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*.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning , and ending

Name of foundation: THOMAS J & RUTH E GRIMALDI FOUNDATION

Number and street (or P O box number if mail is not delivered to street address): 30100 TELEGRAPH RD

Room/suite: STE 306

City or town: BINGHAM FARMS | State: MI | ZIP code: 48025

Foreign country name | Foreign province/state/county | Foreign postal code

A Employer identification number: 38-2938393

B Telephone number (see instructions): (248) 723-7860

C If exemption application is pending, check here ▶ ☐

D 1. Foreign organizations, check here ▶ ☐

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

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 ▶ ☐

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

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

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶ $ 2,055,624

J Accounting method ☒ Cash ☐ Accrual ☐ 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 ▶ ☒ if the foundation is not required to attach Sch B				
	3	Interest on savings and temporary cash investments	4	4		
	4	Dividends and interest from securities	70,269	70,269		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	16,178			
	b	Gross sales price for all assets on line 6a 540,158				
	7	Capital gain net income (from Part IV, line 2)		16,178		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	86,451	86,451	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.				
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	5,145			
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)				
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	7,080	7,060		
	24	**Total operating and administrative expenses.** Add lines 13 through 23	12,225	7,060	0	0
	25	Contributions, gifts, grants paid	77,500			77,500
	26	**Total expenses and disbursements.** Add lines 24 and 25	89,725	7,060	0	77,500
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-3,274			
	b	**Net investment income** (if negative, enter -0-)		79,391		
	c	**Adjusted net income** (if negative, enter -0-)			0	

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Form **990-PF** (2014)

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			22,071
	2	Savings and temporary cash investments	455,050	147,245	125,174
	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)	262,174	252,223	248,189
	b	Investments—corporate stock (attach schedule)	996,492	1,250,023	1,334,484
	c	Investments—corporate bonds (attach schedule)	314,889	375,840	325,706
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	2,028,605	2,025,331	2,055,624
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	0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	753,233	2,028,605	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	1,275,372	-3,274	
	30	**Total net assets or fund balances** (see instructions)	2,028,605	2,025,331	
	31	**Total liabilities and net assets/fund balances** (see instructions)	2,028,605	2,025,331	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,028,605
2	Enter amount from Part I, line 27a	2	-3,274
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	2,025,331
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,025,331

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 Attached Statement			
b	See Attached Statement			
c	See Attached Statement			
d	See Attached Statement			
e	See Attached Statement			

	(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				0
b				0
c				0
d				0
e				0

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

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

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	16,178
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	4,279

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2013	41,000	1,407,806	0 029123
2012	24,000	757,116	0 031699
2011	26,980	689,026	0 039157
2010	24,741	701,691	0 035259
2009	53,957	754,356	0 071527

2	**Total** of line 1, column (d)	2	0 206765
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	0.041353
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	2,014,633
5	Multiply line 4 by line 3	5	83,311
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	794
7	Add lines 5 and 6	7	84,105
8	Enter qualifying distributions from Part XII, line 4	8	77,500

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1. Date of ruling or determination letter: ______ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b	1	1,588
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	1,588
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	1,588
6	Credits/Payments		
a	2014 estimated tax payments and 2013 overpayment credited to 2014 — 6a: 756		
b	Exempt foreign organizations—tax withheld at source — 6b:		
c	Tax paid with application for extension of time to file (Form 8868) — 6c: 1,693		
d	Backup withholding erroneously withheld — 6d:		
7	Total credits and payments Add lines 6a through 6d	7	2,449
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	0
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	861
11	Enter the amount of line 10 to be. **Credited to 2015 estimated tax** ▶ 861 **Refunded** ▶	11	0

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year. **(1)** On the foundation ▶ $ ______ **(2)** On foundation managers ▶ $ ______			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ______			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b	N/A	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either. • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MI			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

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

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ PAUL L MCCOY PC Telephone no ▶ (248) 723-7860
Located at ▶ 30100 TELEGRAPH RD, SUITE 306 BINGHAM FARMS MI ZIP+4 ▶ 48025

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 |

			Yes	No
16	At any time during calendar year 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22 1) If "Yes," enter the name of the foreign country ▶			

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

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

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b	N/A	
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
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 2014?	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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ Yes ☒ No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b	N/A	
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 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 2014 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 2014)*	3b	N/A	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	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 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? **5b** N/A

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? **6b** No: X

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **7b** N/A

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
PAUL L MCCOY 30100 Telegraph Rd Bingham Farms , MI 48025	Director 1 00	0		
NANCY HAMMOND 3084 Edgewood Park Ct Commerce, MI 48382	Director 1 00	0		
CHERYL ORRICO 10231 E Saltillo Dr Scottsdale, AZ 85255	Director 1 00	0		

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

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

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

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

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

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

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 None	
2	
All other program-related investments See instructions 3	
Total. Add lines 1 through 3 ▶	0

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	1,822,068
b	Average of monthly cash balances	1b	223,245
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	2,045,313
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	2,045,313
4	Cash deemed held for charitable activities Enter 1 ½ % of line 3 (for greater amount, see instructions)	4	30,680
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,014,633
6	**Minimum investment return.** Enter 5% of line 5	6	100,732

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	100,732
2a	Tax on investment income for 2014 from Part VI, line 5	2a	1,588		
b	Income tax for 2014 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	1,588
3	Distributable amount before adjustments Subtract line 2c from line 1			3	99,144
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	99,144
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	99,144

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	77,500
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	77,500
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	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	77,500

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7					99,144
2 Undistributed income, if any, as of the end of 2014					
a Enter amount for 2013 only				0	
b Total for prior years 20___, 20___, 20___					
3 Excess distributions carryover, if any, to 2014					
a From 2009	16,925				
b From 2010					
c From 2011					
d From 2012					
e From 2013					
f **Total** of lines 3a through e		16,925			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 77,500					
a Applied to 2013, 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 2014 distributable amount					77,500
e Remaining amount distributed out of corpus					
5 Excess distributions carryover applied to 2014 *(If an amount appears in column (d), the same amount must be shown in column (a))*		16,925			16,925
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5		0			
b Prior years' undistributed income. Subtract line 4b from line 2b			0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed					
d Subtract line 6c from line 6b Taxable amount—see instructions					
e Undistributed income for 2013. Subtract line 4a from line 2a Taxable amount—see instructions				0	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015					4,719
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)					
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)					
9 **Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a					
10 Analysis of line 9.					
a Excess from 2010					
b Excess from 2011					
c Excess from 2012					
d Excess from 2013					
e Excess from 2014					

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) **N/A**

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, enter the date of the ruling ▶

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

	Tax year	Prior 3 years			
	(a) 2014	(b) 2013	(c) 2012	(d) 2011	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					0
b 85% of line 2a					0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					0
3 Complete 3a, b, or c for the alternative test relied upon.					
a "Assets" alternative test—enter (1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					0
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)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

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

1 **Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

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

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

PAUL L MCCOY 30100 TELEGRAPH ROAD, SUITE 306 BINGHAM FARMS, MI 48025 (248) 723-7860

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

Established Charities should submit a brief resume of the charities needs

c Any submission deadlines

None

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

None

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
AMERICAN CANCER SOCIETY P O BOX 22718 OKLAHOMA CITY, OK 73123-1718		PC	CHARITABLE GIFT	2,500
BROTHER RICE HIGH SCHOOL ANNUAL FUND 7101 LAHSER RD BLOOMFIELD HILLS, MI 48301		PC	CHARITABLE GIFT	5,000
CAPUCHIN SOUP KITCHEN 1820 MT ELLIOTT ST DETROIT, MI 48207		PC	CHARITABLE GIFT	5,000
CATHOLIC CHARITIES OF SOUTHEASTERN MICHIG 1424 E 11 MILE RD ROYAL OAK, MI 48067		PC	CHARITABLE GIFT	2,500
CATHOLIC RELIEF SERVICES PO BOX 17090 BALTIMORE, MD 21203-7090		PC	CHARITABLE GIFT	5,000
DETROIT RESCUE MISSION 150 STIMSON DETROIT, MI 48201		PC	CHARITABLE GIFT	2,500
GLEANERS COMMUNITY FOOD BANK 2131 BEAUFAIT ST DETROIT, MI 48207		PC	CHARITABLE GIFT	5,000
GOOD SAMARITIAN CLINIC 4435 GULF BREEZE PARKWAY GULF BREEZE, FL 32563		PC	CHARITABLE GIFT	5,000
HAVEN PO BOX 431045 PONTIAC, MI 48343		PC	CHARITABLE GIFT	2,500
KETTERING UNIVERSITY 1700 UNIVERSITY AVE FLINT, MI 48504		PC	CHARITABLE GIFT	10,000
LIGHTHOUSE OF OAKLAND COUNTY 46156 WOODWARD AVE PONTIAC, MI 48342		PC	CHARITABLE GIFT	2,500
Total See Attached Statement			▶ **3a**	77,500
b *Approved for future payment*				
Total			▶ **3b**	0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (See instructions)
1 Program service revenue·					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					4
4 Dividends and interest from securities					
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory					
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0		0	4

13 **Total.** Add line 12, columns (b), (d), and (e) 13 4

(See worksheet in line 13 instructions to verify calculations)

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

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

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

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

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

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

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

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

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

Paul L McCoy | 9/12/16 | President

Signature of officer or trustee | Date | Title

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

Paid Preparer Use Only				
Print/Type preparer's name: Paul L McCoy	Preparer's signature: Paul L McCoy CPA	Date: 8/5/2016	Check ☐ if self-employed	PTIN: P00489588
Firm's name ▶ Paul L McCoy PC			Firm's EIN ▶ 38-3023749	
Firm's address ▶ 30100 Telegraph Rd Ste 306, Bingham Farms, MI 48025			Phone no 248-723-7860	

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name					
LUSTGARTEN FOUNDATION					
Street 1111STEWART AVE					
City BETHPAGE		**State** NY	**Zip Code** 11714-3533	**Foreign Country**	
Relationship	**Foundation Status** PC				
Purpose of grant/contribution CHARITABLE GIFT					**Amount** 2,500

Name					
MARIAN HIGH SCHOOL - MARIAN FUND					
Street 7224 LAHSER RD					
City BLOOMFIELD HILLS		**State** MI	**Zip Code** 48301	**Foreign Country**	
Relationship	**Foundation Status** PC				
Purpose of grant/contribution CHARITABLE GIFT					**Amount** 5,000

Name					
NATIONAL MS SOCIETY					
Street PO BOX 4527					
City NEW YORK		**State** NY	**Zip Code** 10163	**Foreign Country**	
Relationship	**Foundation Status** PC				
Purpose of grant/contribution CHARITABLE GIFT					**Amount** 2,500

Name					
PANCREATIC CANCER ACTION NETWORK					
Street 1500 ROSECRANS AVE #200					
City MANHATTAN BEACH		**State** CA	**Zip Code** 90266	**Foreign Country**	
Relationship	**Foundation Status** PC				
Purpose of grant/contribution CHARITABLE GIFT					**Amount** 2,500

Name					
SACRED HEART SEMINARY					
Street 2701 CHICAGO RD					
City DETROIT		**State** MI	**Zip Code** 48026	**Foreign Country**	
Relationship	**Foundation Status** PC				
Purpose of grant/contribution CHARITABLE GIFT					**Amount** 10,000

Name					
ST LABRE INDIAN SCHOOL					
Street PO BOX 216					
City ASHLAND		**State** MT	**Zip Code** 59003	**Foreign Country**	
Relationship	**Foundation Status** PC				
Purpose of grant/contribution CHARITABLE GIFT					**Amount** 1,250

Continuation of Part XV, Line 3a (990-PF) - Grants and Contributions Paid During the Year

Recipient(s) paid during the year

Name	ST REGIS CHURCH
Street	3695 LINCOLN
City	BLOOMFIELD TOWNSHIP
State	MI
Zip Code	48301
Foreign Country	
Relationship	
Foundation Status	PC
Purpose of grant/contribution	CHARITABLE GIFT
Amount	5,000

Name	ST VINCENT DE PAUL SOCIETY
Street	3000 GRATIOT AVE
City	DETROIT
State	MI
Zip Code	48207
Foreign Country	
Relationship	
Foundation Status	PC
Purpose of grant/contribution	CHARITABLE GIFT
Amount	1,250

Name	
Street	
City	
State	
Zip Code	
Foreign Country	
Relationship	
Foundation Status	
Purpose of grant/contribution	
Amount	

Name	
Street	
City	
State	
Zip Code	
Foreign Country	
Relationship	
Foundation Status	
Purpose of grant/contribution	
Amount	

Name	
Street	
City	
State	
Zip Code	
Foreign Country	
Relationship	
Foundation Status	
Purpose of grant/contribution	
Amount	

Name	
Street	
City	
State	
Zip Code	
Foreign Country	
Relationship	
Foundation Status	
Purpose of grant/contribution	
Amount	

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.

▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2014

Name of the organization	Employer identification number
THOMAS J & RUTH E GRIMALDI FOUNDATION	38-2938393

Organization type (check one)

Filers of:	**Section:**
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☐ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 331/3 % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I, II, and III

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc , contributions totaling $5,000 or more during the year . . . ▶ $ ____________

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization	Employer identification number
THOMAS J & RUTH E GRIMALDI FOUNDATION	38-2938393

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
	Foreign State or Province Foreign Country	$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
	Foreign State or Province Foreign Country	$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
	Foreign State or Province Foreign Country	$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
	Foreign State or Province Foreign Country.	$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
	Foreign State or Province Foreign Country	$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)
	Foreign State or Province Foreign Country	$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions.)

Name of organization	Employer identification number
THOMAS J & RUTH E GRIMALDI FOUNDATION	38-2938393

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
		$	

Name of organization	Employer identification number
THOMAS J & RUTH E GRIMALDI FOUNDATION	38-2938393

Part III ***Exclusively*** **religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e)** and the following line entry For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **$1,000 or less** for the year (Enter this information once See instructions) ▶ $ 0

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
For Prov Country	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
For Prov Country	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
For Prov Country	

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee
For Prov Country	

Part I, Line 6 (990-PF) - Gain/Loss from Sale of Assets Other Than Inventory

	Amount	Totals	Gross Sales	Cost, Other Basis and Expenses	Net Gain or Loss
Long Term CG Distributions		Capital Gains/Losses	540,158	523,980	16,178
Short Term CG Distributions		Other sales	0	0	0

	Check "X" to include in Part IV	Description	CUSIP #	Purchaser	Check "X" if Purchaser is a Business	Date Acquired	Acquisition Method	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improvements	Depreciation	Adjustments	Net Gain or Loss
1	X	QUEST DIAGNOSTICS	74834L100			11/11/2013	P	1/23/2014	20,751	23,782	COST				-3,031
2	X	UNITED TECHS CORP				11/11/2013	P	2/4/2014	25,914	25,900	COST				14
3	X	WALMART STORES INC				11/11/2013	P	2/4/2014	7,590	5,964	COST				1,626
4	X	AUTOMATIC DATA PROCESSI				11/11/2013	P	2/4/2014	8,038	8,101	COST				-63
5	X	CSX CORP				11/11/2013	P	2/4/2014	8,109	8,225	COST				-116
6	X	EXON MOBIL				11/11/2013	P	2/4/2014	6,089	6,209	COST				-120
7	X	EMERSON ELECTRIC				11/11/2013	P	2/4/2014	7,505	7,814	COST				-309
8	X	GENUINE PARTS CO				11/11/2013	P	2/4/2014	3,040	3,153	COST				-113
9	X	JOHNSON AND JOHNSON				11/11/2013	P	2/4/2014	5,196	229	COST				4,967
10	X	LINEAR TECHNOLOGY CORP				11/11/2013	P	2/4/2014	4,119	3,786	COST				333
11	X	MCDONALDS CORP				11/14/2013	P	2/4/2013	9,427	9,835	COST				-408
12	X	NORTHROP GRUMMAN				11/11/2013	P	2/4/2014	3,335	3,294	COST				41
13	X	PAYCHEX INC				11/11/2013	P	2/4/2014	6,484	6,652	COST				-168
14	X	PROCTER & GAMBLE				11/14/2013	P	2/4/2014	8,755	9,514	COST				-759
15	X	RAYTHEON CO DELAWARE N				11/14/2013	P	2/4/2014	4,942	4,589	COST				353
16	X	3M COMPANY				2/4/2014	P	3/5/2014	23,172	21,920	COST				1,252
17	X	DEUTSCHE BANK CAP				3/15/2011	P	3/17/2014	25,520	25,000	COST				520
18	X	CLIFFS NAT RES INC				9/17/2013	P	4/25/2014	99,098	102,000	COST				-2,902
19	X	FHLMC MULTICLASS MTG				9/18/2013	P	4/7/2014	2,370	2,376	COST				-6
20	X	NORFOLK SOUTHERN				2/4/2014	P	4/8/2014	194	184	COST				10
21	X	BAXTER INT'L				8/5/2014	P	9/10/2014	19,814	19,642	COST				172
22	X	C H ROBINSON WORLDWIDE				8/5/2014	P	9/10/2014	19,480	19,647	COST				-167
23	X	EXON MOBIL				11/19/2013	P	9/10/2014	9,638	9,458	COST				180
24	X	GENERAL DYMANICS				11/11/2013	P	9/10/2014	21,984	17,566	COST				4,418
25	X	MCDONALDS CORP				11/11/2013	P	9/10/2014	19,711	20,840	COST				-1,129
26	X	QUEST DIAGNOSTICS				8/5/2014	P	9/10/2014	20,426	19,672	COST				754
27	X	WALMART STORES				11/11/2013	P	9/10/2014	25,207	26,140	COST				-933
28	X	FT UNIT 4250 TARGET LEADE				11/11/2013	P	8/25/2014	9,491	10,112	COST				-621
29	X	FT UNIT 4250 TARGET LEADE				8/26/2013	P	10/15/2014	94,204	95,873	COST				-1,669
30	X	FHLMC MULTICLASS MTG				9/18/2013	P	10/7/2014	3,373	3,365	COST				8
31	X	GNMA GTD REMIC				2/14/2012	P	10/15/2014	483	483	COST				0
32	X	FHMLC				9/18/2013	P	12/5/2014	2,701	2,655	COST				46
33	X	PIMCO LT CAP GAIN DISTRIB				3/31/2012	P	12/11/2014	12,994	0	COST				12,994
34	X	PIMCO ST CAP GAIN DISTRIB				8/31/2014	P	12/11/2014	1,004	0	COST				1,004

Part I, Line 16b (990-PF) - Accounting Fees

		5,145	0	0	0
	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
1	Paul L McCoy PC - Tax return Prep fee	2,500			
2	Paul L McCoy PC - Bookkeeping	2,645			

Part I, Line 18 (990-PF) - Taxes

		0	0	0	0
	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Excise tax				

Part I, Line 23 (990-PF) - Other Expenses

		7,080	7,060	0	0
	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Accrued Interest	0			
2	Annual Report	20			
3	Investment Fees	7,060	7,060		
4	Bank Service Charges	0			
5	Amortization				

Part I, Line 23a (990-PF) - Amortization

	Description	Date Acquired	Amount Amortized	Amortization Period	Beginning Accumulated Amortization	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
						0	0	0	0
1	GENERAL MTRS CORP SR DEB	2/16/2005	804		410				
2	UNITED STATES TREAS NTS	11/20/2006	227		102				
3	GENERAL ELECTRIC	4/26/2011	25		25				
4	ROYAL BANK SCOTLAND	4/26/2011	90		90				
5	MERRILL LYNCH	6/30/2011	344		344				

Part II, Line 10a (990-PF) - Investments - U.S. and State Government Obligations

			Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year	
		Federal	262,174	252,223	226,429	248,189	
		State/Local	0	0	0	0	
	Description	Num. Shares/ Face Value	Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year	State/Local Obligation
1	GOVERNMENT NAT'L MORTGAGE ASSOC		39,970	37,965	34,718	37,102	
2	FEDERAL NAT'L MORTGAGE ASSOC		126,532	114,359	100,483	109,615	
3	FEDERAL HOME LOAN MORTGAGE COR		95,672	99,899	91,228	101,472	

Part II, Line 10b (990-PF) - Investments - Corporate Stock

	Description	Num Shares/ Face Value	Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year
			996,492	1,250,023	1,068,422	1,334,484
1	PIONEER MULTI ASSET	26,630	250,065	268,170	250,065	266,573
2	MERRILL LYNCH PORTFOLIO		360,459	0	367,271	0
3	3M COMPANY	200	12,803	12,803	28,050	32,864
4	DEUTSCHE BANK	1,000	25,520	0	25,340	0
5	MORGAN STANLEY	1,000	23,600	23,600	23,990	25,490
6	CHEVRON	200	20,927	20,927	24,982	22,436
7	CINEMARK	1,000	20,439	20,439	33,330	35,580
8	GENERAL ELECTRIC	1,000	19,259	19,259	28,030	25,270
9	MATTEL	800	25,926	25,926	38,064	24,756
10	PRUDENTIAL FINANCIAL	1,000	25,004	25,004	21,120	25,040
11	PIMCO FUNDAMENTAL INDEX	16,371	97,638	171,339	108,212	170,437
12	FORD MOTOR CO	1,000	13,073	13,073	15,430	15,500
13	TARGET GLOBAL	9,994	101,779	0	104,538	0
14	ADP	252		17,465		20,981
15	CATERPILLAR	100		9,290		9,153
16	CDK GLOBAL	83		2,473		3,396
17	CSX CORP	688		18,911		24,917
18	DUPONT	318		19,799		23,506
19	EMERSON ELECTRIC	324		21,698		20,018
20	EXXON MOBIL	107		10,161		9,865
21	FORD	1,814		25,227		28,121
22	GENUINE PARTS	243		19,983		25,943
23	JOHNSON & JONHSON	203		19,131		21,256
24	LINEAR TECHNOLOGY	464		20,043		21,180
25	MCDONALD'S	2		192		186
26	NORTHRUP GRUMMAN	165		18,437		24,294
27	PAYCHEX	504		21,873		23,252
28	PROCTER & GAMBLE	378		31,352		34,418
29	QUALCOMM	270		19,648		20,069
30	RAYTHEON	223		19,619		24,079
31	STJUDE MEDICAL	502		32,505		32,652
32	UNITED TECH CORP	193		23,011		22,204
33	3M	143		19,896		23,433
34	NORFOLK SOUTHERN	202		18,652		22,134
35	MICROSOFT	458		19,637		21,274
36	BLACKROCK GLOBAL LONG	2,848		31,258		29,538
37	EATON VANCE FLOATING	11,128		101,811		99,157
38	SPDR BARKLAYS	517		15,971		14,960
39	TRANSAMERICA SHORT TERM	8,965		91,440		90,552

Part II, Line 10c (990-PF) - Investments - Corporate Bonds

				314,889	375,840	322,986	325,706
	Description	Interest Rate	Maturity Date	Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year
1	KOHLS CORP	6 25%		58,043	58,043	57,343	55,614
2	GENERAL ELECTRIC	4 63%	1/7/2021	25,336	25,336	27,261	27,865
3	ROYAL BANK OF SCOTLAND	6 13%	1/11/2021	26,271	26,271	28,297	29,460
4	CLIFFS NATURAL RESOURCES	3 95%	1/15/2018	99,098	101,278	100,980	54,000
5	MERRILL LYNCH	6 05%	5/16/2016	51,900	51,900	55,011	52,947
6	FORD MOTOR CO	1 75%	12/20/2015	25,000	0	24,709	0
7	VERIZON COMMUNICATIONS	6 35%	4/1/2019	29,241	29,241	29,385	28,969
8	CHESAPEAKE ENERGY				59,559		54,750
9	PETROBRAS GLOBAL				24,212		22,101

Part IV (990-PF) - Capital Gains and Losses for Tax on Investment Income

	Amount
Long Term CG Distributions	0
Short Term CG Distributions	0

	Description of Property Sold	CUSIP #	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Depreciation Allowed	Adjustments	Cost or Other Basis Plus Expense of Sale	Gain or Loss	FMV as of 12/31/69	Adjusted Basis as of 12/31/69	Excess of FMV Over Adj Basis	Gains Minus Excess of FMV Over Adjusted Basis or Losses
						540,158	0	0	523,980	16,178	0	0	0	16,178
1	QUEST DIAGNOSTICS	74834L100	P	11/11/2013	1/23/2014	20,751			23,782	-3,031	0	0	0	-3,031
2	UNITED TECHS CORP		P	11/11/2013	2/4/2014	25,914			25,900	14	0	0	0	14
3	WALMART STORES INC		P	11/11/2013	2/4/2014	7,590			5,964	1,626	0	0	0	1,626
4	AUTOMATIC DATA PROCESSING		P	11/11/2013	2/4/2014	8,038			8,101	-63	0	0	0	-63
5	CSX CORP		P	11/11/2013	2/4/2014	8,109			8,225	-116	0	0	0	-116
6	EXON MOBIL		P	11/11/2013	2/4/2014	6,089			6,209	-120	0	0	0	-120
7	EMERSON ELECTRIC		P	11/11/2013	2/4/2014	7,505			7,814	-309	0	0	0	-309
8	GENUINE PARTS CO		P	11/11/2013	2/4/2014	3,040			3,153	-113	0	0	0	-113
9	JOHNSON AND JOHNSON		P	11/11/2013	2/4/2014	5,196			229	4,967	0	0	0	4,967
10	LINEAR TECHNOLOGY CORP		P	11/11/2013	2/4/2014	4,119			3,786	333	0	0	0	333
11	MCDONALDS CORP		P	11/14/2013	2/4/2013	9,427			9,835	-408	0	0	0	-408
12	NORTHROP GRUMMAN		P	11/11/2013	2/4/2014	3,335			3,294	41	0	0	0	41
13	PAYCHEX INC		P	11/11/2013	2/4/2014	6,484			6,652	-168	0	0	0	-168
14	PROCTER & GAMBLE		P	11/14/2013	2/4/2014	8,755			9,514	-759	0	0	0	-759
15	RAYTHEON CO DELAWARE NEW		P	11/14/2013	2/4/2014	4,942			4,589	353	0	0	0	353
16	3M COMPANY		P	2/4/2014	3/5/2014	23,172			21,920	1,252	0	0	0	1,252
17	DEUTSCHE BANK CAP		P	3/15/2011	3/17/2014	25,520			25,000	520	0	0	0	520
18	CLIFFS NAT RES INC		P	9/17/2013	4/25/2014	99,098			102,000	-2,902	0	0	0	-2,902
19	FHLMC MULTICLASS MTG		P	9/18/2013	4/7/2014	2,370			2,376	-6	0	0	0	-6
20	NORFOLK SOUTHERN		P	2/4/2014	4/8/2014	194			184	10	0	0	0	10
21	BAXTER INTL		P	8/5/2014	9/10/2014	19,814			19,642	172	0	0	0	172
22	C.H. ROBINSON WORLDWIDE		P	8/5/2014	9/10/2014	19,480			19,647	-167	0	0	0	-167
23	EXON MOBIL		P	11/19/2013	9/10/2014	9,638			9,458	180	0	0	0	180
24	GENERAL DYMANICS		P	11/11/2013	9/10/2014	21,984			17,566	4,418	0	0	0	4,418
25	MCDONALDS CORP		P	11/11/2013	9/10/2014	19,711			20,840	-1,129	0	0	0	-1,129
26	QUEST DIAGNOSTICS		P	8/5/2014	9/10/2014	20,426			19,672	754	0	0	0	754
27	WALMART STORES		P	11/11/2013	9/10/2014	25,207			26,140	-933	0	0	0	-933
28	FT UNIT 4250 TARGET LEADERS		P	11/11/2013	8/25/2014	9,491			10,112	-621	0	0	0	-621
29	FT UNIT 4250 TARGET LEADERS		P	8/26/2013	10/15/2014	94,204			95,873	-1,669	0	0	0	-1,669
30	FHLMC MULTICLASS MTG		P	9/18/2013	10/7/2014	3,373			3,365	8	0	0	0	8
31	GNMA GTD REMIC		P	2/14/2012	10/15/2014	483			483	0	0	0	0	0
32	FHMLC		P	9/18/2013	12/5/2014	2,701			2,655	46	0	0	0	46
33	PIMCO LT CAP GAIN DISTRIB		P	3/31/2012	12/11/2014	12,994			0	12,994	0	0	0	12,994
34	PIMCO ST CAP GAIN DISTRIB		P	8/31/2014	12/11/2014	1,004			0	1,004	0	0	0	1,004

Part VIII, Line 1 (990-PF) - Compensation of Officers, Directors, Trustees and Foundation Managers

	Name	Check "X" if Business	Street	City	State	Zip Code	Foreign Country	Title	Avg Hrs Per Week	Compensation	Benefits	Expense Account
										0	0	0
1	PAUL L MCCOY		30100 Telegraph Rd	Bingham Farms	MI	48025		Director	1 00	0		
2	NANCY HAMMOND		3084 Edgewood Park Ct	Commerce	MI	48382		Director	1 00	0		
3	JAMES T GRIMALDI		138 Riverbirch Loop	Santa Rosa Beach	FL	32459		Director	1 00	0		