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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.  
► Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

1312  
OMB No 1545-0052

**2013**

Open to Public Inspection

For calendar year 2013 or tax year beginning , 2013, and ending , 20

Name of foundation  
**THE MUTUAL FIRE FOUNDATION INC**

A Employer identification number  
**38-3704483**

Number and street (or P O box number if mail is not delivered to street address)  
**120 E UWCHLAN AVE**

Room/suite  
**100**

B Telephone number (see instructions)  
**(610) 524-4700**

City or town, state or province, country, and ZIP or foreign postal code  
**EXTON, PA 19341**

C If exemption application is pending, check here ☐

Check all that apply:  
☐ Initial return  
☐ Final return  
☐ Address change

☒ Initial return of a former public charity  
☒ Amended return **SEE STMT #127**  
☐ Name change

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

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

Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ **4,309,771**

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

E If private foundation status was terminated under section 507(b)(1)(A), check here ☐  
F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

(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)	834,589			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	30	30		
	4 Dividends and interest from securities	79,013	79,013		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10 <b>STM139</b>	194,723			
	b Gross sales price for all assets on line 6a <b>2,023,066</b>				
	7 Capital gain net income (from Part IV, line 2)		194,723		
	8 Net short-term capital gain				
	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) <b>APR 05 2017</b>				
	11 Other income (attach schedule) <b>TPR BRANCH 1106</b>	62	62		
	12 Total. Add lines 1 through 11 <b>OGDEN</b>	1,108,417	273,828		
	13 Compensation of officers, directors, trustees	39,000	4,875		34,125
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule) <b>STM109</b>	32,214	20,964		11,250
	17 Interest				
	18 Taxes (attach schedule) (see instructions) <b>STM110</b>	3,912	3,109		803
	19 Depreciation (attach schedule) and depletion <b>STM126</b>	203			
	20 Occupancy	5,109	639		4,470
	21 Travel, conferences, and meetings				
	22 Printing and publications	160	20		140
	23 Other expenses (attach schedule) <b>STM103</b>	15	2		13
	24 Total operating and administrative expenses <b>OGDEN UT</b>				
	Add lines 13 through 23	80,613	29,609		50,801
	25 Contributions, gifts, grants paid	183,000			183,000
	26 Total expenses and disbursements. Add lines 24 and 25	263,613	29,609		233,801
	27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements		844,804			
b Net investment income (if negative, enter -0-)			244,219		
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
<b>Assets</b>	1 Cash - non-interest-bearing . . . . .	25,426	521,575	521,575
	2 Savings and temporary cash investments . . . . .	542,351	45,975	45,975
	3 Accounts receivable ▶ . . . . .			
	Less: allowance for doubtful accounts ▶ . . . . .			
	4 Pledges receivable ▶ . . . . .			
	Less: allowance for doubtful accounts ▶ . . . . .			
	5 Grants receivable . . . . .			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	7 Other notes and loans receivable (attach schedule) ▶ . . . . .			
	Less: allowance for doubtful accounts ▶ . . . . .			
	8 Inventories for sale or use . . . . .			
	9 Prepaid expenses and deferred charges . . . . .			
	10a Investments - U.S. and state government obligations (attach schedule) . . . . .	247,636	171,631	181,620
	b Investments - corporate stock (attach schedule) . . . . . STM137	2,322,825	3,323,784	3,323,784
	c Investments - corporate bonds (attach schedule) . . . . . STM138	36,592	36,592	42,418
	11 Investments - land, buildings, and equipment basis ▶ . . . . .			
Less: accumulated depreciation (attach schedule) ▶ . . . . .				
12 Investments - mortgage loans . . . . .				
13 Investments - other (attach schedule) . . . . .				
14 Land, buildings, and equipment, basis ▶ . . . . . 194,602				
Less: accumulated depreciation (attach schedule) ▶ . . . . . 203		194,399	194,399	
15 Other assets (describe ▶ . . . . .)				
16 <b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item I) . . . . .	3,174,830	4,293,956	4,309,771	
<b>Liabilities</b>	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 <b>Total liabilities</b> (add lines 17 through 22) . . . . .	0	0	
<b>Net Assets or Fund Balances</b>	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 . . . . .			
	28 Paid-in or capital surplus, or land, bldg., and equipment fund . . . . .			
29 Retained earnings, accumulated income, endowment, or other funds . . . . .	3,174,830	4,293,956		
30 <b>Total net assets or fund balances</b> (see instructions) . . . . .	3,174,830	4,293,956		
31 <b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	3,174,830	4,293,956		

**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	3,174,830
2 Enter amount from Part I, line 27a . . . . .	2	844,804
3 Other increases not included in line 2 (itemize) ▶ STM115 . . . . .	3	274,322
4 Add lines 1, 2, and 3 . . . . .	4	4,293,956
5 Decreases not included in line 2 (itemize) ▶ . . . . .	5	
6 <b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30 . . . . .	6	4,293,956

**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 (yr, mo, day)	(d) Date sold (yr, mo, day)
<b>1a</b>	<b>PUBLICLY TRADED SECUR STMT ATTACHED</b>	<b>P</b>		
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				

  

(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)
<b>a</b> 2,023,066		1,828,343	194,723
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col. (k), but not less than -0-) or Losses (from col (h))
<b>a</b>			194,723
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

<b>2</b> 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 }	<b>2</b>	194,723
<b>3</b> 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 }	<b>3</b>	

**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

(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	256,341	2,559,010	0.100172
2011	285,848	2,221,086	0.128697
2010	234,208	2,028,670	0.115449
2009	65,080	1,474,998	0.044122
2008	70,516	1,416,146	0.049794

  

<b>2</b> Total of line 1, column (d)	<b>2</b>	0.438235
<b>3</b> 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	<b>3</b>	0.087647
<b>4</b> Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	<b>4</b>	3,586,526
<b>5</b> Multiply line 4 by line 3	<b>5</b>	314,348
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	<b>6</b>	2,442
<b>7</b> Add lines 5 and 6	<b>7</b>	316,790
<b>8</b> Enter qualifying distributions from Part XII, line 4	<b>8</b>	233,801

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 type="checkbox"/> and enter 1% of Part I, line 27b	1	4,884
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	4,884
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	5	4,884
6	<b>Credits/Payments:</b>		
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a	2,452
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	2,452
8	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> <b>TAX PAID W/ OR</b>	9	2,432
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	10	
11	Enter the amount of line 10 to be: <b>Credited to 2014 estimated tax</b> <b>Refunded</b>	11	

**Part VII-A Statements Regarding Activities**

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file <b>Form 1120-POL</b> for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation. ▶ \$ _____ (2) On foundation managers ▶ \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on <b>Form 990-T</b> 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 XIV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <b>PA</b>		
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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

**Part VII-A Statements Regarding Activities (continued)**

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ N/A	13	X	
14	The books are in care of ▶ JIM MCGUIGAN Telephone no. ▶ 610-524-4700 Located at ▶ 120 E UWCHLAN AVE STE 101, EXTON, PA ZIP+4 ▶ 19341			
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? 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)? <input type="checkbox"/>	1b	
Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013? <input type="checkbox"/>	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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? <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) <input type="checkbox"/>	2b	X
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 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) <input type="checkbox"/>	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? <input type="checkbox"/>	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 2013? <input type="checkbox"/>	4b	X

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

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

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

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

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

☐ Yes ☐ No

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

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

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

7b

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE ATTACHED				

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** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

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

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

**Part IX-A** Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
2	
3	
4	

**Part IX-B** Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments. See instructions	
3	
<b>Total.</b> Add lines 1 through 3 . . . . . ▶	



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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	3,369,390
<b>b</b>	Average of monthly cash balances	<b>1b</b>	255,361
<b>c</b>	Fair market value of all other assets (see instructions)	<b>1c</b>	4,219
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	3,628,970
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	0
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	3,628,970
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>	42,444
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	3,586,526
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	179,326

**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.)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	179,326
<b>2a</b>	Tax on investment income for 2013 from Part VI, line 5	<b>2a</b>	4,884
<b>b</b>	Income tax for 2013 (This does not include the tax from Part VI)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	4,884
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	174,442
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	
<b>5</b>	Add lines 3 and 4	<b>5</b>	174,442
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	
<b>7</b>	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	174,442

**Part XII** Qualifying Distributions (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	<b>1a</b>	233,801
<b>b</b>	Program-related investments - total from Part IX-B	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	233,801
<b>5</b>	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)	<b>5</b>	
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	233,801

**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 . . . . .				174,442
2 Undistributed income, if any, as of the end of 2013.				
a Enter amount for 2012 only . . . . .				
b Total for prior years: . . . . .				
3 Excess distributions carryover, if any, to 2013:				
a From 2008 . . . . .				
b From 2009 . . . . .				
c From 2010 . . . . .				124,323
d From 2011 . . . . .				178,098
e From 2012 . . . . .				130,674
f Total of lines 3a through e . . . . .	433,095			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 233,801				
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 . . . . .				174,442
e Remaining amount distributed out of corpus . . . . .	59,359			
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 . . . . .	492,454			
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 . . . . .				0
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 . . . . .	492,454			
10 Analysis of line 9				
a Excess from 2009 . . . . .				
b Excess from 2010 . . . . .				124,323
c Excess from 2011 . . . . .				178,098
d Excess from 2012 . . . . .				130,674
e Excess from 2013 . . . . .				59,359

**Part XIV Private 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 foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5) ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2013	(b) 2012	(c) 2011	(d) 2010	
<b>2a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .					
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon.					
<b>a</b> "Assets" alternative test - enter					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .					
<b>b</b> "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . . . . .					
<b>c</b> "Support" alternative test - enter.					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .					
<b>(3)</b> Largest amount of support from an exempt organization . . . . .					
<b>(4)</b> Gross investment income . . . . .					

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

**1 Information Regarding Foundation Managers:**

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

**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.

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

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

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

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

**c** Any submission deadlines:

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

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a</b> Paid during the year <b>SEE ATTACHED SCHEDULE</b>				<p style="text-align: right;">183,000</p>
<b>Total</b> . . . . .			▶ <b>3a</b>	183,000
<b>b</b> Approved for future payment				
<b>Total</b> . . . . .			▶ <b>3b</b>	





# Depreciation and Amortization

## (Including Information on Listed Property)

OMB No 1545-0172

2013

Attachment  
Sequence No. 179Department of the Treasury  
Internal Revenue Service (99)

▶ See separate instructions.

▶ Attach to your tax return.

Name(s) shown on return

Business or activity to which this form relates

Identifying number

THE MUTUAL FIRE FOUNDATION INC

FORM 990PF - 1

38-3704483

**Part I Election To Expense Certain Property Under Section 179**

Note: If you have any listed property, complete Part V before you complete Part I.

1	Maximum amount (see instructions)	1	
2	Total cost of section 179 property placed in service (see instructions)	2	
3	Threshold cost of section 179 property before reduction in limitation (see instructions)	3	
4	Reduction in limitation. Subtract line 3 from line 2. If zero or less, enter -0-	4	
5	Dollar limitation for tax year. Subtract line 4 from line 1. If zero or less, enter -0-. If married filing separately, see instructions	5	
6	(a) Description of property	(b) Cost (business use only)	(c) Elected cost
7	Listed property. Enter the amount from line 29	7	
8	Total elected cost of section 179 property. Add amounts in column (c), lines 6 and 7	8	
9	Tentative deduction. Enter the smaller of line 5 or line 8	9	
10	Carryover of disallowed deduction from line 13 of your 2012 Form 4562	10	
11	Business income limitation. Enter the smaller of business income (not less than zero) or line 5 (see instructions)	11	
12	Section 179 expense deduction. Add lines 9 and 10, but do not enter more than line 11	12	
13	Carryover of disallowed deduction to 2014. Add lines 9 and 10, less line 12	13	

Note: Do not use Part II or Part III below for listed property. Instead, use Part V.

**Part II Special Depreciation Allowance and Other Depreciation (Do not include listed property) (See instructions)**

14	Special depreciation allowance for qualified property (other than listed property) placed in service during the tax year (see instructions)	14	
15	Property subject to section 168(f)(1) election	15	
16	Other depreciation (including ACRS)	16	

**Part III MACRS Depreciation (Do not include listed property.) (See instructions)****Section A**

17	MACRS deductions for assets placed in service in tax years beginning before 2013	17	
18	If you are electing to group any assets placed in service during the tax year into one or more general asset accounts, check here		

**Section B - Assets Placed in Service During 2013 Tax Year Using the General Depreciation System**

(a) Classification of property	(b) Month and year placed in service	(c) Basis for depreciation (business/investment use only-see instructions)	(d) Recovery period	(e) Convention	(f) Method	(g) Depreciation deduction
19a 3-year property						
b 5-year property						
c 7-year property						
d 10-year property						
e 15-year property						
f 20-year property						
g 25-year property			25 yrs		S/L	
h Residential rental property			27.5 yrs	MM	S/L	
i Nonresidential real property			39 yrs.	MM	S/L	

**Section C - Assets Placed in Service During 2013 Tax Year Using the Alternative Depreciation System**

20a Class life					S/L	
b 12-year			12 yrs		S/L	
c 40-year			40 yrs	MM	S/L	

**Part IV Summary (See instructions.)**

21	Listed property. Enter amount from line 28	21	203
22	Total. Add amounts from line 12, lines 14 through 17, lines 19 and 20 in column (g), and line 21. Enter here and on the appropriate lines of your return. Partnerships and S corporations - see instructions	22	203
23	For assets shown above and placed in service during the current year, enter the portion of the basis attributable to section 263A costs	23	

For Paperwork Reduction Act Notice, see separate instructions.

Form 4562 (2013)

**Part V Listed Property** (Include automobiles, certain other vehicles, certain computers, and property used for entertainment, recreation, or amusement.)

**Note:** For any vehicle for which you are using the standard mileage rate or deducting lease expense, complete only 24a, 24b, columns (a) through (c) of Section A, all of Section B, and Section C if applicable.

**Section A - Depreciation and Other Information** (Caution: See the instructions for limits for passenger automobiles.)

24a Do you have evidence to support the business/investment use claimed? <input type="checkbox"/> Yes <input type="checkbox"/> No					24b If "Yes," is the evidence written? <input type="checkbox"/> Yes <input type="checkbox"/> No				
(a) Type of property (list vehicles first)	(b) Date placed in service	(c) Business/investment use percentage	(d) Cost or other basis	(e) Basis for depreciation (business/investment use only)	(f) Recovery period	(g) Method/Convention	(h) Depreciation deduction	(i) Elected section 179 cost	
25 Special depreciation allowance for qualified listed property placed in service during the tax year and used more than 50% in a qualified business use (see instructions)							25		
26 Property used more than 50% in a qualified business use									
120 E UWCHLAN	12/31/2013	100.0%	189,602	189,602	39	S/L-MM	203		
		%							
		%							
27 Property used 50% or less in a qualified business use:									
		%				S/L-			
		%				S/L-			
		%				S/L-			
28 Add amounts in column (h), lines 25 through 27. Enter here and on line 21, page 1							28	203	
29 Add amounts in column (i), line 26. Enter here and on line 7, page 1							29		

**Section B - Information on Use of Vehicles**

Complete this section for vehicles used by a sole proprietor, partner, or other "more than 5% owner," or related person. If you provided vehicles to your employees, first answer the questions in Section C to see if you meet an exception to completing this section for those vehicles.

	(a) Vehicle 1		(b) Vehicle 2		(c) Vehicle 3		(d) Vehicle 4		(e) Vehicle 5		(f) Vehicle 6	
30 Total business/investment miles driven during the year (do not include commuting miles)												
31 Total commuting miles driven during the year												
32 Total other personal (noncommuting) miles driven												
33 Total miles driven during the year. Add lines 30 through 32												
34 Was the vehicle available for personal use during off-duty hours?	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
35 Was the vehicle used primarily by a more than 5% owner or related person?												
36 Is another vehicle available for personal use?												

**Section C - Questions for Employers Who Provide Vehicles for Use by Their Employees**

Answer these questions to determine if you meet an exception to completing Section B for vehicles used by employees who are not more than 5% owners or related persons (see instructions).

37 Do you maintain a written policy statement that prohibits all personal use of vehicles, including commuting, by your employees?	Yes	No
38 Do you maintain a written policy statement that prohibits personal use of vehicles, except commuting, by your employees? See the instructions for vehicles used by corporate officers, directors, or 1% or more owners		
39 Do you treat all use of vehicles by employees as personal use?		
40 Do you provide more than five vehicles to your employees, obtain information from your employees about the use of the vehicles, and retain the information received?		
41 Do you meet the requirements concerning qualified automobile demonstration use? (See instructions)		

**Note:** If your answer to 37, 38, 39, 40, or 41 is "Yes," do not complete Section B for the covered vehicles.

**Part VI Amortization**

(a) Description of costs	(b) Date amortization begins	(c) Amortizable amount	(d) Code section	(e) Amortization period or percentage	(f) Amortization for this year
42 Amortization of costs that begins during your 2013 tax year (see instructions).					
43 Amortization of costs that began before your 2013 tax year					43
44 Total. Add amounts in column (f). See the instructions for where to report					44



# Federal Supporting Statements

2013 PG 01

Name(s) as shown on return

THE MUTUAL FIRE FOUNDATION INC

FEIN

38-3704483

## FORM 990PF, PART III, LINE 3

STATEMENT #115

### OTHER INCREASES SCHEDULE

INCR IN FMV INVESTMENTS L10B P2	293,485
DECR IN FMV OF FHA HOLDING CO STK	(19,163)
TOTAL	<u>274,322</u>

## FORM 990PF, GENERAL EXPLANATION ATTACHMENT (1)

PG 01  
Statement #127

THE FOLLOWING PAGES ARE BEING AMENDED

990PF - PAGE 2 PART II LINE 10B

990PF - PAGE 2 PART III LINE 3

PARTS, X, XI, XIII

## FORM 990PF, PART II, LINE 10(A)

PG 01  
STATEMENT #136

### INVESTMENTS: STATE AND LOCAL GOVERNMENT OBLIGATION SCHEDULE

CATEGORY	BOOK VALUE (BOY)	BOOK VALUE (EOY)	FMV (EOY)
STATE OBLIG (STMT ATTACHED)	<u>247,636</u>	<u>171,631</u>	<u>181,620</u>
TOTALS	<u>247,636</u>	<u>171,631</u>	<u>181,620</u>

## FORM 990PF, PART II, LINE 10(B) INVESTMENTS: CORPORATE STOCK SCHEDULE

PG 01  
STATEMENT #137

CATEGORY	BOY	BOOK VALUE	EOY FMV
CORPORATE STOCK (STMT ATTACHED)	<u>2,322,825</u>	<u>3,323,784</u>	<u>3,323,784</u>
TOTALS	<u>2,322,825</u>	<u>3,323,784</u>	<u>3,323,784</u>

**Federal Supporting Statements****2013 PG 01**

Name(s) as shown on return

FEIN

THE MUTUAL FIRE FOUNDATION INC

38-3704483

**FORM 990PF, PART II, LINE 10(C)  
INVESTMENTS: CORPORATE BOND SCHEDULE**

STATEMENT #138

<u>CATEGORY</u>	<u>BOY</u>	<u>BOOK VALUE</u>	<u>EOY FMV</u>
CORPORATE BONDS (STMT ATTACHED)	<u>36,592</u>	<u>36,592</u>	<u>42,418</u>
TOTALS	<u>36,592</u>	<u>36,592</u>	<u>42,418</u>

**FORM 990PF, PART I, LINE 6(A)  
GAIN(LOSS) FROM SALE OF OTHER ASSETS SCHEDULE****PG 01**  
STATEMENT #139

# Federal Supporting Statements

2013 PG 01

Your Social Security Number  
38-3704483

Name(s) as shown on return

THE MUTUAL FIRE FOUNDATION INC

STATEMENT #103

FORM 990PF, PART I, LINE 23 - OTHER EXPENSES SCHEDULE

DESCRIPTION	REVENUE AND EXPENSES	NET INVESTMENT	ADJUSTED NET INCOME	CHARITABLE PURPOSE
OFFICE EXPENSES	0	0	0	0
STATE LIC & FEES	15	2	0	13
MISCELLANEOUS	0	0	0	0
TOTALS	15	2	0	13

PG 01

STATEMENT #106

FORM 990PF, PART I, LINE 11 - OTHER INCOME SCHEDULE

DESCRIPTION	REVENUE AND EXPENSES	NET INVESTMENT	ADJUSTED NET INCOME
SECURITY LITIGATION RECOVERY	62	62	0
TOTALS	62	62	0

# Federal Supporting Statements

2013 PG 01

Your Social Security Number

38-3704483

Name(s) as shown on return

THE MUTUAL FIRE FOUNDATION INC

## FORM 990PF, PART I, LINE 16(C) - OTHER PROFESSIONAL FEES SCHEDULE

STATEMENT #109

DESCRIPTION	REVENUE AND EXPENSES	NET INVESTMENT	ADJUSTED NET INCOME	CHARITABLE PURPOSE
CUSTODY/INVESTMENT ADVISORY	20,964	20,964	0	0
OTHER CONSULTING FEES	11,250	0	0	11,250
TOTALS	32,214	20,964	0	11,250

## FORM 990PF, PART I, LINE 18 - TAXES SCHEDULE

PG 01

STATEMENT #110

DESCRIPTION	REVENUE AND EXPENSES	NET INVESTMENT	ADJUSTED NET INCOME	CHARITABLE PURPOSE
US FED EXCISE TAX INV INC	2,994	2,994	0	0
REAL ESTATE TAXES	918	115	0	803
TOTALS	3,912	3,109	0	803

# Federal Supporting Statements

2013 PG 01

Your Social Security Number

38-3704483

Name(s) as shown on return

THE MUTUAL FIRE FOUNDATION INC

## FORM 990PF, PART I, LINE 19 - DEPRECIATION SCHEDULE

STATEMENT #126

DESCRIPTION	DATE ACQUIRED	COST OR OTHER BASIS	PRIOR YEAR DEPRECIATION	COMPUTATION METHOD	RATE	LIFE	CURRENT YEAR DEPRECIATION	NET INVESTMENT INCOME	ADJUSTED NET INCOME
120 E UWCHLAN AVE STE 100	12-31-2013	189,602		SL	.107	39	203	0	0

TOTALS

189,602

203

## THE MUTUAL FIRE FOUNDATION, INC.

2013 FORM 990 PF PART II  
BALANCE SHEET END OF YEAR  
LINE 10a - 10c INVESTMENTS

38-3704483

Asset Description	Par value or Shares	Book Value COL(b)	Cost	Market Value COL(c)	Unrealized Gain (loss)
NEW YORK NEW YORK GENERAL OBLIGATION DTD 04/16/2009 6 060% 04/01/2017 NON CALLABLE	25,000 0000	25,488.50	25,488.50	28,010 00	2,521.50
HOWELL TWP NEW JERSEY SCH DIST SCHOOL DISTRICT REVENUE DTD 03/01/2005 5 300% 07/15/2019 CALLABLE					
AGM SCH BD RES FD MONROE CNTY PENNSYLVANIA GENERAL OBLIGATION DTD 04/01/2009 5.800% 12/15/2022 NON CALLABLE	25,000 0000	25,338 50	25,338.50	26,834 25	1,495 75
ASSURED GTY KANE & DE KALB CNTYS ILLINOIS GENERAL OBLIGATION DTD 11/23/2009 6 000% 02/01/2027 CALLABLE	25,000 0000	25,232.75	25,232 75	26,448 00	1,215 25
MILAN MICHIGAN AREA SCHS SCHOOL DISTRICT REVENUE DTD 05/04/2009 6.940% 05/01/2029 CALLABLE	25,000,0000	25,172.75	25,172.75	26,627 50	1,454 75
Q-SBLF CEDAR RAPIDS IOWA GENERAL OBLIGATION DTD 06/08/2011 5.000% 06/01/2029 CALLABLE	25,000 0000	25,748.75	25,748 75	27,195 25	1,446.50
FLORIDA STATE BRD ED EDUCATION REVENUE DTD 02/11/2010 5.750% 06/01/2035 CALLABLE	20,000,0000	19,980.00	19,980 00	20,493 80	513 80
Investments- U S and State Obligations ( Part II Line 10 a) Total	25,000 0000	24,669 50	24,669.50	26,011 25	1,341.75
		171,630 75	171,630.75	181,620.05	9,989 30
3M CO ABBOTT LABORATORIES AGILENT TECHNOLOGIES INC COM	500,0000 2,500,0000 1,250 0000	70,125.00 95,825.00 71,487.50	47,201 78 82,814 85 57,333 43	70,125.00 95,825.00 71,487.50	22,923 22 13,010 15 14,154 07

## THE MUTUAL FIRE FOUNDATION, INC.

2013 FORM 990 PF PART II  
BALANCE SHEET END OF YEAR  
LINE 10a - 10c INVESTMENTS

38-3704483

Asset Description	Par value or Shares	Book Value COL(b)	Cost	Market Value COL(c)	Unrealized Gain (loss)
AIR LEASE CORPORATION	1,500,000	46,620.00	44,789.25	46,620.00	1,830.75
ALLEGHENY TECHNOLOGIES INC COM	950,000	33,848.50	32,116.84	33,848.50	1,731.66
AMGEN INC COM	500,000	57,040.00	44,914.43	57,040.00	12,125.57
BANK OF AMERICA CORPORATION	5,000,000	77,850.00	69,050.15	77,850.00	8,799.85
BENEFICIAL MUTUAL BANCORP INC	3,000,000	32,760.00	27,260.95	32,760.00	5,499.05
BERKSHIRE HATHAWAY INC					
DELAWARE CLASS B	500,000	59,280.00	45,242.92	59,280.00	14,037.08
CITIGROUP INC	1,500,000	78,165.00	74,682.15	78,165.00	3,482.85
CONTINENTAL HOLDINGS INC	1,400,000	52,962.00	55,273.82	52,962.00	(2,311.82)
DANA HOLDING CORPORATION	2,500,000	49,050.00	47,385.00	49,050.00	1,665.00
DARDEN RESTAURANTS INC COM	750,000	40,777.50	37,154.63	40,777.50	3,622.87
DEVON ENERGY CORPORATION	750,000	46,402.50	40,393.75	46,402.50	6,008.75
DOMINION RESOURCES INC	750,000	48,517.50	37,882.11	48,517.50	10,635.39
DR PEPPER SNAPPLE GROUP INCORPORATED					
EMC CORP MASS COM	1,000,000	48,720.00	46,342.88	48,720.00	2,377.12
FHA HOLDING COMPANY COMMON STOCK	1,500,000	37,725.00	38,038.45	37,725.00	(313.45)
GENERAL ELECTRIC COMPANY	888,000	799,395.00	818,558.00	799,395.00	(19,163.00)
HERTZ GLOBAL HOLDINGS INC	1,000,000	28,030.00	23,622.00	28,030.00	4,408.00
HEXCEL CORP	2,000,000	57,240.00	45,215.79	57,240.00	12,024.21
HILLSHIRE BRANDS COMPANY	1,000,000	44,690.00	35,380.20	44,690.00	9,309.80
HOME DEPOT INC COM	1,500,000	50,160.00	46,041.01	50,160.00	4,118.99
HOME LOAN SERVICING SOLUTION	1,000,000	82,340.00	76,240.50	82,340.00	6,099.50
INTEGRITY BANK PREFERRED STOCK 7%	1,500,000	34,455.00	36,325.43	34,455.00	(1,870.43)
INTEL CORP COM	3,000,000	30,000.00	30,000.00	30,000.00	0.00
INTERNATIONAL BUSINESS MACHINES CORP	1,500,000	38,932.50	35,980.09	38,932.50	2,952.41
JPM CHASE CAPITAL XXIX PREFERRED 6 700%	350,000	65,649.50	62,480.26	65,649.50	3,169.24
CALLABLE					
JPMORGAN CHASE & CO	1,000,000	25,320.00	24,750.00	25,320.00	570.00
MCDONALD'S CORPORATION	950,000	55,556.00	50,209.69	55,556.00	5,346.31
MONDELEZ INTERNATIONAL INC	500,000	48,515.00	48,040.66	48,515.00	474.34
NATIONAL FUEL GAS CO COMMON	1,500,000	52,950.00	44,701.30	52,950.00	8,248.70
	500,000	35,700.00	22,850.90	35,700.00	12,849.10

PART II BALANCE SHEET END OF YEAR  
LINE 10 - INVESTMENTS

## THE MUTUAL FIRE FOUNDATION, INC.

2013 FORM 990 PF PART II  
BALANCE SHEET END OF YEAR  
LINE 10a - 10c INVESTMENTS

38-3704483

Asset Description	Par value or Shares	Book Value COL(b)	Cost	Market Value COL(c)	Unrealized Gain (loss)
NORTHEAST UTILITIES COM	500 0000	21,195 00	18,665 70	21,195 00	2,529 30
NORTHWEST NATURAL GAS COMPANY	1,000 0000	42,820 00	46,060 50	42,820 00	(3,240 50)
OCCIDENTAL PETROLEUM CORP COMMON	550 0000	52,305 00	43,676 27	52,305 00	8,628 73
OLIN CORP COM	1,500 0000	43,275 00	35,412 00	43,275 00	7,863 00
PENNSYLVANIA REAL ESTATE INVESTMENT TRUST	1,000 0000	18,980 00	14,589 00	18,980 00	4,391 00
PEPSICO INC COM	500 0000	41,470 00	31,337 78	41,470 00	10,132 22
PORTLAND GENERAL ELECTRIC COMPANY	1,000 0000	30,200 00	26,409 75	30,200 00	3,790 25
QUALCOMM INC COM	850 0000	63,112 50	55,372 50	63,112 50	7,740 00
RAYTHEON CO COM NEW	1,000 0000	90,700 00	57,379 36	90,700 00	33,320 64
REGAL-BELOIT CORP	750 0000	55,290 00	49,127 33	55,290 00	6,162 67
RPM INTERNATIONAL INC COMMON	1,000 0000	41,510 00	30,172 80	41,510 00	11,337 20
SENSIENT TECHNOLOGIES CORP COM	1,000 0000	48,520 00	37,240 05	48,520 00	11,279 95
STANLEY BLACK & DECKER INC	500 0000	40,345 00	37,831 50	40,345 00	2,513 50
TERADATA CORPORATION	1,000 0000	45,490 00	60,086 31	45,490 00	(14,596 31)
THE WILLIAMS COMPANY INC	1,000 0000	38,570 00	34,951 70	38,570 00	3,618 30
TIMKEN CO COM	1,250 0000	68,837 50	65,237 56	68,837 50	3,599 94
TREDEGAR CORP	1,000 0000	28,810 00	25,093 40	28,810 00	3,716 60
ATTACHED RTS EXP 6-30-2009	1,000 0000	40,400 00	33,066 80	40,400 00	7,333 20
U S BANCORP DEL COM NEW	500 0000	56,900 00	46,688 48	56,900 00	10,211 52
UNITED TECHNOLOGIES CORP COM	1,500 0000	58,965 00	41,898 00	58,965 00	17,067 00
VODAFONE GROUP PLC					
SPONSORED ADR					
<b>Investments- Corporate Stock ( Part II Line 10 b) Total</b>		3,323,783 50	3,018,570 01	3,323,783 50	305,213 49
AMERICAN WATER CAP CORP					
DTD 04/15/2008 6 085% 10/15/2017					
NON CALLABLE					
GEORGIA POWER COMPANY					
DTD 12/15/2009 4 250% 12/01/2019					
NON CALLABLE					
<b>Investments- Corporate Bonds ( Part II Line 10 c) Total</b>					
<b>Grand Total</b>					

PART II BALANCE SHEET END OF YEAR  
LINE 10 - INVESTMENTS

PAGE 3 OF 3



PART IV CAPITAL GAINS AND LOSSES FOR TAX  
ON INVESTMENT INCOME

## PART IV LINE 1A

## PUBLICLY TRADED SECURITIES

Shares / Par	Kind of property Line 1A Col A	(B) How	[C] -Date Acquired	[D] -Date Sold	Gross Sales Price (Ln 1A Col E)	Cost (Ln 1A Col G)	Realized Long Gain/(Loss)	Realized Short Gain/(Loss)	[NET] Capital Gain (loss) -Publicly Traded Securities Part IV (Line 1A Col H and L)
(725 000)	SOLD 725 SHARES OF TYSON FOODS INC	P	10/24/2012	01/07/2013	14,590	11,852	0	2,737	2,737
(700 000)	SOLD 700 SHARES OF CONOCOPHILLIPS	P	VAR	01/08/2013	40,978	38,078	1,943	957	2,900
(250 000)	SOLD 250 SHARES OF CATERPILLAR INC	P	12/05/2012	01/22/2013	24,350	21,083	0	3,267	3,267
(225 000)	SOLD 225 SHARES OF F5 NETWORKS INC	P	10/31/2012	01/24/2013	23,541	18,714	0	4,827	4,827
(500 000)	SOLD 500 SHARES OF HESS	P	VAR	01/28/2013	31,449	28,787	540	2,122	2,662
(1,000 000)	SOLD 1000 SHARES OF EMERSON	P	04/20/2012	01/29/2013	56,916	51,153	0	5,763	5,763
(1,925 000)	SOLD 1925 SHARES OF FORD MOTOR CO	P	12/17/2012	01/29/2013	25,532	21,429	0	4,103	4,103
(190 000)	SOLD 190 SHARES OF GOLDMAN SACHS	P	10/24/2012	01/31/2013	27,814	22,732	0	5,082	5,082
(2,500 000)	SOLD 2500 SHARES OF CORNING INC AT	P	VAR	02/04/2013	29,422	32,659	(597)	(2,640)	(3,237)
(1,500 000)	SOLD 1500 SHARES OF QUESTAR CORP AT	P	02/06/2012	02/04/2013	34,923	29,149	0	5,774	5,774
(1,500 000)	SOLD 1500 SHARES OF QUESTAR CORP AT	P	02/07/2012	02/12/2013	34,999	29,138	5,861	0	5,861
(1,000 000)	SOLD 1000 SHARES OF GNC HOLDINGS	P	02/04/2013	02/21/2013	41,546	35,503	0	6,043	6,043
(1,000 000)	SOLD 1000 SHARES OF LOWES	P	10/04/2012	02/21/2013	37,634	29,421	0	8,213	8,213
(1,000 000)	SOLD 1000 SHARES OF MONDELEZ	P	08/29/2012	02/21/2013	26,971	21,944	5,027	0	5,027
(750 000)	SOLD 750 SHARES OF HEINZ H J CO COM	P	04/17/2012	03/07/2013	54,332	39,980	0	14,352	14,352
(300 000)	SOLD 300 SHARES OF CLOROX COMPANY	P	VAR	03/15/2013	25,032	19,918	3,642	1,472	5,113
(50 000)	SOLD 50 SHARES OF APPLE INC AT	P	10/16/2012	03/19/2013	22,431	33,218	0	(10,787)	(10,787)
(500 000)	SOLD 500 SHARES OF EXXON MOBIL CORP	P	06/20/2012	04/03/2013	45,344	43,202	0	2,142	2,142
(750 000)	SOLD 750 SHARES OF MICROSOFT CORP	P	02/01/2012	04/10/2013	22,537	20,757	0	1,781	1,781
(550 000)	SOLD 550 SHARES OF PROCTER &	P	06/06/2012	04/15/2013	44,133	34,217	0	9,917	9,917
(150 000)	SOLD 150 SHARES OF PERRIGO COMPANY	P	01/13/2013	04/18/2013	17,568	15,191	0	2,377	2,377
(1,000 000)	SOLD 1000 SHARES OF WASTE	P	03/12/2013	04/18/2013	38,199	34,580	0	3,619	3,619
(160 000)	SOLD 160 SHARES OF IBM CORPORATION	P	08/14/2012	04/19/2013	30,725	30,648	0	76	76
(600 000)	SOLD 600 SHARES OF PNC FINANCIAL	P	10/17/2012	05/02/2013	40,327	35,590	0	4,737	4,737
(1,000 000)	SOLD 1000 SHARES OF AT&T INC AT	P	07/14/2011	05/13/2013	37,085	30,840	6,245	0	6,245
(1,000 000)	SOLD 1000 SHARES OF KRAFT FOODS	P	VAR	05/15/2013	54,362	42,796	6,336	5,230	11,566
(1,000,000)	SOLD 1000 SHARES OF BROADCOM CORP	P	12/20/2012	05/23/2013	36,348	33,392	0	2,957	2,957
(500 000)	SOLD 500 SHARES OF COACH INC	P	01/23/2013	06/03/2013	29,110	27,184	0	1,926	1,926
(500 000)	SOLD 500 SHARES OF LABORATORY CRP	P	VAR	06/03/2013	49,675	45,128	1,803	2,743	4,547
(500 000)	SOLD 500 SHARES OF CHEVRON CORP AT	P	VAR	06/05/2013	61,164	56,197	3,802	1,164	4,966
(475 000)	SOLD 475 SHARES OF EDWARDS	P	05/22/2013	06/11/2013	32,596	31,527	0	1,069	1,069
(1,000 000)	SOLD 1000 SHARES OF SPECTRA ENERGY	P	02/04/2013	06/12/2013	33,574	28,100	0	5,474	5,474

PART IV CAPITAL GAINS AND LOSSES FOR TAX ON  
NET INVESTMENT INCOME

2013 FORM 990-PF

PART IV CAPITAL GAINS AND LOSSES FOR TAX  
ON INVESTMENT INCOME

## PART IV LINE 1A

## PUBLICLY TRADED SECURITIES

Shares / Par	Kind of property Line 1A Col A	(B) How acq	[C] -Date Acquired	[D] -Date Sold	Gross Sales Price (Ln 1A Col E)	Cost (Ln 1A Col G)	Realized Long Gain/(Loss)	Realized Short Gain/(Loss)	[NET] Capital Gain (loss) -Publicly Traded Securities Part IV (Line 1A Col H and L)
(1,950,000)	SOLD 1950 SHARES OF CSX CORP	P	05/08/2013	06/24/2013	44,479	42,129	0	2,350	2,350
(300,000)	SOLD 300 SHARES OF ROCKWELL	P	01/31/2013	06/24/2013	24,552	26,613	0	(2,062)	(2,062)
(1,250,000)	SOLD 1250 SHARES OF CITIGROUP INC AT	P	05/02/2013	07/03/2013	59,066	55,569	0	3,497	3,497
(1,000,000)	SOLD 1000 SHARES OF HOSPIRA INC AT	P	04/15/2013	07/10/2013	39,216	33,485	0	5,731	5,731
(1,000,000)	SOLD 1000 SHARES OF WELLS FARGO &	P	VAR	07/10/2013	42,201	31,441	8,724	2,035	10,760
(2,750,000)	SOLD 2750 SHARES OF PEOPLES UNITED	P	VAR	07/19/2013	42,054	34,402	6,916	736	7,652
(500,000)	SOLD 500 SHARES OF F5 NETWORKS INC	P	06/17/2013	08/20/2013	42,962	37,229	0	5,733	5,733
(400,000)	SOLD 400 SHARES OF OIL STATES INTL	P	06/10/2013	09/11/2013	38,603	37,265	0	1,338	1,338
(50,000,000)	SOLD 50000 PAR VALUE OF KANKAKEE	P	10/16/2009	09/25/2013	51,000	50,695	305	0	305
(425,000)	SOLD 425 SHARES OF ADVANCE AUTO	P	VAR	09/30/2013	34,531	29,358	2,730	2,443	5,173
(25,000,000)	SOLD 25000 PAR VALUE OF CHELSEA MA	P	07/01/2009	10/03/2013	26,538	25,310	1,228	0	1,228
(500,000)	SOLD 500 SHARES OF EATON CORP PLC	P	08/20/2013	10/07/2013	33,888	32,382	0	1,507	1,507
(275,000)	SOLD 275 SHARES OF PETSMART INC	P	06/25/2013	10/07/2013	20,696	18,624	0	2,072	2,072
(750,000)	SOLD 750 SHARES OF QUEST	P	05/02/2013	10/07/2013	46,417	41,944	0	4,473	4,473
(250,000)	SOLD 250 SHARES OF EMC CORP MASS	P	09/13/2012	10/17/2013	6,115	6,907	(792)	0	(792)
(1,500,000)	SOLD 1500 SHARES OF E I DUPONT DE	P	VAR	10/23/2013	90,405	73,764	7,607	9,034	16,640
(2,000,000)	SOLD 2000 SHARES OF CALPINE CORP AT	P	07/10/2013	11/01/2013	39,908	40,595	0	(688)	(688)
(2,500,000)	CASH MERGER 2500 SHARES OF DOLE	P	VAR	11/01/2013	33,750	27,127	0	6,623	6,623
(2,500,000)	SOLD 2500 SHARES OF FIFTH THIRD	P	09/18/2013	11/01/2013	47,134	42,162	0	4,973	4,973
(2,500,000)	SOLD 2500 SHARES OF TITAN	P	07/14/2013	11/01/2013	35,412	61,890	0	(26,478)	(26,478)
(1,750,000)	SOLD 1750 SHARES OF XYLEM INC-W/1 AT	P	VAR	11/01/2013	57,897	46,577	9,365	1,955	11,320
(1,175,000)	SOLD 1175 SHARES OF ORACLE	P	07/05/2013	12/03/2013	41,038	38,768	0	2,270	2,270
TOTALS - PUBLICLY TRADED SECURITIES						\$ 2,023,066	\$ 1,828,343	\$ 70,684	\$ 124,039
									\$ 194,723

## PART VIII PART 1

INFORMATION ABOUT OFFICERS, DIRECTORS,  
TRUSTEES, FOUNDATION MANAGERS, HIGHLY PAID  
EMPLOYEES, AND CONTRACTORS

COL A NAME AND ADDRESS	COL B TITLE , HRS PER WEEK	COL C COMPENSATION	COL D - CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS AND DEFERRED COMPENSATION	COL E - EXPENSE ACCOUNT, OTHER ALLOWANCES
MICHAEL J PETRELIA 120 E UWCHLAN AVE STE 100 EXTON, PA 19341	CHAIRMAN, 1	0	0	0
WALTER BRATIC 120 E UWCHLAN AVE STE 100 EXTON, PA 19341	DIRECTOR, 1	0	0	0
CAROLINE MAZZA 120 E UWCHLAN AVE STE 100 EXTON, PA 19341	PRESIDENT / DIRECTOR, 5	20,000	0	0
JAMES MCGUIGAN 120 E UWCHLAN AVE STE 100 EXTON, PA 19341	TREASURER, 2	3,500	0	0
G ALAN BAILEY 120 E UWCHLAN AVE STE 100 EXTON, PA 19341	SECRETARY, 1	2,500	0	0
THERESA ROBERTS 120 E UWCHLAN AVE STE 100	ASST TREASURER, 4	13,000	0	0

## PART VIII PART 1

INFORMATION ABOUT OFFICERS, DIRECTORS,  
TRUSTEES, FOUNDATION MANAGERS,  
HIGHLY PAID EMPLOYEES, AND CONTRACTORS

RECIPIENT			
NAME AND ADDRESS	FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
Ancillae-Assumpta Academy 2025 Church Road, Wyncote, PA 19095	Private Sec Sch	Scholarship	\$3,500.00
American Red Cross 2221 Chestnut Street Philadelphia, PA 19103	Public Charity	General fund	\$5,000.00
Alliance For Cancer Gene Therapy 96 Cummings Pt Rd, Stamford, CT 06902	Public Charity	Research for Cancer	\$5,000 00
Business Leadership Organized for Catholic Schools Philadelphia, PA 19103	Private Sec Sch	Scholarship	\$15,000 00
Chester County Hospital Foundation 701 E Marshall Street, West Chester, PA 19380	Hospital	Provide Community Healthcare	\$1,500 00
Children's Hospital of Philadelphia 34th Street and Civic Center Blvd Philadelphia, Pa 19104	Hospital	Provide Community Healthcare	\$3,000 00
Connecticut College 270 Mohegan Ave , New London, CT 06320	College / Univ	Scholarship	\$1,000 00
Delaware Valley College 700 E Butler Ave.Doylestown, PA 18901	College / Univ	Scholarship	\$1,000 00
Foundation for Catholic Education 2 Forrest Lane, Strafford, PA 19087	Private Sec Sch	Scholarship	\$10,000.00
Friends' Central School Wynnewood, PA 19096	Private Sec Sch	Scholarship	\$5,000.00
International Orthodox Christian Charities 110 West Rd, Baltimore, MD 21204	Church/religious org	General fund	\$15,000.00
It Happened to Alexa Foundation 411 Center Street Lewiston, NY 14092	Public Charity	General fund	\$2,000.00
Make-a-Wish Foundation 512 Township Line Rd, Blue Bell PA 19422	Public Charity	General fund	\$6,500 00
Malvern Preparatory School Malvern, PA 19355	Private Sec Sch	Scholarship	\$10,000 00
NJ Network Sharing Foundation, Inc 691 Central Ave, New Providence NJ 07974	Public Charity	Organ and Tissue Sharing	\$1,000 00
Opera Company of Philadelphia 1420 Locust Street, Suite 210 -- Philadelphia, PA 19102	Educational Improvement Org	Scholarship	\$4,000.00
Paoli Hospital Foundation 255 W Lancaster Ave Paoli, PA 19301	Hospital	Provide Community Healthcare	\$1,500 00
Penn State University 201 Old Main, University Park, Pennsylvania 16802	College / Univ	Scholarships	\$2,000 00
Salvation Army 701 N Broad St, Philadelphia, PA 19123	Public Charity	General fund	\$5,000 00
Sunday Breakfast Rescue Mission PO Box 297, Philadelphia, PA 19105-0297	Public Charity	Provide food for the indigent	\$1,000 00
St Peter's Foundation	Public Charity	Healthcare Facility	\$1,000 00

RECIPIENT			
NAME AND ADDRESS	FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
254 Easton Ave, New Brunswick, NJ 08901-1766			
Saint Tikhon's Monastery 175 St. Tikhon's Road Waymart, PA 18472	College / Univ	Scholarship	\$1,000.00
Saint Tikhon's Seminary 175 St. Tikhon's Road Waymart, PA 18472	Public Charity	General fund	\$15,000.00
Serbs for Serbs PO Box 34206 Chicago IL 60634	Public Charity	General fund	\$5,000.00
The Haverford School Haverford, PA 19041	Private Sec. Sch	Scholarship	\$10,000.00
Temple University 1801 N Broad Street Philadelphia, PA 19122 USA	College / Univ	Scholarship	\$1,000.00
University of Maryland College Park, MD 20742,	College / Univ	Scholarship	\$1,000 00
University of Pittsburgh 4200 Fifth Avenue Pittsburgh, PA 15260	College / Univ	Scholarship	\$1,000 00
University of Scranton Scranton, Pennsylvania 18510	College / Univ	Scholarship	\$1,000 00
Villa Maria Academy Malvern, PA 19355	Private Sec. Sch	Scholarship	\$16,000.00
Villanova University School of Law Villanova, PA 19085	College / Univ	Scholarship	\$6,000 00
Wake Forest University 1834 Wake Forest Road Winston-Salem, NC 27106	College / Univ	Scholarship	\$1,000 00
Widener University School of Law Wilmington, DE 19803	College / Univ	Scholarships	\$23,000 00
Wounded Warrior Project 4899 Belfort Road, Suite 300 Jacksonville, Florida 32256	Public Charity	Support for injured Service members	\$3,000 00
Total Contributions Part XV, Line 3A			\$183,000.00