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## Return of Private Foundation

OMB No 1545-0052

2014

Open to Public Inspection

or Section 4947(a)(1) Trust Treated as Private Foundation

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

For calendar year 2014 or tax year beginning

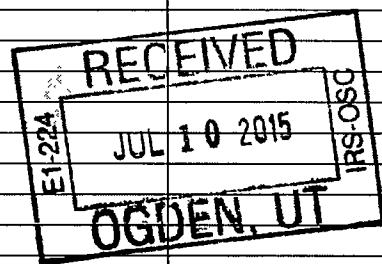
05/01, 2014, and ending

04/30, 2015

Name of foundation ELIZABETH T. HEIM & MARGARET L. RIGBY  
MEMORIAL FUND

Number and street (or P O box number if mail is not delivered to street address)		Room/suite	A Employer identification number 30-6421375
PO BOX 40200, FL9-100-10-19			B Telephone number (see instructions) 877-446-1410
City or town, state or province, country, and ZIP or foreign postal code JACKSONVILLE, FL 32203-0200			
G Check all that apply:		Initial return Final return Address change	Initial return of a former public charity Amended return Name change
H Check type of organization:		<input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust	<input type="checkbox"/> Other taxable private foundation
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 6,163,243.	J Accounting method:	<input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	
(Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)		6,128,676.			
2 Check ► <input type="checkbox"/> if the foundation is not required to attach Sch B					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		119,597.	114,567.		STMT 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		97,864.			
b Gross sales price for all assets on line 6a	1,126,726.				
7 Capital gain net income (from Part IV, line 2)			97,864.		
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)			11.		STMT 2
12 Total. Add lines 1 through 11		6,346,137.	212,442.		
13 Compensation of officers, directors, trustees, etc		57,408.	34,445.		22,963.
14 Other employee salaries and wages			NONE	NONE	
15 Pension plans, employee benefits			NONE	NONE	
16a Legal fees (attach schedule)					
b Accounting fees (attach schedule)					
c Other professional fees (attach schedule)					
17 Interest					
18 Taxes (attach schedule) (see instructions)	3.	6,678.	1,678.		
19 Depreciation (attach schedule) and depletion					
20 Occupancy					
21 Travel, conferences, and meetings			NONE	NONE	
22 Printing and publications			NONE	NONE	
23 Other expenses (attach schedule)	STMT 4.	3.	386.		
24 Total operating and administrative expenses.					
Add lines 13 through 23.		64,089.	36,509.	NONE	22,963.
25 Contributions, gifts, grants paid		211,340.			211,340.
26 Total expenses and disbursements Add lines 24 and 25		275,429.	36,509.	NONE	234,303.
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements		6,070,708.			
b Net investment income (if negative, enter -0-)			175,933.		
c Adjusted net income (if negative, enter -0-)					

POSTMARK DATE  
ENTER DATE  
JUL 10 2015

Assets	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
	1 Cash - non-interest-bearing . . . . .				
	2 Savings and temporary cash investments . . . . .			88,600.	88,600.
	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 ►	NONE			
	8 Inventories for sale or use . . . . .				
	9 Prepaid expenses and deferred charges . . . . .				
	10a Investments - U S and state government obligations (attach schedule) . . . . .	STMT 5		104,174.	103,986.
	b Investments - corporate stock (attach schedule) . . . . .	STMT 6		5,483,312.	5,970,657.
	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) . . . . .			5,676,086.	6,163,243.
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) . . . . .			NONE	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24 Unrestricted . . . . .				
	25 Temporarily restricted . . . . .				
	26 Permanently restricted . . . . .				
	Foundations that do not follow SFAS 117, . . . ► <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27 Capital stock, trust principal, or current funds . . . . .			5,676,086.	
	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) . . . . .			5,676,086.	
	31 Total liabilities and net assets/fund balances (see instructions) . . . . .			5,676,086.	

## 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 Enter amount from Part I, line 27a . . . . .	2	6,070,708.
3 Other increases not included in line 2 (itemize) ► SEE STATEMENT 9	3	10,141.
4 Add lines 1, 2, and 3 . . . . .	4	6,080,849.
5 Decreases not included in line 2 (itemize) ► SEE STATEMENT 10	5	404,763.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 . . . . .	6	5,676,086.

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**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)
<b>1a PUBLICLY TRADED SECURITIES</b>					
<b>b OTHER GAINS AND LOSSES</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 1,136,861.		1,028,862.	107,999.		
b -10,135.			-10,135.		
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a				107,999.	
b				-10,135.	
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		97,864.
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 . . . . .	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		3		

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

N/A

(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			
2012			
2011			
2010			
2009			
2 Total of line 1, column (d) . . . . .			2
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
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5 . . . . .			4
5 Multiply line 4 by line 3 . . . . .			5
6 Enter 1% of net investment income (1% of Part I, line 27b) . . . . .			6
7 Add lines 5 and 6 . . . . .			7
8 Enter qualifying distributions from Part XII, line 4 . . . . .			8
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)

1b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ►  and enter 1% of Part I, line 27b . . . . .  
1c 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-) . . . . .  
3 Add lines 1 and 2 . . . . .  
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . . . .  
5 Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0- . . . . .  
6 Credits/Payments  
a 2014 estimated tax payments and 2013 overpayment credited to 2014 . . . . .  
b Exempt foreign organizations - tax withheld at source . . . . .  
c Tax paid with application for extension of time to file (Form 8868) . . . . .  
d Backup withholding erroneously withheld . . . . .  
7 Total credits and payments Add lines 6a through 6d . . . . .  
8 Enter any penalty for underpayment of estimated tax Check here  if Form 2220 is attached . . . . .  
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed . . . . .  
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . . . .  
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax ► 1,481. Refunded ►

1	3,519.
2	
3	3,519.
4	NONE
5	3,519.
7	5,000.
8	
9	
10	1,481.
11	

**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? . . . . .  
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

1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . . . .  
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities

1c Did the foundation file Form 1120-POL for this year? . . . . .

1d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year  
(1) On the foundation ► \$ \_\_\_\_\_ (2) On foundation managers ► \$ \_\_\_\_\_

1e 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.

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 . . . . .

4a Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .  
b If "Yes," has it filed a tax return on Form 990-T for this year? . . . . .

5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . .  
If "Yes," attach the statement required by General Instruction T.

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? . . . . .

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

8a Enter the states to which the foundation reports or with which it is registered (see instructions) ►  
FL

8b 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 . . . . .

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 . . . . .

10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses . . . . .  
STMT 12.

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8b	X	
9		X
10	X	

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**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) . . . . .	<input type="checkbox"/> 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) . . . . .	<input type="checkbox"/> 12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	<input type="checkbox"/> 13	X	
14	The books are in care of ► <u>BANK OF AMERICA TAX SERVICES</u> Telephone no. ► <u>(877) 446-1410</u> Located at ► <u>PO BOX 40200, FL9-100-10-19, JACKSONVILLE, FL</u> ZIP+4 ► <u>32203-0200</u>			
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 . . . . . ► <u>15</u>			
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? . . . . . 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 ►	<input type="checkbox"/> 16	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No X

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

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

1a	During the year did the foundation (either directly or indirectly)		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . . .	<input checked="" type="checkbox"/> X	<input type="checkbox"/> Yes	<input type="checkbox"/> No
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . .	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) . . . . .	<input type="checkbox"/>	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? . . . . . Organizations relying on a current notice regarding disaster assistance check here . . . . . ► <input type="checkbox"/>			<input type="checkbox"/> 1b X
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? . . . . .			<input type="checkbox"/> 1c X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 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 ► . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions) . . . . .			<input type="checkbox"/> 2b X
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► . . . . .			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . .	<input type="checkbox"/>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> 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) . . . . .			<input type="checkbox"/> 3b
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . .			<input type="checkbox"/> 4a X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014? . . . . .			<input type="checkbox"/> 4b X

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

5a	During the year did the foundation pay or incur any amount to:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? . . . . .				
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? . . . . .				
(3) Provide a grant to an individual for travel, study, or other similar purposes? . . . . .				
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). . . . .				
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . .				
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)? . . . . .	<input type="checkbox"/>		5b
Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>				
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If "Yes," attach the statement required by Regulations section 53.4945-5(d)				
6a	Did the foundation, during the year, receive, any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		6b
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .			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? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		7b
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? . . . . .				

**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
BANK OF AMERICA, N.A. PO BOX 40200, JACKSONVILLE, FL 32203-0200	TRUSTEE 1	57,408.	-0-	-0-
RON SMITH C/O BANK OF AMERICA, ,	TRUSTEE 1	-0-	-0-	-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		NONE	NONE	NONE
-----				
-----				
-----				
-----				
-----				

Total number of other employees paid over \$50,000 . . . . . ► **NONE**

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**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		NONE
-----		
-----		
-----		
-----		
-----		
<b>Total number of others receiving over \$50,000 for professional services . . . . . ►</b>		<b>NONE</b>

**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 <u>NONE</u>	
-----	
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 <u>NONE</u>	
-----	
2	
-----	
All other program-related investments. See instructions	
3 <u>NONE</u>	
-----	
<b>Total. Add lines 1 through 3 . . . . . ►</b>	

**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	5,648,764.
b	Average of monthly cash balances . . . . .	1b	324,586.
c	Fair market value of all other assets (see instructions) . . . . .	1c	NONE
d	<b>Total</b> (add lines 1a, b, and c) . . . . .	1d	5,973,350.
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	NONE
3	Subtract line 2 from line 1d . . . . .	3	5,973,350.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions) . . . . .	4	89,600.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,883,750.
6	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	6	294,188.

**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	294,188.
2a	Tax on investment income for 2014 from Part VI, line 5 . . . . .	2a	3,519.
b	Income tax for 2014 (This does not include the tax from Part VI) . . . . .	2b	
c	Add lines 2a and 2b . . . . .	2c	3,519.
3	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	3	290,669.
4	Recoveries of amounts treated as qualifying distributions . . . . .	4	NONE
5	Add lines 3 and 4 . . . . .	5	290,669.
6	Deduction from distributable amount (see instructions) . . . . .	6	NONE
7	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 . . . . .	7	290,669.

**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	234,303.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required) . . . . .	3a	NONE
b	Cash distribution test (attach the required schedule) . . . . .	3b	NONE
4	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	234,303.
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	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	6	234,303.

**Note.** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Form 990-PF (2014)

**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 . . . . .				290,669.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only . . . . .			NONE	
b Total for prior years 20_____,20_____,20_____. . . . .		NONE		
3 Excess distributions carryover, if any, to 2014.				
a From 2009 . . . . .	NONE			
b From 2010 . . . . .	NONE			
c From 2011 . . . . .	NONE			
d From 2012 . . . . .	NONE			
e From 2013 . . . . .	NONE			
f Total of lines 3a through e . . . . .	NONE			
4 Qualifying distributions for 2014 from Part XII, line 4 ► \$ 234,303. . . . .				
a Applied to 2013, but not more than line 2a . . . . .			NONE	
b Applied to undistributed income of prior years (Election required - see instructions) . . . . .		NONE		
c Treated as distributions out of corpus (Election required - see instructions) . . . . .	NONE			
d Applied to 2014 distributable amount . . . . .				234,303.
e Remaining amount distributed out of corpus . . . . .	NONE			
5 Excess distributions carryover applied to 2014 . (If an amount appears in column (d), the same amount must be shown in column (a)) . . . . .	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b . . . . .		NONE		
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 . . . . .		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions . . . . .		NONE		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instructions . . . . .			NONE	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015 . . . . .				56,366.
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) . . . . .	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . . . .	NONE			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a . . . . .	NONE			
10 Analysis of line 9.				
a Excess from 2010 . . . . .	NONE			
b Excess from 2011 . . . . .	NONE			
c Excess from 2012 . . . . .	NONE			
d Excess from 2013 . . . . .	NONE			
e Excess from 2014 . . . . .	NONE			

Form 990-PF (2014)

**Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)** NOT APPLICABLE

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
2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed				4942(j)
b	85% of line 2a				
c	Qualifying distributions from Part XI, 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 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).)

N/A

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

N/A

**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:

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)				
<i>a Paid during the year</i>				
SEE STATEMENT 16				211,340.
<b>Total</b> .....			► 3a	211,340.
<i>b Approved for future payment</i>				
<b>Total</b> .....			► 3b	

## Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions )
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
<b>1</b> Program service revenue:						
a						
b						
c						
d						
e						
f						
g Fees and contracts from government agencies						
<b>2</b> Membership dues and assessments . . . . .						
<b>3</b> Interest on savings and temporary cash investments						
<b>4</b> Dividends and interest from securities . . . . .				14	119,597.	
<b>5</b> Net rental income or (loss) from real estate						
a Debt-financed property . . . . .						
b Not debt-financed property . . . . .						
<b>6</b> Net rental income or (loss) from personal property .						
<b>7</b> Other investment income . . . . .						
<b>8</b> Gain or (loss) from sales of assets other than inventory				18	97,864.	
<b>9</b> Net income or (loss) from special events . . . . .						
<b>10</b> Gross profit or (loss) from sales of inventory . . . . .						
<b>11</b> Other revenue a						
b						
c						
d						
e						
<b>12</b> Subtotal Add columns (b), (d), and (e) . . . . .					217,461.	

12 Subtotal Add columns (b), (d), and (e) . . .

**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.)
	<p style="text-align: center;">NOT APPLICABLE</p>

NOT APPLICABLE

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

1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?	Yes	No
a	Transfers from the reporting foundation to a noncharitable exempt organization of:		
(1)	Cash . . . . .	1a(1)	X
(2)	Other assets . . . . .	1a(2)	X
b	Other transactions:		
(1)	Sales of assets to a noncharitable exempt organization . . . . .	1b(1)	X
(2)	Purchases of assets from a noncharitable exempt organization . . . . .	1b(2)	X
(3)	Rental of facilities, equipment, or other assets . . . . .	1b(3)	X
(4)	Reimbursement arrangements . . . . .	1b(4)	X
(5)	Loans or loan guarantees . . . . .	1b(5)	X
(6)	Performance of services or membership or fundraising solicitations . . . . .	1b(6)	X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees . . . . .	1c	X
d	If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

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>b</b> If "Yes," complete the following schedule.		
(a) Name of organization	(b) Type of organization	(c) Description of relationship

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.

Sign  
Here

correct, and complete declaration of property.

| 06/26/2015

Date \_\_\_\_\_

SVP Tax

**Title**

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

BANK OF AMERICA, N.A.					
<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ►			Firm's EIN ►	
	Firm's address ►			Phone no.	

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

**Schedule of Contributors**

OMB No 1545-0047

► 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](http://www.irs.gov/form990)

**2014**

Name of the organization

ELIZABETH T. HEIM & MARGARET L. RIGBY

Employer identification number

30-6421375

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 33 1/3 % 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 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).

For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2014)

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Name of organization <u>ELIZABETH T. HEIM &amp; MARGARET L. RIGBY</u>	Employer identification number <u>30-6421375</u>
--	---

**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
1	ELIZABETH T. HEIM TRUST BANK OF AMERICA, TRUSTEE	\$ 6,128,676.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$ -----	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization

ELIZABETH T. HEIM &amp; MARGARET L. RIGBY

Employer identification number

30-6421375

**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
1	SECURITIES - SEE ATTACHED SCHEDULE	\$ 5,498,655.	05/01/2014
(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
		\$	

## FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	2,705.	2,705.
FOREIGN DIVIDENDS	15,426.	15,426.
NONDIVIDEND DISTRIBUTIONS	3,514.	
DOMESTIC DIVIDENDS	55,551.	55,551.
OTHER INTEREST	1,516.	210.
EXEMPT INTEREST NOT SUBJECT TO AMT - STA		
US GOVERNMENT INTEREST REPORTED AS QUALI	567.	567.
NONQUALIFIED FOREIGN DIVIDENDS	4,972.	4,972.
NONQUALIFIED DOMESTIC DIVIDENDS	35,136.	35,136.
TOTAL	119,597.	114,567.

ELIZABETH T. HEIM & MARGARET L. RIGBY

30-6421375

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
PARTNERSHIP INCOME	11.	11.
TOTALS	=====	=====

## FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	190.	190.
EXCISE TAX ESTIMATES	5,000.	
FOREIGN TAXES ON QUALIFIED FOR	1,211.	1,211.
FOREIGN TAXES ON NONQUALIFIED	277.	.277.
TOTALS	6,678.	1,678.

ELIZABETH T. HEIM & MARGARET L. RIGBY

30-6421375

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER INVESTMENT FEE PARTNERSHIP EXPENSES	3.	3.
		383.
TOTALS		3.
		386.

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STATEMENT 4

ELIZABETH T. HEIM & MARGARET L. RIGBY

30-6421375

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
86476PAH1 SUFFOLK CNTY N Y PUB	104,174.	103,986.
TOTALS	104,174.	103,986.

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
233051200 DB X-TRACKERS MSCI E	151,271.	150,950.
464287176 ISHARES TIPS BOND ET	91,313.	91,488.
464287234 ISHARES MSCI EMERGIN	228,359.	257,280.
464287556 ISHARES NASDAQ BIOTE	54,591.	50,049.
464288687 ISHARES US PFD STK E	113,265.	119,820.
46429B655 ISHARES FLTG RATE BO	152,069.	152,040.
78464A888 SPDR S&P HOMEBUILDER	53,601.	51,900.
921937827 VANGUARD SHORT TERM	120,493.	120,555.
922908553 VANGUARD REIT ETF	193,413.	238,140.
97717X701 WISDOMTREE EUROPE HE	99,201.	96,390.
73936B408 POWERSHARES DB AGRIC	75,733.	66,870.
81369Y605 SELECT SECTOR SPDR T	36,699.	36,195.
166764100 CHEVRON CORP COM	60,585.	55,530.
30231G102 EXXON MOBIL CORP COM	45,228.	43,685.
49456B101 KINDER MORGAN INC DE	41,505.	42,950.
674599105 OCCIDENTAL PETE CORP	35,309.	32,040.
806857108 SCHLUMBERGER LTD COM	28,614.	37,844.
N53745100 LYONDELLBASELL INDUS	25,607.	31,056.
009158106 AIR PRODS & CHEMS IN	38,042.	57,372.
260543103 DOW CHEM CO COM	17,025.	25,500.
74005P104 PRAXAIR INC COM	46,140.	48,772.
291011104 EMERSON ELEC CO COM	28,198.	29,415.
369550108 GENERAL DYNAMICS COR	31,382.	54,928.
369604103 GENERAL ELEC CO COM	47,150.	54,160.
438516106 HONEYWELL INTL INC C	31,240.	40,368.
88579Y101 3M CO COM	44,002.	62,556.
913017109 UNITED TECHNOLOGIES	46,828.	56,875.
254687106 DISNEY WALT CO COM D	31,829.	54,360.
437076102 HOME DEPOT INC COM	34,597.	32,094.

## FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
517834107 LAS VEGAS SANDS CORP	27,880.	26,440.
872540109 TJX COS INC NEW COM	25,063.	32,270.
87612E106 TARGET CORP COM	34,943.	39,415.
98310W108 WYNDHAM WORLDWIDE CO	27,242.	25,620.
988498101 YUM BRANDS INC COM	36,023.	42,980.
126650100 CVS HEALTH CORP COM	30,991.	29,787.
191216100 COCA COLA CO COM	20,445.	20,280.
194162103 COLGATE PALMOLIVE CO	29,413.	33,640.
609207105 MONDELEZ INTL INC CO	14,876.	19,185.
641069406 NESTLE S A SPONSORED	26,976.	31,124.
718172109 PHILIP MORRIS INTL I	36,651.	33,388.
742718109 PROCTER & GAMBLE CO	39,093.	39,755.
G5960L103 MEDTRONIC PLC COM	38,792.	37,225.
002824100 ABBOTT LABS COM	18,405.	23,210.
00287Y109 ABBVIE INC COM	21,680.	32,330.
071813109 BAXTER INTL INC COM	27,998.	27,496.
075887109 BECTON DICKINSON & C	39,324.	56,348.
478160104 JOHNSON & JOHNSON CO	33,840.	39,680.
66987V109 NOVARTIS A G SPONSOR	29,166.	40,720.
717081103 PFIZER INC COM	43,020.	50,895.
09247X101 BLACKROCK INC CL A	41,140.	54,591.
171232101 CHUBB CORP COM	21,630.	24,588.
172967424 CITIGROUP INC NEW CO	24,903.	26,660.
46625H100 J P MORGAN CHASE & C	26,766.	31,630.
693475105 PNC FINL SVCS GROUP	28,421.	27,519.
949746101 WELLS FARGO & CO NEW	20,268.	27,550.
G1151C101 ACCENTURE PLC CL A C	40,163.	46,325.
H84989104 TE CONNECTIVITY LTD	22,495.	33,275.
N6596X109 NXP SEMICONDUCTORS N	42,378.	38,448.

## FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	ENDING BOOK VALUE	ENDING FMV
037833100 APPLE INC COM	43,638.	87,605.
053015103 AUTOMATIC DATA PROCE	29,805.	42,270.
17275R102 CISCO SYS INC COM	24,145.	28,830.
594918104 MICROSOFT CORP COM	17,530.	24,320.
697435105 PALO ALTO NETWORKS I	43,670.	44,316.
882508104 TEXAS INSTRS INC COM	17,546.	27,105.
00206R102 AT&T INC COM	26,891.	25,980.
92343V104 VERIZON COMMUNICATIO	25,075.	25,220.
025537101 AMERICAN ELEC PWR IN	11,396.	14,218.
030420103 AMERICAN WTR WKS CO	20,253.	27,260.
018914408 ALLIANCEBERNSTEIN DI	150,000.	150,645.
466001864 IVY ASSET STRATEGY F	100,000.	92,402.
56063J864 MAINSTAY EPOCH GLOBA	125,000.	138,889.
744336504 PRUDENTIAL GLOBAL RE	150,000.	178,598.
74441C808 PRUDENTIAL JENNISON	122,434.	145,631.
74925K581 ROBECO BOSTON PARTNE	100,000.	115,754.
957904535 WESTCORE SMALL CAP V	100,000.	83,474.
19765J814 COLUMBIA SMALL CAP I	228,058.	255,018.
19765Y688 COLUMBIA SELECT LARG	124,597.	155,097.
258620103 DOUBLELINE TOTAL RET	500,000.	500,911.
262028855 DRIEHAUS ACTIVE INCO	100,000.	97,763.
722005667 PIMCO COMMODITY REAL	150,000.	114,661.
74441R508 PRUDENTIAL SHORT-TER	250,000.	249,336.
245914817 DELAWARE EMERGING MK	150,000.	161,798.
<b>TOTALS</b>	<b>5,483,312.</b>	<b>5,970,657.</b>

ELIZABETH T. HEIM & MARGARET L. RIGBY

30-6421375

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

=====

DESCRIPTION	AMOUNT
PARTNERSHIP ADJUSTMENT	10,135.
ROUNDING	6.
 TOTAL	 10,141.
	=====

STATEMENT 9

## FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
COST ADJUSTMENTS	2,916.
ADJUST MV TO TAX COST - ASSETS REC'D	399,281.
SALES ADJUSTMENTS	2,566.
<b>TOTAL</b>	<b>404,763.</b>

## GAINS AND LOSSES FROM PASS-THRU ENTITIES

=====

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS  
AND OTHER FIDUCIARIES

PARTNERSHIPS, TRUSTS, S CORPORATIONS

-10,135.00

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TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)

-10,135.00

=====

STATEMENT 11

ELIZABETH T. HEIM & MARGARET L. RIGBY

30-6421375

FORM 990PF, PART VII-A - NEW SUBSTANTIAL CONTRIBUTORS

NAME AND ADDRESS

ELIZABETH T. HEIM TRUST  
BANK OF AMERICA, TRUSTEE

STATEMENT 12

ELIZABETH T. HEIM & MARGARET L. RIGBY  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID  
=====

30-6421375

RECIPIENT NAME:

NATIONAL FDN FOR CANCER RESEARCH

ADDRESS:

4600 EAST WEST HWY, STE 525  
BETHESDA, MD 20814-6900

RELATIONSHIP:

N/A

PURPOSE OF GRANT:

MEDICAL RESEARCH

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,567.

RECIPIENT NAME:

MENTAL HEALTH AMERICA

ADDRESS:

2000 N BEAUREGARD ST FL 6  
ALEXANDRIA, VA 22311-1748

RELATIONSHIP:

N/A

PURPOSE OF GRANT:

MEDICAL RESEARCH

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 31,701.

RECIPIENT NAME:

MEMORIAL SLOAN-KETTERING CANCER

ADDRESS:

633 THIRD AVE  
NEW YORK, NY 10017-0000

RELATIONSHIP:

N/A

PURPOSE OF GRANT:

MEDICAL RESEARCH

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 21,134.

STATEMENT 13

ELIZABETH T. HEIM & MARGARET L. RIGBY  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

30-6421375

RECIPIENT NAME:  
AMERICAN HEART ASSOCIATION, INC.

ADDRESS:  
PO BOX 22035  
ST PETERSBURG, FL 33742-2035

RELATIONSHIP:  
N/A

PURPOSE OF GRANT:  
MEDICAL RESEARCH

FOUNDATION STATUS OF RECIPIENT:  
PC

AMOUNT OF GRANT PAID ..... 21,134.

RECIPIENT NAME:  
MASONIC MEDICAL RESEARCH LABORATORY

ADDRESS:  
2150 BLEECKER ST  
UTICA, NY 13501-1738

RELATIONSHIP:  
N/A

PURPOSE OF GRANT:  
MEDICAL RESEARCH

FOUNDATION STATUS OF RECIPIENT:  
PC

AMOUNT OF GRANT PAID ..... 10,567.

RECIPIENT NAME:  
NATIONAL OSTEOPOROSIS FOUNDATION

ADDRESS:  
1150 17TH ST NW, STE 850  
WASHINGTON, DC 20036-4641

RELATIONSHIP:  
N/A

PURPOSE OF GRANT:  
MEDICAL RESEARCH

FOUNDATION STATUS OF RECIPIENT:  
PC

AMOUNT OF GRANT PAID ..... 10,567.

STATEMENT 14

ELIZABETH T. HEIM & MARGARET L. RIGBY 30-6421375  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID  
=====

RECIPIENT NAME:  
MAYO FOUNDATION  
ADDRESS:  
200 1ST ST SW  
ROCHESTER, MN 55905-0001  
RELATIONSHIP:  
N/A  
PURPOSE OF GRANT:  
MEDICAL EDUCATION & RESEARCH  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 52,835.

RECIPIENT NAME:  
JOHNS HOPKINS UNIVERSITY  
ADDRESS:  
3400 N. CHARLES ST.  
BALTIMORE, MD 21218-2696  
RELATIONSHIP:  
N/A  
PURPOSE OF GRANT:  
MEDICAL RESEARCH  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 21,134.

RECIPIENT NAME:  
UNIVERSITY OF MIAMI  
DEPARTMENT OF OPHTHALMOLOGY  
ADDRESS:  
6200 SAN AMARO DRIVE, SUITE 300  
CORAL GABLES, FL 33146-0000  
RELATIONSHIP:  
N/A  
PURPOSE OF GRANT:  
MEDICAL RESEARCH  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 10,567.

STATEMENT 15

ELIZABETH T. HEIM & MARGARET L. RIGBY 30-6421375  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID  
=====

RECIPIENT NAME:  
THE ARTHRITIS RESEARCH INSTITUTE  
ADDRESS:  
300 S DUNCAN AVE STE 188  
CLEARWATER, FL 33755-6411  
RELATIONSHIP:  
N/A  
PURPOSE OF GRANT:  
MEDICAL RESEARCH  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 10,567.

RECIPIENT NAME:  
GLAUCOMA RESEARCH FDN  
ADDRESS:  
251 POST ST, STE. 600  
SAN FRANCISCO, CA 94108-5017  
RELATIONSHIP:  
N/A  
PURPOSE OF GRANT:  
MEDICAL RESEARCH  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 10,567.

TOTAL GRANTS PAID: 211,340.  
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STATEMENT 16

## FEDERAL FOOTNOTES

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THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N.A., AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE IS CALCULATED USING A MARKET VALUE FEE SCHEDULE. THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK. IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES.

## HEIM &amp; RIGBY CHARITABLE TRUST

EIN: 30-6421375

Form 990-PF for FYE 4/30/2015

## SCHEDULE TO SUPPORT SCHEDULE B

## NON-CASH ASSETS RECEIVED

UNITS	ASSET	MARKET VALUE
500 000	ABBOTT LABS	19,370 00
500 000	ABBVIE INC	26,040 00
500 000	ACCENTURE PLC	40,110 00
400 000	AIR PRODUCTS & CHEMICALS INC	47,008 00
7,170 172	ALLIANCE BERNSTEIN SMALL/MID CAP VALUE FD	158,532 50
250 000	AMERICAN ELEC PWR INC	13,452 50
500 000	AMERICAN WATER WORKS CO INC	22,765 00
100 000	APPLE INC	59,009 00
750 000	AT&T INC	26,775 00
500 000	AUTOMATIC DATA PROCESSING INC	38,980 00
400 000	BAXTER INTERNATIONAL INC	29,116 00
400 000	BECTON DICKINSON & CO	45,212 00
150 000	BLACKROCK INC	45,150 00
500 000	CHEVRON CORP	62,760 00
250 000	CHUBB CORP	23,020 00
1,000 000	CISCO SYS INC	23,110 00
500 000	CITIGROUP INC	23,955 00
100,000 000	CLARK CTY NV SCH DIST REF BDS DTD 3/1/07	100,454 00
500 000	COCA COLA CO	20,395 00
500 000	COLGATE PALMOLIVE CO	33,650 00
10,992 163	COLUMBIA SMALL CAP INDEX FUND	254,028 88
11,568 952	COLUMBIA SELECT LARGE CAP GROWTH FUND	213,331 47
10,533 708	DELAWARE EMERGING MARKETS FUND	169,698 04
400 000	DIAMOND OFFSHORE DRILLING INC	21,844 00
500 000	DISNEY WALT CO	39,670 00
500 000	DOW CHEMICAL CO	24,950 00
9,319 664	DRIEHUIS ACTIVE INCOME FUND	100,279 58
500 000	EMERSON ELEC CO	34,090 00
500 000	EXXON MOBIL CORP	51,205 00
500 000	FREEPORT-MCMORAN COPPER & GOLD	17,185 00
400 000	GENERAL DYNAMICS CORP	43,780 00
2,000 000	GENERAL ELEC CO	53,780 00
400 000	HONEYWELL INTL INC	37,160 00
200 000	INTERNATIONAL BUSINESS MACHINES INC	39,294 00
800 000	ISHARES TIPS BOND ETF	90,864 00
5,000 000	ISHARES MSCI EMERGING MARKETS	206,650 00
3,000 000	ISHARES FLOATING RATE BOND ETF	152,160 00
3,000 000	ISHARES US PFD STK ETF	118,650 00
3,501 401	IVY ASSET STRATEGY FUND	109,313 74
500 000	J P MORGAN CHASE & CO	27,990 00
400 000	JOHNSON & JOHNSON	40,516 00
6,979 341	MAINSTAY EPOCH GLOBAL EQUITY YIELD FUND	143,704 63
500 000	MICROSOFT CORP	20,200 00
500 000	MONDELEZ INTL INC	17,825 00
400 000	NESTLE S A	30,870 40
400 000	NOVARTIS A G	34,776 00
400 000	OCCIDENTAL PETE CORP	38,300 00
2,101 723	PERMANENT PORTFOLIO	93,085 31
1,500 000	PFIZER INC	46,920 00
400 000	PHILIP MORRIS INTL INC	34,172 00
25,423 729	PIMCO COMMODITY REALRETURN STRATEGY FUND	154,830 51
50,142 371	PIMCO TOTAL RETURN FUND	543,545 12
3,000 000	POWERSHARES DB AGRICULTURAL FUND	87,810 00
400 000	PRAXAIR INC	52,220 00
500 000	PROCTER & GAMBLE CO	41,275 00
7,078 811	PRUDENTIAL GLOBAL REAL ESTATE FUND	165,361 02
3,467 406	PRUDENTIAL JENNISON MID-CAP GROWTH FUND	138,522 87
7,501 875	ROBECO BOSTON PARTNERS LONG/SHORT RES FUND	109,227 30
400 000	SCHLUMBERGER LTD	40,620 00
100,000 000	SUFFOLK CTY NY PUB IMPT BDS DTD 5/15/09	105,656 00
500 000	TARGET CORP	30,875 00
500 000	TE CONNECTIVITY LTD	29,490 00
500 000	TEXAS INSTRUMENTS INC	22,725 00
4,896 988	THORNBURG INTL VALUE FUND	149,749 89
400 000	3M CO	55,636 00
500 000	TJX COS INC NEW	29,090 00
500 000	UNITED TECHNOLOGIES CORP	59,165 00
1,500 000	VANGUARD SHORT TERM BOND ETF	120,300 00
3,000 000	VANGUARD REIT	218,820 00
500 000	VERIZON COMMUNICATIONS INC	23,365 00
500 000	WELLS FARGO & CO	24,820 00
6,480 881	WESTCORE SMALL CAP VALUE FUND	91,898 89
500 000	YUM BRANDS INC	38,495 00
	TOTAL	5,498,654 65