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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

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

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014, or tax year beginning 01-01-2014 , and ending 12-31-2014

Name of foundation JOY C HINSON-RIDER FOUNDATION		A Employer identification number 38-3163729	
% THE CONNABLE OFFICE INC		B Telephone number (see instructions) (269) 382-5800	
Number and street (or P O box number if mail is not delivered to street address) 136 EAST MICHIGAN AVENUE SUITE 120 Suite		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code KALAMAZOO, MI 490073936		C If exemption application is pending, check here	
G Check all that apply ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here	
H Check type of organization ☒ Section 501(c)(3) exempt private foundation		2. Foreign organizations meeting the 85% test, check here and attach computation	
☐ Section 4947(a)(1) nonexempt charitable trust		E If private foundation status was terminated under section 507(b)(1)(A), check here	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16)\$ 732,815		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here	
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)	0			
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	6	6		
	4 Dividends and interest from securities.	13,648	13,648		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	51,080			
	b Gross sales price for all assets on line 6a				
	223,729				
	7 Capital gain net income (from Part IV, line 2)		51,080		
	8 Net short-term capital gain				
	9 Income modifications				
Operating and Administrative Expenses	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	64,734	64,734		
	13 Compensation of officers, directors, trustees, etc	0			
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	2,533	0	0	2,533
	c Other professional fees (attach schedule)	7,749	2,480		5,269
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	1,074			
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	54			54
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	11,410	2,480	0	7,856
	25 Contributions, gifts, grants paid	30,000			30,000
	26 Total expenses and disbursements. Add lines 24 and 25	41,410	2,480	0	37,856
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	23,324			
	b Net investment income (if negative, enter -0-)		62,254		
	c Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	30,785	76,386	76,386
	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)			
	b	Investments—corporate stock (attach schedule)	572,922 ☒	550,645	656,429
	c	Investments—corporate bonds (attach schedule).			
	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)	603,707	627,031	732,815	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)		0	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ 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	603,707	627,031	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions)	603,707	627,031	
31	Total liabilities and net assets/fund balances (see instructions) . . .	603,707	627,031		

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	603,707
2	Enter amount from Part I, line 27a	2	23,324
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	627,031
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	627,031

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)
1 a	SHORT-TERM PUBLICLY TRADED SECURITIES	P		
b	LONG-TERM PUBLICLY TRADED SECURITIES	P		
c	CAPITAL GAIN DIVIDENDS	P		
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 15,321		15,791	-470
b 194,070		156,858	37,212
c			14,338
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			-470
b			37,212
c			
d			
e			

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	51,080
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8	}	3	

Part V

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

☐ Yes ☒ No

1 Enter the appropriate amount in each column for each year, see 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	33,559	729,790	0 045984
2012	35,324	680,660	0 051897
2011	35,093	698,955	0 050208
2010	29,444	650,157	0 045288
2009	26,436	572,632	0 046166

2	Total of line 1, column (d).	2	0 239543
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 047909
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	756,863
5	Multiply line 4 by line 3.	5	36,261
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	623
7	Add lines 5 and 6.	7	36,884
8	Enter qualifying distributions from Part XII, line 4.	8	37,856

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 page 18 of the instructions)

1a		Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1			
b		Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b		1	623
c		All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)			
2		Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	
3		Add lines 1 and 2.		3	623
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	623
6		Credits/Payments			
a		2014 estimated tax payments and 2013 overpayment credited to 2014	6a	635	
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	635
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	
10		Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.		10	12
11		Enter the amount of line 10 to be credited to 2015 estimated tax.		11	
		12	Refunded		

Part VII-A

Statements Regarding Activities

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

Part VII-A

Statements Regarding Activities *(continued)*

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address				
14	The books are in care of THE CONNABLE OFFICE INC Telephone no (269) 382-5800 Located at 136 EAST MICHIGAN AVENUE SUITE 120 KALAMAZOO MI ZIP +4 490073936			
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 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	Yes	No
See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) 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? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (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)? (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 ☐ Yes ☒ No ☒ Yes ☐ No ☐ Yes ☒ No ☐ Yes ☒ No ☐ 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)? Organizations relying on a current notice regarding disaster assistance check here.	1b		No
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		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? 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		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20 , 20 , 20 , 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?			
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		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a

During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ 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

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

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

No

Part VIII

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

1

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

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

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

Total

number of other employees paid over \$50,000.

0

Form 990-PF (2014)

Part VIII

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

(a) Name and address of each person paid more than \$50,000

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

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

Part IX-B

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

Part X

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes		
a	Average monthly fair market value of securities.	1a	726,253
b	Average of monthly cash balances.	1b	42,136
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	768,389
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	0
3	Subtract line 2 from line 1d.	3	768,389
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	11,526
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	756,863
6	Minimum investment return. Enter 5% of line 5.	6	37,843

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	37,843
2a	Tax on investment income for 2014 from Part VI, line 5.	2a	623
b	Income tax for 2014 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	623
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	37,220
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	37,220
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	37,220

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	37,856
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	37,856
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	623
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	37,233

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				37,220
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			0	
b Total for prior years 2012 , 2011 , 2010		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009.				
b From 2010.				
c From 2011.				
d From 2012. 674				
e From 2013.				
f Total of lines 3a through e.	674			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ \$ 37,856				
a Applied to 2013, but not more than line 2a			0	
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.				37,220
e Remaining amount distributed out of corpus	636			
5 Excess distributions carryover applied to 2014 (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	1,310			
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		0		
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				0
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	1,310			
10 Analysis of line 9				
a Excess from 2010. . . .				
b Excess from 2011. . . .				
c Excess from 2012. . . . 674				
d Excess from 2013. . . .				
e Excess from 2014. . . . 636				

Part XIV

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. . . .

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

	Tax year	Prior 3 years			(e) Total
	(a) 2014	(b) 2013	(c) 2012	(d) 2011	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.					
c "Support" alternative test—enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

1 Information Regarding Foundation Managers:

• 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

• 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 email address 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	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			3a	30,000
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2014)

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
JAMES S HILBOLDT	EMERITUS TRUSTEE 1 0	0	0	0
136 EAST MICHIGAN AVENUE KALAMAZOO,MI 490073936				
JAMES C MELVIN	PRESIDENT/TRUSTEE 1 0	0	0	0
136 EAST MICHIGAN AVENUE KALAMAZOO,MI 490073936				
LOYAL A ELDRIDGE III	VICE PRES /SECRETARY/TRUSTEE 1 0	0	0	0
136 EAST MICHIGAN AVENUE KALAMAZOO,MI 490073936				
DAVID S KRUIS	TREASURER/TRUSTEE 2 0	0	0	0
136 EAST MICHIGAN AVENUE KALAMAZOO,MI 490073936				
BRADLEY E WELLER	VICE PRESIDENT/TRUSTEE 1 0	0	0	0
136 EAST MICHIGAN AVENUE KALAMAZOO,MI 490073936				

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
CHAMBER MUSIC ALBUQUERQUE 1504 SAN PEDRO NE ALBUQUERQUE,NM 87110	NONE	PC	OPERATING SUPPORT	3,000
COUSTEAU SOCIETY INC 870 GREENBRIER CIRCLE STE 402 CHESAPEAKE,VA 23320	NONE	PC	OPERATING SUPPORT	1,750
INTERNATIONAL PLANNED PARENTHOOD FEDERATION 120 WALL ST 9TH FLOOR NEWYORK,NY 10005	NONE	PC	OPERATING SUPPORT	7,500
NEGATIVE POPULATION GROWTH 210 THE PLAZA PO BOX 1206 TEANECK,NJ 07666	NONE	PC	OPERATING SUPPORT	2,250
NEW MEXICO PHILHARMONIC PO BOX 21428 ALBUQUERQUE,NM 87154	NONE	PC	OPERATING SUPPORT	4,000
SANTA FE CHAMBER MUSIC FESTIVAL LTD PO BOX 853 SANTA FE,NM 87504	NONE	PC	OPERATING SUPPORT	4,000
THE SANTA FE OPERA PO BOX 2408 SANTA FE,NM 87504	NONE	PC	OPERATING SUPPORT	4,000
THE SIERRA CLUB FOUNDATION 85 SECOND ST STE 750 SAN FRANCISCO,CA 94105	NONE	PC	OPERATING SUPPORT	1,750
NATIONAL AUDUBON SOCIETY INC 700 BROADWAY NEWYORK,NY 10003	NONE	PC	OPERATING SUPPORT	1,750
Total			3a	30,000

TY 2014 Accounting Fees Schedule

Name: JOY C HINSON-RIDER FOUNDATION

EIN: 38-3163729

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	2,533			2,533

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2014 Depreciation Schedule

Name: JOY C HINSON-RIDER FOUNDATION

EIN: 38-3163729

**TY 2014 Investments Corporate
Stock Schedule****Name:** JOY C HINSON-RIDER FOUNDATION**EIN:** 38-3163729

Name of Stock	End of Year Book Value	End of Year Fair Market Value
FIXED INCOME FUNDS	120,553	121,819
U.S. EQUITY FUNDS	124,869	198,689
INTERNATIONAL EQUITY FUNDS	178,996	212,057
ABSOLUTE RETURN	54,568	55,333
COMMODITIES	40,824	34,257
REAL ESTATE INVESTMENTS	30,835	34,274

TY 2014 Other Expenses Schedule**Name:** JOY C HINSON-RIDER FOUNDATION**EIN:** 38-3163729

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOUNDATION RENEWAL FEE	10			10
MICHIGAN ANNUAL REPORT FEE	20			20
MISCELLANEOUS FEES	24			24

TY 2014 Other Professional Fees Schedule**Name:** JOY C HINSON-RIDER FOUNDATION**EIN:** 38-3163729

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FIDUCIARY FEES	2,480	2,480		
CLERICAL FEES	5,269			5,269

TY 2014 Taxes Schedule

Name: JOY C HINSON-RIDER FOUNDATION

EIN: 38-3163729

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	1,074			

Account Name : Joy C Hinson-Rider Foundation

Shares	Asset Description	Cost	Market
Prices As Of : 12/31/2014			
<u>Fixed Income Funds</u>			
1,277.785	AQR Diversified Arbitrage Fund CI N	14,080.79	12,931.18
1,585.836	Dodge & Cox Income Fund	21,777.38	21,852.82
751.827	Eaton Vance Global Macro Abs Return Fund-CI A	7,503.23	7,007.03
1,376.634	PIMCO Unconstrained Bond Fund-CI I	15,321.94	15,390.77
2,749.41	VG Short Term Bond Index Fund	29,000.00	28,813.82
3,295.607	VG Total Bond Market Index Fund	32,869.17	35,823.25
<i>Sub Total</i>		\$ 120,552.51	121,818.87
<u>U S Equity Funds</u>			
288.306	Baron Growth Fund	11,658.56	20,835.87
199	SPDR S&P 500 ETF Trust	17,092.22	40,902.46
3,526.206	T Rowe Price Equity Income Fund	82,901.84	115,659.56
926.9	Third Avenue Small Cap Value Fund	13,216.81	21,290.89
<i>Sub Total</i>		\$ 124,869.43	198,688.78
<u>International Equity Funds</u>			
615.966	Harbor International Fund	19,567.93	39,902.28
313	iShares MSCI EAFE ETF	19,348.56	19,042.92
388	iShares MSCI Emerging Markets ETF	13,499.97	15,244.52
505	iShares MSCI EMU ETF	19,162.53	18,346.65
2,403.777	Lazard International Equity Open Fund	32,211.88	41,032.47
535.97	Matthews Asia Small Companies Fund	11,619.84	11,501.92
1,396.749	Matthews Japan Fund-CI I	19,127.82	21,942.93
1,533.841	Virtus Emerging Markets Opportunities Fd-CI I	15,036.57	15,169.69
2,774.252	Wasatch Emerging Markets Small Cap Fund	6,919.18	7,407.25
126	Wisdom Tree Europe Hedged Equity Fund	7,293.32	7,008.12
314	Wisdom Tree Japan Hedged Equity Fund	15,208.21	15,458.22
<i>Sub Total</i>		\$ 178,995.81	212,056.97

Account Name : Joy C Hinson-Rider Foundation

Shares	Asset Description	Cost	Market
Prices As Of : 12/31/2014			
<u>Absolute Return</u>			
1,157.096	IVA Worldwide Fund-CI A	17,724.84	20,214.47
981.908	PIMCO All Asset All Authority Fund-CI I	10,043.49	8,964.82
2,417.157	Wells Fargo Advantage Absolute Return Fd-CI A	26,800.00	26,153.64
<i>Sub Total</i>		\$ 54,568.33	55,332.93
<u>Commodities</u>			
199	iShares Global Energy ETF	9,683.20	7,400.81
126	iShares US Oil Equipment & Services ETF	7,042.64	6,294.96
429	SPDR S&P Metals & Mining	15,985.53	13,238.94
153	SPDR S&P Oil & Gas Exploration & Prod	8,112.10	7,322.58
<i>Sub Total</i>		\$ 40,823.47	34,257.29
<u>Real Estate Investments</u>			
313.304	Baron Real Estate Fund	6,689.04	8,189.77
277	SPDR DJ Wilshire International Real Estate Fd	11,646.42	11,514.89
462.963	Third Avenue Real Estate Value Fund	12,500.00	14,569.45
<i>Sub Total</i>		\$ 30,835.46	34,274.11
<u>Bank Accounts</u>			
61.39	Fifth Third Sweep Account	61.39	61.39
<i>Sub Total</i>		\$ 61.39	61.39
<u>Money Market Funds</u>			
49,500	Federated Inst Prime Obligations MM Cash Res	49,500.00	49,500.00
26,824.58	Northern Tr Inst USGS MM Invested Cash	26,824.58	26,824.58
<i>Sub Total</i>		\$ 76,324.58	76,324.58

Account Name : Joy C Hinson-Rider Foundation

Shares	Asset Description	Cost	Market
Prices As Of : 12/31/2014			
<i>Grand Total</i>		\$ 627,030.98	732,814.92

Joy C Hinson-Rider Foundation
As of December 31, 2014

Shares	Asset Name	How Acq	Date Acquired	Date Sold	Holding Period	Sale Proceeds	Original Cost	Realized Gain (Loss)
184 000	Market Vectors Junior Gold Miners ETF	Buy	11 12 2013	04 01 2014	Short	6.610	6.459	151
105 584	Matthews Asian Growth and Income Fund-CI I	Buy	03 07 2014	07 14 2014	Short	2.117	1.994	122
261 000	ProShares Short S&P 500 ETF	Buy	10 03 2013	01 16 2014	Short	6.594	7.338	(744)
348 208	EII International Property Fund	Buy	08 03 2011	08 18 2014	Long	6.849	6.414	435
151 000	First Trust ISE-Revere Natural Gas Index	Buy	05 17 2012	07 01 2014	Long	3.538	2.306	1.232
270 000	First Trust ISE-Revere Natural Gas Index	Buy	04 11 2013	07 01 2014	Long	6.326	4.647	1.679
101 338	Harbor International Fund	Buy	05 29 2009	12 04 2014	Long	6.979	4.488	2.491
590 372	Hennessy Small Cap Financial Fund-CI I	Buy	1 12 2012	04 01 2014	Long	9.127	6.500	2.627
21 000	iShares MSCI Emerging Markets ETF	Buy	10 07 2008	11 21 2014	Long	882	599	283
20 000	iShares MSCI Emerging Markets ETF	Buy	10 14 2008	11 21 2014	Long	840	581	259
10 000	iShares MSCI Emerging Markets ETF	Buy	04 03 2009	11 21 2014	Long	420	270	150
54 000	iShares MSCI Emerging Markets ETF	Buy	05 27 2009	11 21 2014	Long	2.268	1.761	507
126 000	iShares MSCI Emerging Markets ETF	Buy	08 05 2013	11 21 2014	Long	5.292	4.966	326
35 000	iShares MSCI EMU ETF	Buy	09 12 2012	11 21 2014	Long	1.324	1.095	229
156 000	iShares MSCI EMU ETF	Buy	10 19 2012	11 21 2014	Long	5.902	4.887	1.015
194 000	iShares MSCI EMU ETF	Buy	08 05 2013	11 21 2014	Long	7.340	6.968	371
23 925	IVA Worldwide Fund-CI A	Buy	11 20 2009	09 16 2014	Long	450	358	92
512 261	IVA Worldwide Fund-CI A	Buy	03 24 2010	09 16 2014	Long	9.636	7.771	1.865
73 438	IVA Worldwide Fund-CI A	Buy	01 06 2011	09 16 2014	Long	1.382	1.233	149
187 824	IVA Worldwide Fund-CI A	Buy	05 17 2012	09 16 2014	Long	3.533	2.840	693
397 348	Lazard International Equity Open Fund	Buy	04 22 2008	12 04 2014	Long	7.001	6.517	485
407 161	Lazard International Equity Open Fund	Buy	04 22 2008	03 05 2014	Long	7.394	6.677	717
787 627	Matthews Asian Growth and Income Fund-CI I	Buy	10 20 2009	07 14 2014	Long	15.792	12.341	3.451
274 123	Matthews Asian Growth and Income Fund-CI I	Buy	01 12 2011	07 14 2014	Long	5.496	5.000	496
371 912	PIMCO High Yield Fund	Buy	04 21 2009	09 29 2014	Long	3.507	2.529	978
10 591	PIMCO High Yield Fund	Buy	05 29 2009	09 29 2014	Long	100	78	21
382 503	PIMCO High Yield Fund	Buy	05 29 2009	07 03 2014	Long	3.741	2.834	907
673 033	PIMCO High Yield Fund	Buy	05 29 2009	03 05 2014	Long	6.562	4.987	1.575
10 385	PIMCO High Yield Fund	Buy	10 20 2009	03 05 2014	Long	101	89	12
290 941	PIMCO High Yield Fund	Buy	12 07 2011	03 05 2014	Long	2.837	2.604	233
40 811	PIMCO Total Return Fund-CI I	Buy	05 29 2009	01 16 2014	Long	439	426	13
295 788	PIMCO Total Return Fund-CI I	Buy	01 10 2012	01 16 2014	Long	3.183	3.230	(47)
307 321	PIMCO Total Return Fund-CI I	Buy	01 10 2012	01 16 2014	Long	3.307	3.356	(49)
100 753	PIMCO Unconstrained Bond Fund-CI I	Buy	01 14 2011	09 16 2014	Long	1.140	1.121	18

606 586	PIMCO Unconstrained Bond Fund-C11	Buy	02 14 2013	09 16 2014	Long	6.860	7.000	(140)
146 000	SPDR DJ Wilshire International Real Estate Fd	Buy	07 13 2011	10 03 2014	Long	5.932	5.826	106
39 000	SPDR DJ Wilshire International Real Estate Fd	Buy	08 03 2011	10 03 2014	Long	1.585	1.503	82
39 000	SPDR S&P 500 ETF Trust	Buy	12 04 2008	12 04 2014	Long	8.102	3.399	4.703
46 000	SPDR S&P 500 ETF Trust	Buy	12 04 2008	03 05 2014	Long	8.632	4.009	4.623
19 000	SPDR S&P 500 ETF Trust	Buy	08 09 2011	03 05 2014	Long	3.566	2.169	1.396
319 567	T Rowe Price Equity Income Fund	Buy	07 11 2006	03 05 2014	Long	10.511	8.620	1.891
144 239	Third Avenue Small Cap Value Fund	Buy	07 28 2003	03 05 2014	Long	3.994	2.244	1.750
1,008 810	Wasatch Emerging Markets Small Cap Fund	Buy	04 26 2011	11 21 2014	Long	2.754	2.613	141
3,460 208	Wasatch Emerging Markets Small Cap Fund	Buy	02 14 2013	11 21 2014	Long	9.446	10.000	(554)
Total Short Term Gain (Loss)						15.321	15.791	(470)
Total Long Term Gain (Loss)						194.070	156.858	37.212
Total Schedule D						209.391	172.649	36.742
Total Long Term Capital Gain Distribution								14.338
Total Gain (Loss)								51.080

**JOY C. HINSON-RIDER FOUNDATION
38-3163729**

**136 E. MICHIGAN AVENUE, SUITE 1201, KALAMAZOO, MI 49007
2014 RETURN OF PRIVATE FOUNDATION EXEMPT FROM INCOME TAX
FORM 990-PF**

PART VIII - INFORMATION ABOUT OFFICERS, DIRECTORS, AND TRUSTEES

NOTE (1)

The Connable Office, Inc has been appointed agent by the Trustees of the Foundation to serve as custodian and investment manager of the funds and property of the Foundation For these services, under the Agency Agreement, The Connable Office, Inc receives annual fees at the rate of 1% of the market value of the assets, with a minimum annual fee of \$7,500

Messrs Melvin, Eldridge, Kruis and Weller are employed by, or have an interest in, The Connable Office, Inc