



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) Trust Treated as Private Foundation

Do not enter Social Security numbers on this form as it may be made public. By law, the IRS cannot redact the information on the form.

Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052




2013

Open to Public Inspection



For calendar year 2013, or tax year beginning 01-01-2013 , and ending 12-31-2013

Name of foundation RAMSER-MORGAN FOUNDATION		A Employer identification number 38-3003280	
Number and street (or P O box number if mail is not delivered to street address) 5524 AVINGTON PARKWAY		B Telephone number (see instructions) (313) 319-7576	
City or town, state or province, country, and ZIP or foreign postal code CLARKSTON, MI 48348		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <div><input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change</div> <div><input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change</div>		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) <input checked="" type="checkbox"/> \$ 1,315,341		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
J Accounting method <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check <input 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.	34,382	34,382		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	123,854			
	b Gross sales price for all assets on line 6a 794,342				
	7 Capital gain net income (from Part IV , line 2)		123,854		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	9,383	9,383		
	12 Total. Add lines 1 through 11	167,619	167,619		
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)				0
	b Accounting fees (attach schedule)	900	450		450
	c Other professional fees (attach schedule)	13,938	13,938		0
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	3,371			0
	19 Depreciation (attach schedule) and depletion . . .	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings	1,657	1,657	0	
	22 Printing and publications		0	0	
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	19,866	16,045	0	450
	25 Contributions, gifts, grants paid	62,000			62,000
	26 Total expenses and disbursements. Add lines 24 and 25	81,866	16,045	0	62,450
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	85,753			
	b Net investment income (if negative, enter -0-)		151,574		
	c Adjusted net income (if negative, enter -0-)			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	27,964	72,052	72,052
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____		0	0
	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 ▶ _____ 0			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	580,305 	619,649	794,659
	c	Investments—corporate bonds (attach schedule).	349,952 	352,333	348,630
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	74,865 	71,836	100,000
	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)	1,033,086	1,115,870	1,315,341
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)		0	
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 ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	1,033,086	1,115,870	
	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 page 17 of the instructions)	1,033,086	1,115,870	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,033,086	1,115,870	

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	1,033,086
2	Enter amount from Part I, line 27a	2	85,753
3	Other increases not included in line 2 (itemize) ▶ _____ 	3	100
4	Add lines 1, 2, and 3	4	1,118,939
5	Decreases not included in line 2 (itemize) ▶ _____ 	5	3,069
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,115,870

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	See Additional Data Table			
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	See Additional Data Table		
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	See Additional Data Table		
b			
c			
d			
e			

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	123,854
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	45,450	1,102,827	0 041212
2011	51,800	1,064,487	0 048662
2010	55,014	916,899	0 06
2009	49,090	886,242	0 055391
2008	61,506	1,090,519	0 056401

2	Total of line 1, column (d).	2	0 261666
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 052333
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	1,229,607
5	Multiply line 4 by line 3.	5	64,349
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	1,516
7	Add lines 5 and 6.	7	65,865
8	Enter qualifying distributions from Part XII, line 4. If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions	8	62,450

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)			
1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1			
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 type="checkbox"/> and enter 1% of Part I, line 27b		1	3,031
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	3,031
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	3,031
6 Credits/Payments			
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	3,060	
b Exempt foreign organizations—tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c	3,002	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments Add lines 6a through 6d.		7	6,062
8 Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached		8	0
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	3,031
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 3,031 Refunded		11	0

Part VII-A Statements Regarding Activities			
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	Yes	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>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.</i>	1b		No
c Did the foundation file Form 1120-POL for this year?.	1c		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2		No
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? <i>If "Yes," attach a conformed copy of the changes</i>	3		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?.	4a	Yes	
b If "Yes," has it filed a tax return on Form 990-T for this year?.	4b	Yes	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5		No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes	
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? <i>If "No," attach explanation .</i>	8b	Yes	
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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	10		No

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		No
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		
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address N/A				
14	The books are in care of COMERICA BANK Telephone no (877) 405-1091 Located at 101 NORTH MAIN STREET ANN ARBOR MI ZIP+4 48104			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here and enter the amount of tax-exempt interest received or accrued during the year.			
		15		
16	At any time during calendar year 2013, 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
See instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country				

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No				
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No				
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No				
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes No				
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No				
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). Yes No				
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here.	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1c		No
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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? If "Yes," list the years 20 , 20 , 20 , 20 Yes No			
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		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20 , 20 , 20 , 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No			
b	If "Yes," did it have excess business holdings in 2013 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 2013).	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2013?	4b		No

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))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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).	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?	5b		
	Organizations relying on a current notice regarding disaster assistance check here.	<input checked="" type="checkbox"/>		
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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		

Part VIII

Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ROBERT SAJDAK	PRESIDENT	0		
5524 AVINGTON PARKWAY	3			
CLARKSTON, MI 48348				
STEVE MILBECK	VICE PRESIDENT/	0		
23829 OAK	TREASURER			
DEARBORN, MI 48128	1			
MICHAEL OBLOY	SECRETARY	0		
408 E 14 MILE ROAD	1			
MADISON HEIGHTS, MI 48071				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII

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

Total number of others receiving over \$50,000 for professional services.	0
--	---

Part IX-A

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.

Part IX-B

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

Part X

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	1,109,959
b	Average of monthly cash balances.	1b	38,373
c	Fair market value of all other assets (see instructions).	1c	100,000
d	Total (add lines 1a, b, and c).	1d	1,248,332
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	1,248,332
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	18,725
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,229,607
6	Minimum investment return. Enter 5% of line 5.	6	61,480

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	61,480
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	3,031
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	3,031
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	58,449
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	58,449
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	58,449

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	62,450
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	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	62,450
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	62,450
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 2012	(c) 2012	(d) 2013
1		Distributable amount for 2013 from Part XI, line 7			
2		Undistributed income, if any, as of the end of 2013			
a		Enter amount for 2012 only.			
b		Total for prior years 2011, 20, 20			
3		Excess distributions carryover, if any, to 2013			
a		From 2008.			
b		From 2009.			
c		From 2010.			
d		From 2011.			
e		From 2012.			
f		Total of lines 3a through e.			
4		Qualifying distributions for 2013 from Part XII, line 4 \$ 62,450			
a		Applied to 2012, but not more than line 2a			
b		Applied to undistributed income of prior years (Election required—see instructions).			
c		Treated as distributions out of corpus (Election required—see instructions).			
d		Applied to 2013 distributable amount.			
e		Remaining amount distributed out of corpus			
5		Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)			
6		Enter the net total of each column as indicated below:			
a		Corpus Add lines 3f, 4c, and 4e Subtract line 5			
b		Prior years' undistributed income Subtract line 4b from line 2b.			
c		Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.			
d		Subtract line 6c from line 6b Taxable amount—see instructions.			
e		Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount—see instructions.			
f		Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014.			
7		Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).			
8		Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions).			
9		Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a.			
10		Analysis of line 9			
a		Excess from 2009.			
b		Excess from 2010.			
c		Excess from 2011.			
d		Excess from 2012.			
e		Excess from 2013.			

Part XIVPrivate Operating Foundations (see instructions and Part VII-A, question 9)

1a

If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling.

b

Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

☐ 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) 2013	(b) 2012	(c) 2011	(d) 2010	
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 XVSupplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see instructions.)

1

Information Regarding Foundation Managers:

a

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

NONE

b

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

NONE

2

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

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

a

The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

ROBERT SAJDAK
5524 AVINGTON PARKWAY
CLARKSTON, MI 48348
(313) 319-7576

b

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

NO SPECIFIC FORM

c

Any submission deadlines

NONE

d

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

NONE

Part XV

Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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 See Additional Data Table				
Total			3a	62,000
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2013)

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
175 ADT CORP		2012-01-12	2013-03-12
50 AT&T INC		2013-07-18	2013-11-21
60 AMERICAN RAILCAR INDS INC		2013-07-22	2013-11-21
280 ASHFORD HOSPITALITY TRUST (REIT		2012-03-19	2013-04-30
1470 ASHFORD HOSPITALITY TRUST (REIT		2012-03-19	2013-07-18
40 BIOMED REALTY TRUST INC (REIT)		2013-04-30	2013-06-12
710 BIOMED REALTY TRUST INC (REIT)		2011-11-11	2013-06-12
130 CA INC		2012-03-05	2013-11-21
70 CARDINAL HEALTH INC		2013-05-16	2013-11-21
90 CENTURYTEL INC		2013-03-12	2013-07-18
400 CENTURYTEL INC		2011-07-29	2013-07-18
15 CHEVRONTEXACO CORP		2012-09-17	2013-11-21
140 CINEMARK HLDGS INC COM		2009-11-13	2013-04-30
50 CINEMARK HLDGS INC COM		2009-11-13	2013-11-21
100 CISCO SYS INC		2013-09-10	2013-11-21
190 COMPUTER SCIENCES CORP		2012-02-08	2013-04-30
400 COMPUTER SCIENCES CORP		2012-01-12	2013-07-18
80 CONAGRA INC		2011-07-29	2013-04-30
720 DONNELLEY R R & SONS CO		2011-07-29	2013-11-21
80 DOW CHEMICAL CO		2013-04-30	2013-11-21
310 FIRST NIAGARA FINL GROUP INC		2012-02-13	2013-04-30
220 FIRST NIAGARA FINL GROUP INC		2011-10-03	2013-11-21
1030 GFI GROUP INC		2011-06-03	2013-11-21
220 GENERAL ELECTRIC CO		2011-07-29	2013-11-21
20 GREIF INC CL A		2013-05-17	2013-11-21
20 HANOVER INS GROUP INC		2012-12-06	2013-11-21
100 HARRIS CORP DEL		2012-01-12	2013-11-21
580 HERCULES TECHNOLOGY GROWTH CAP I		2007-04-10	2013-11-21
40 INTEL CORP		2013-05-16	2013-11-21
110 INTEL CORP		2012-02-08	2013-11-21

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
50 JOHNSON & JOHNSON		2012-01-30	2013-11-21
790 KAYDON CORP		2013-04-30	2013-09-06
60 KELLOGG CO		2010-12-10	2013-04-30
40 KIMBERLY CLARK CORP		2010-05-13	2013-04-30
300 LSI INDS INC OHIO		2008-08-20	2013-11-21
90 LEGGETT & PLATT INC		2010-12-10	2013-04-30
50 LEGGETT & PLATT INC		2010-12-10	2013-11-21
180 MARATHON PETE CORP		2011-08-04	2013-04-30
100 MERCK & CO INC NEW		2008-08-06	2013-11-21
20 MEREDITH CORP		2012-01-03	2013-04-30
120 MEREDITH CORP		2012-01-12	2013-11-21
580 MOLEX INC		2012-06-11	2013-09-10
80 MOLEX INC		2013-04-30	2013-09-10
35 NORFOLK SOUTHERN CORP		2013-09-06	2013-11-21
160 NV ENERGY INC		2012-03-16	2013-04-30
880 NV ENERGY INC		2011-10-03	2013-09-20
65 OCCIDENTAL PETROLEUM CORP		2012-09-17	2013-11-21
220 OLD REP INTL CORP		2013-03-12	2013-11-21
500 PAYCHEX INC		2010-10-21	2013-05-16
830 PENNYMAC MTG INVT TR		2012-03-05	2013-03-12
80 PFIZER INC		2013-07-18	2013-11-21
560 PFIZER INC		2013-07-18	2013-12-05
130 RPM INTERNATIONAL INC		2011-07-29	2013-04-30
570 RPM INTERNATIONAL INC		2011-07-29	2013-05-16
120 REDWOOD TRUST INC (REIT)		2012-05-24	2013-04-30
140 REDWOOD TRUST INC (REIT)		2012-05-24	2013-11-21
190 STAPLES INC		2012-01-12	2013-11-21
160 STEELCASE INC		2013-09-23	2013-11-21
10 TAL INTL GROUP INC		2012-12-06	2013-11-21
21658 196 VANGUARD GNMA FUND-ADM		2011-08-01	2013-11-05

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
128 121 VANGUARD GNMA FUND-ADM		2013-05-02	2013-11-05
11835 024 VANGUARD S/T CORPORATE FD-ADM		2011-08-01	2013-11-05
10 EATON CORP PLC		2012-12-03	2013-11-21
30 PARTNERRE HOLDINGS LTD		2012-01-30	2013-04-30
25 PARTNERRE HOLDINGS LTD		2012-01-30	2013-11-21
175 PARTNERRE HOLDINGS LTD		2012-01-30	2013-12-05
83 PENTAIR LTD-REGISTERED		2012-01-12	2013-03-12
350 TYCO INTERNATIONAL LTD		2012-01-12	2013-03-12
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
8,520		3,230	5,290
1,770		1,792	-22
2,486		2,214	272
3,562		2,649	913
16,643		13,475	3,168
797		901	-104
14,141		13,320	821
4,229		3,493	736
4,547		3,297	1,250
3,211		3,134	77
14,271		16,156	-1,885
1,852		1,772	80
4,267		1,714	2,553
1,647		612	1,035
2,134		2,422	-288
8,808		5,179	3,629
18,745		10,562	8,183
2,816		1,965	851
12,299		13,621	-1,322
3,154		2,703	451
2,920		2,951	-31
2,419		1,994	425
3,636		5,068	-1,432
5,907		3,938	1,969
1,093		1,030	63
1,201		749	452
6,410		3,862	2,548
9,819		7,969	1,850
993		973	20
2,730		2,437	293

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
4,759		3,283	1,476
28,044		19,174	8,870
3,907		2,987	920
4,108		2,499	1,609
2,545		2,461	84
2,889		2,001	888
1,488		1,111	377
14,271		6,973	7,298
4,855		3,517	1,338
769		659	110
6,233		3,469	2,764
22,348		14,085	8,263
3,082		2,168	914
3,023		2,625	398
3,418		2,484	934
20,690		12,548	8,142
6,387		5,925	462
3,815		2,725	1,090
19,045		13,968	5,077
20,346		15,454	4,892
2,566		2,301	265
17,540		16,010	1,530
4,150		2,756	1,394
19,101		11,769	7,332
2,710		1,500	1,210
2,739		1,750	989
2,939		2,870	69
2,587		2,597	-10
527		344	183
228,927		224,507	4,420

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
1,354		1,397	-43
127,108		125,446	1,662
723		519	204
2,791		1,924	867
2,475		1,604	871
17,332		11,226	6,106
4,226		1,731	2,495
11,124		4,939	6,185
			374

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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	
			5,290
			-22
			272
			913
			3,168
			-104
			821
			736
			1,250
			77
			-1,885
			80
			2,553
			1,035
			-288
			3,629
			8,183
			851
			-1,322
			451
			-31
			425
			-1,432
			1,969
			63
			452
			2,548
			1,850
			20
			293

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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	
			1,476
			8,870
			920
			1,609
			84
			888
			377
			7,298
			1,338
			110
			2,764
			8,263
			914
			398
			934
			8,142
			462
			1,090
			5,077
			4,892
			265
			1,530
			1,394
			7,332
			1,210
			989
			69
			-10
			183
			4,420

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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	
			-43
			1,662
			204
			867
			871
			6,106
			2,495
			6,185

Form 990PF Part XV Line 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 <i>Paid during the year</i>				
SALVATION ARMY EASTERN MICHIGAN 16130 NORTHLAND DRIVE SOUTHFIELD,MI 48075	NONE	EXEMPT	SUPPORT	10,000
HENRY FORD HEALTH SYSTEM ONE FORD PLACE 5F DETROIT,MI 48202	NONE	EXEMPT	SUPPORT	5,000
ST MARY PREPARATORY SCHOOL OF ORCHARD LAKE 3535 INDIAN TRAIL ORCHARD LAKE,MI 48324	NONE	EXEMPT	EDUCATIONAL	5,000
UNIVERSITY OF DETROIT SCHOOL OF LAW 651 E JEFFERSON AVENUE DETROIT,MI 48226	NONE	EXEMPT	EDUCATIONAL	10,000
MADONNA UNIVERSITY 36600 SCHOOLCRAFT LIVONIA,MI 48150	NONE	EXEMPT	EDUCATIONAL	5,000
ROEPER CITY AND COUNTRY SCHOOL 41190 WOODWARD AVE BLOOMFIELD HILLS,MI 48304	NONE	EXEMPT	EDUCATIONAL	5,000
BARBARA ANN KARMANOS CANCER INSTITUTE 4100 JOHN R DETROIT,MI 48201	NONE	EXEMPT	SUPPORT	10,000
FORGOTTEN HARVEST 21800 GREENFIELD OAK PARK,MI 48237	NONE	EXEMPT	SUPPORT	2,000
UNITED WAY OF SOUTHEAST MICHIGAN 660 WOODWARD AVENUE SUITE 330 DETROIT,MI 48226	NONE	EXEMPT	SUPPORT	10,000
Total			3a	62,000

**TY 2013 Investments Corporate
Bonds Schedule**

Name: RAMSER-MORGAN FOUNDATION

EIN: 38-3003280

Name of Bond	End of Year Book Value	End of Year Fair Market Value
MUTUAL FUNDS - FIXED INCOME	352,333	348,630

**TY 2013 Investments Corporate
Stock Schedule****Name:** RAMSER-MORGAN FOUNDATION**EIN:** 38-3003280

Name of Stock	End of Year Book Value	End of Year Fair Market Value
CORPORATE STOCK	619,649	794,659
FOREIGN STOCK		

TY 2013 Investments - Other Schedule

Name: RAMSER-MORGAN FOUNDATION

EIN: 38-3003280

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
M.O.I. DEPOT LLC	AT COST	71,836	100,000

TY 2013 Other Decreases Schedule

Name: RAMSER-MORGAN FOUNDATION

EIN: 38-3003280

Description	Amount
ADJUSTMENT TO PARTNERSHIP BASIS	3,069

TY 2013 Other Increases Schedule

Name: RAMSER-MORGAN FOUNDATION

EIN: 38-3003280

Description	Amount
DIFFERENCE BETWEEN RECEIPTS AND TAXABLE INCOME.	100