746U109	500.00	\$21,052.10	\$25,900.00	\$4,847.90	4.07%	\$1,055.00
<hr/>						
Equity Mutual Funds		\$21,052.10	\$25,900.00	\$4,847.90		\$1,055.00
iShares Core S&P Small-Cap ETF CUSIP: 464287804	1,000.00	\$38,589.90	\$78,100.00	\$39,510.10	1.66%	\$1,293.00
iShares Russell 2000 Index Fund CUSIP: 464287655	900.00	\$52,224.72	\$75,886.02	\$23,661.30	2.00%	\$1,518.30
Alerian Mlp ETF CUSIP: 00162Q866	7,500.00	\$123,374.25	\$119,625.00	-\$3,749.25	6.24%	\$7,470.00
SPDR S&P Midcap 400 ETF Trust CUSIP: 78467Y107	1,500.00	\$172,251.63	\$278,565.00	\$106,313.37	1.14%	\$3,180.00
Vanguard REIT ETF CUSIP: 922908553	2,250.00	\$131,632.18	\$148,050.00	\$16,417.82	3.56%	\$5,271.75
Vanguard MSCI Emerging Markets ETF CUSIP: 922042858	2,000.00	\$77,250.60	\$89,060.00	\$11,809.40	2.19%	\$1,950.00
Guggenheim Bric ETF CUSIP: 18383M100	1,000.00	\$40,475.27	\$36,020.00	-\$4,455.27	2.64%	\$951.00
iShares FTSE China 25 Index Fund CUSIP: 464287184	1,500.00	\$46,033.16	\$60,675.00	\$14,641.84	2.32%	\$1,405.50
iShares MSCI Canada Index Fund CUSIP: 464286509	2,000.00	\$64,719.80	\$56,800.00	-\$7,919.80	2.09%	\$1,186.00

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

Description	Shares/Quantity	Tax Cost	Market Value	Unrealized G/L	Current Yield	Est. Ann. Income
iShares MSCI EAFE Index Fund CUSIP: 464287465	1,500.00	\$72,252.20	\$85,290.00	\$13,037.80	3.09%	\$2,638.50
iShares MSCI Pacific Ex-Japan Index CUSIP: 464286665	1,750.00	\$71,811.68	\$82,495.00	\$10,683.32	4.20%	\$3,468.50
		\$890,615.39	\$1,110,566.02	\$219,950.63		\$30,332.55
Total Equity		\$1,759,138.00	\$2,362,834.19	\$603,696.19		\$55,764.85
Fixed Income						
Government Securities						
Federal Farm Credit Bank DTD 02/22/2012 2.600% 02/22/2022 Callable CUSIP: 3133EADU9	50,000.00	\$50,000.00	\$50,138.00	\$138.00	2.59%	\$1,300.00
		\$50,000.00	\$50,138.00	\$138.00		\$1,300.00
Municipal Obligations						
St Joseph Michigan Pub Schs Public Schools DTD 06/24/2010 5.380% 05/01/2020 Non Callable Agm Q-Sbif CUSIP: 790697BE5	100,000.00	\$100,000.00	\$109,756.00	\$9,756.00	4.90%	\$5,380.00

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

<i>Description</i>	<i>Shares/Quantity</i>	<i>Tax Cost</i>	<i>Market Value</i>	<i>Unrealized G/L</i>	<i>Current Yield</i>	<i>Est. Ann. Income</i>
Alma Michigan Pub Sch Dist REV School District Revenue DTD 10/07/2010 5.000% 05/01/2023 Callable Q-Sblf CUSIP: 020213HN7	100,000.00	\$103,455.00	\$107,878.00	\$4,423.00	4.63%	\$5,000.00
Corporate Bonds		\$203,455.00	\$217,634.00	\$14,179.00		\$10,380.00
General Electric Capital Corporation Medium Term Note DTD 12/06/2002 5.450% 01/15/2013 Non Callable CUSIP: 36962GZY3	50,000.00	\$52,775.00	\$50,086.00	-\$2,689.00	5.44%	\$2,725.00
Hershey Company DTD 03/27/2008 5.000% 04/01/2013 Non Callable CUSIP: 427866AQ1	50,000.00	\$50,537.50	\$50,563.50	\$26.00	4.94%	\$2,500.00
General Electric Capital Corp Medium Term Note DTD 09/17/2004 4.750% 09/15/2014 Non Callable CUSIP: 36962GK86	50,000.00	\$51,202.55	\$53,379.50	\$2,176.95	4.45%	\$2,375.00
Fixed Income Mutual Funds		\$154,515.05	\$154,029.00	-\$486.05		\$7,600.00
PIMCO Low Duration Fund CUSIP: 693390304	12,112.40	\$125,000.00	\$127,301.36	\$2,301.36	2.56%	\$3,258.24

Asset Detail (continued)**Statement of Account**

December 1, 2012 - December 31, 2012

<i>Description</i>	<i>Shares/Quantity</i>	<i>Tax Cost</i>	<i>Market Value</i>	<i>Unrealized G/L</i>	<i>Current Yield</i>	<i>Est. Ann. Income</i>
Vanguard GNMA Fund CUSIP: 922031307	27,270.78	\$298,024.30	\$297,524.24	-\$500.06	2.76%	\$8,208.51
Total Fixed Income		\$423,024.30	\$424,825.60	\$1,801.30		\$11,466.75
Total All Assets		\$830,994.35	\$846,526.60	\$15,632.25		\$30,746.75
		\$2,755,875.70	\$3,377,740.31	\$619,328.44		\$86,842.76