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EXTENDED TO JULY 15, 2016

Return of Private Foundation

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

OMB No. 1545-0052

2014

Open to Public Inspection

Form 990-PF

Department of the Treasury
Internal Revenue Service

Do not enter social security numbers on this form as it may be made public.

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

For calendar year 2014 or tax year beginning

DEC 1, 2014

, and ending

NOV 30, 2015

Name of foundation

A Employer identification number

ABROMS CHARITABLE FOUNDATION, INC.

23-7058629

Number and street (or P.O. box number if mail is not delivered to street address)

Room/suite

474 BOTANICAL PLACE

B Telephone number

250-871-6223

City or town, state or province, country, and ZIP or foreign postal code

BIRMINGHAM, AL 35223

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

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundationE 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

J Accounting method:

☒ Cash☐ AccrualF If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

(from Part II, col. (c), line 16)

☐ Other (specify) _____

\$ 5,258,982. (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).)

(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

210,000.

N/A

2 Check ☐ if the foundation is not required to attach Sch. B

3 Interest on savings and temporary cash investments

4 Dividends and interest from securities

86,896.

86,896.

STATEMENT 1

5a Gross rents

b Net rental income or (loss)

6a Net gain or (loss) from sale of assets not on line 10

491,164.

b Gross sales price for all assets on line 6a 3,160,701.

7 Capital gain net income (from Part IV, line 2)

491,164.

8 Net short-term capital gain

9 Income modifications

10a Gross sales less return and allowances

b Less cost of goods sold

c Gross profit or (loss)

11 Other income

22,173.

22,173.

STATEMENT 2

12 Total. Add lines 1 through 11

810,233.

600,233.

13 Compensation of officers, directors, trustees, etc.

0.

0.

0.

14 Other employee salaries and wages

15 Pension plans, employee benefits

16a Legal fees

b Accounting fees

STMT 3

8,933.

6,700.

2,233.

c Other professional fees

STMT 4

19,543.

19,543.

0.

17 Interest

3.

3.

0.

18 Taxes

STMT 5

10,788.

788.

0.

19 Depreciation and depletion

20 Occupancy

21 Travel, conferences, and meetings

22 Printing and publications

23 Other expenses

STMT 6

12,068.

11,933.

135.

24 Total operating and administrative expenses. Add lines 13 through 23

51,335.

38,967.

2,368.

25 Contributions, gifts, grants paid

374,750.

374,750.

26 Total expenses and disbursements. Add lines 24 and 25

426,085.

38,967.

377,118.

27 Subtract line 26 from line 12:

a Excess of revenue over expenses and disbursements

384,148.

b Net investment income (if negative, enter -0-)

561,266.

c Adjusted net income (if negative, enter -0-)

N/A

423501
11-24-14

LHA For Paperwork Reduction Act Notice, see instructions.

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G29 Form 990-PF (2014)

14140712 747509 1085

2014.06000 ABROMS CHARITABLE FOUNDATIO 1085__1

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Part II Balance Sheets		Beginning of year (a) Book Value	End of year	
			(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	587,875.	175,496.	175,496.
	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			
	7 Other notes and loans receivable ▶			
	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			
	b Investments - corporate stock STMT 7	344,532.	344,532.	103,845.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment, basis ▶			
Liabilities	Less: accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 8	4,050,640.	4,787,664.	4,920,138.
	14 Land, buildings, and equipment; basis ▶			
	Less: accumulated depreciation ▶			
	15 Other assets (describe ▶ STATEMENT 9)	0.	59,503.	59,503.
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item 1)	4,983,047.	5,367,195.	5,258,982.
	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			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	24 Unrestricted and complete lines 24 through 26 and lines 30 and 31.			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	84,769.	84,769.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	130,000.	130,000.	
	29 Retained earnings, accumulated income, endowment, or other funds	4,768,278.	5,152,426.	
	30 Total net assets or fund balances	4,983,047.	5,367,195.	
	31 Total liabilities and net assets/fund balances	4,983,047.	5,367,195.	

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	4,983,047.
2 Enter amount from Part I, line 27a	2	384,148.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	5,367,195.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	5,367,195.

Part IV Capital Gains and Losses for Tax on Investment Income

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e 3,160,701.		2,669,537.	491,164.

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			
b			
c			
d			
e			491,164.

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 } 2 491,164.

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).
If (loss), enter -0- in Part I, line 8 3 N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2013	254,685.	5,086,862.	.050067
2012	268,650.	4,886,812.	.054974
2011	246,601.	4,559,876.	.054081
2010	256,267.	4,544,494.	.056391
2009	153,218.	4,336,342.	.035333

2 Total of line 1, column (d) 2 .250846

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 .050169

4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5 4 5,109,964.

5 Multiply line 4 by line 3 5 256,362.

6 Enter 1% of net investment income (1% of Part I, line 27b) 6 5,613.

7 Add lines 5 and 6 7 261,975.

8 Enter qualifying distributions from Part XII, line 4 8 377,118.

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

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

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	5,613.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	5,613.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	5,613.
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	6a	8,010.	
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c	11,000.	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	19,010.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> 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	13,397.	
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax <input checked="" type="checkbox"/> 13,397. Refunded <input type="checkbox"/>	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
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.		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. <input checked="" type="checkbox"/> \$ 0. (2) On foundation managers. <input checked="" type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. <input checked="" type="checkbox"/> \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.	2	X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes	3	X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	X
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.	5	X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	7	X
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input checked="" type="checkbox"/> AL		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	8b	X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV	9	X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10	X

N/A

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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)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	X	
14	The books are in care of ► <u>HAROLD L. ABROMS</u> Telephone no. ► <u>205-871-6223</u> Located at ► <u>474 BOTANICAL PLACE, BIRMINGHAM, AL</u> ZIP+4 ► <u>35223</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 ► 15 <u>N/A</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 ►	16	Yes	No
				X

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

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

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

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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)?

N/A

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?

N/A

☐ 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

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

7b

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

N/A

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1** List all officers, directors, trustees, foundation managers and their compensation.

(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
HAROLD L. ABROMS 474 BOTANICAL PLACE BIRMINGHAM, AL 35223	PRES & TREAS 2.00	0.	0.	0.
JAMES M. ABROMS 474 BOTANICAL PLACE BIRMINGHAM, AL 35223	VICE PRES 0.50	0.	0.	0.
JUDITH E. ABROMS 474 BOTANICAL PLACE BIRMINGHAM, AL 35223	SECRETARY 0.50	0.	0.	0.

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

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

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

0

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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. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services		0

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 N/A	
	0.
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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

	Amount
1 N/A	
	0.
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	0.

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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	90,517.
b	Average of monthly cash balances	1b	148,377.
c	Fair market value of all other assets	1c	4,948,887.
d	Total (add lines 1a, b, and c)	1d	5,187,781.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	5,187,781.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	77,817.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,109,964.
6	Minimum investment return. Enter 5% of line 5	6	255,498.

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	255,498.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	5,613.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	5,613.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	249,885.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	249,885.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	249,885.

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	377,118.
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	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	377,118.
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	5	5,613.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	371,505.

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				249,885.
2 Undistributed income, if any, as of the end of 2014			0.	
a Enter amount for 2013 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009				
b From 2010				
c From 2011				
d From 2012	18,054.			
e From 2013	13,438.			
f Total of lines 3a through e	31,492.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$	377,118.			
a Applied to 2013, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				249,885.
e Remaining amount distributed out of corpus	127,233.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	158,725.			
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		0.		
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 instr.			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)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	158,725.			
10 Analysis of line 9:				
a Excess from 2010				
b Excess from 2011				
c Excess from 2012	18,054.			
d Excess from 2013	13,438.			
e Excess from 2014	127,233.			

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i>				
STATEMENT C-1	N/A			374,750.
Total			▶ 3a	374,750.
b <i>Approved for future payment</i>				
NONE				
Total			▶ 3b	0.

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

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

[illegible]

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

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

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

Signature of officer or trustee *David L. Abrams* **Date** 12/13/16 **PRESIDENT AND TREASURER**

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

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	STEPHEN M. BERMAN	<i>Stephen M. Berman, CPA</i>	7/12/16		P00031703
	Firm's name ▶ STEPHEN M. BERMAN & ASSOC., L.L.C.				Firm's EIN ▶ 58-1540139
	Firm's address ▶ 3475 LENOX ROAD, N.E., SUITE 950 ATLANTA 30326				Phone no. 404-262-2181

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold, e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE ATTACHED STATEMENT D-1		P	VARIOUS	11/30/15
b SEE ATTACHED STATEMENT D-1		P	VARIOUS	11/30/15
c PASSTHROUGH - MASSEY QUICK MULTI MANAGER EQUITY F		P	VARIOUS	12/31/14
d PASSTHROUGH - MASSEY QUICK MULTI MANAGER EQUITY F		P	VARIOUS	12/31/14
e LIQUIDATION OF PARTNERSHIP INTEREST - MASSEY QUIC		P	VARIOUS	01/23/15
f LIQUIDATION OF PARTNERSHIP INTEREST - MASSEY QUIC		P	VARIOUS	04/28/15
g REDEMPTION - ROSE GROVE CAPITAL INVESTMENT		P	VARIOUS	10/15/15
h PROCEEDS ON LIQUIDATION		P	VARIOUS	06/30/15
i PASSTHROUGH - MASSEY QUICK MULTI MANAGER EQUITY F		P	VARIOUS	12/31/14
j CAPITAL GAINS DIVIDENDS				
k				
l				
m				
n				
o				

(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 463,049.		483,046.	-19,997.
b 260,713.		261,804.	-1,091.
c 37,443.			37,443.
d 214,037.			214,037.
e 1,523,100.		1,381,946.	141,154.
f 47,106.		42,741.	4,365.
g 595,036.		500,000.	95,036.
h 74.			74.
i 20.			20.
j 20,123.			20,123.
k			
l			
m			
n			
o			

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			-19,997.
b			-1,091.
c			37,443.
d			214,037.
e			141,154.
f			4,365.
g			95,036.
h			74.
i			20.
j			20,123.
k			
l			
m			
n			
o			

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	491,164.
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). If (loss), enter "-0-" in Part I, line 8 }	3	N/A

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

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

OMB No 1545-0047

2014

Name of the organization

Employer identification number

ABROMS CHARITABLE FOUNDATION, INC.**23-7058629**

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

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

LHA 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)

Name of organization

Employer identification number

ABROMS CHARITABLE FOUNDATION, INC.**23-7058629****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
<u>1</u>	<u>HAROLD L. ABROMS</u> <u>474 BOTANICAL PLACE</u> <u>BIRMINGHAM, AL 35223</u>	\$ <u>210,000.</u>	Person <input checked="checked" 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	Employer identification number
ABROMS CHARITABLE FOUNDATION, INC.	23-7058629

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
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization

Employer identification number

ABROMS CHARITABLE FOUNDATION, INC.**23-7058629**

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

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee
	(e) Transfer of gift		
	Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee

Pershing Advisor Solutions LLC, a BNY Mellon company
 One Pershing Plaza, Jersey City, NJ 07399
 (877) 870-7230
 Member FINRA, SIPC



Investment Account Statement

Statement Period: 11/01/2015 - 11/30/2015

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Qst Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds 30.00% of Portfolio								
AOR STYLE PREMIA ALTERNATIVE FUND CLASS								
Security Identifier: QSPX CUSIP: 00203H420								
Open End Fund								
Dividend Option: Reinvest, Capital Gains Option: Reinvest								
01/27/15	14,773.503	9.8510	145,534.00	10.4100	153,792.17	8,258.17	3,385.05	2.20%
BLACKROCK STRATEGIC INCOME OPT PORTFOLIO FUND CL I								
Security Identifier: BSIX CUSIP: 00259H286								
Open End Fund								
Dividend Option: Reinvest, Capital Gains Option: Reinvest								
12/24/14	10,446.147	10.1210	105,726.97	9.9400	103,834.70	-1,892.27	2,280.14	2.19%
10/22/15	5,015.045	9.9730	50,015.00	9.9400	49,849.55	-165.45	1,094.66	2.19%
Reinvestments to Date	205.277	10.1080	2,075.05	9.9400	2,040.45	-34.60	44.81	2.19%
Total Covered	15,666.469		157,817.02		155,724.70	-2,092.32	3,419.61	
Total	15,666.469		\$157,817.02		\$155,724.70	-\$2,092.32	\$3,419.61	
OPPENHEIMER DEVELOPING MARKETS FUND CLASS Y								
Security Identifier: ODVX CUSIP: 633974506								
Open End Fund								
Dividend Option: Reinvest, Capital Gains Option: Reinvest								
09/30/14	2,602.811	38.4200	100,000.00	30.8700	80,348.77	-19,651.23	581.91	0.72%
01/27/15	1,358.331	35.7100	48,505.00	30.8700	41,931.68	-6,574.32	303.68	0.72%
Reinvestments to Date	58.642	36.4500	2,137.48	30.8700	1,810.28	-327.20	13.11	0.72%
Total Covered	4,019.784		150,643.48		124,090.73	-26,552.75	898.70	
Total	4,019.784		\$150,643.48		\$124,090.73	-\$26,552.75	\$898.70	
TEMPLETON GLOBAL BOND FUND ADVISOR CLASS								
Security Identifier: TGBAX CUSIP: 880208400								
Open End Fund								
Dividend Option: Reinvest, Capital Gains Option: Reinvest								
12/24/14	8,528.725	12.3800	105,585.61	11.9300	101,747.69	-3,837.92	3,330.47	3.27%
10/22/15	4,262.575	11.7300	50,000.00	11.9300	50,862.52	862.52	1,664.53	3.27%

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Mutual Funds (continued)								
TEMPLETON GLOBAL BOND FUND ADVISOR (continued)								
Reinvestments to	285,148	12.0910						
Date			3,447.75	11.9300	3,401.81	-45.94	111.35	3.27%
Total Covered	13,076.448		159,033.36		156,002.02	-3,031.34	5,106.35	
Total	13,076.448		\$159,033.36		\$156,002.02	-\$3,031.34	\$5,106.35	
LYRICAL U.S. VALLE EQUITY FUND								
INSTITUTIONAL CLASS								
Open End Fund								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
09/30/14	16,160,310	15.4710	250,015.00	15.6300	252,585.65	2,570.65	33.93	0.01%
10/14/14	8,790,436	14.2220	125,015.00	15.6300	137,394.51	12,379.51	18.46	0.01%
11/26/14	6,082,725	16.4420	100,015.00	15.6300	95,072.99	-4,942.01	12.77	0.01%
Reinvestments to	682,880	15.8150	10,958.09	15.6300	10,629.72	-128.37	1.46	0.01%
Date								
Total Covered	31,726.351		486,003.09		495,882.87	9,879.78	66.62	
Total	31,726.351		\$486,003.09		\$495,882.87	\$9,879.78	\$66.62	
Total Mutual Funds			\$1,099,030.95		\$1,085,492.49	-\$13,538.46	\$12,876.33	

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products 67.00% of Portfolio								
ISHARES TR RUSSELL 1000 GROWTH ETF								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
2,755.66 of these shares are in your margin account								
09/30/14	2,728.000	91.6300	249,955.91	101.4000	276,619.20	26,663.29	3,675.98	1.32%
11/26/14	2,065.000	93.8410	199,975.70	101.4000	209,391.00	9,415.30	2,782.58	1.32%
01/27/15	2,148.000	94.8910	203,824.95	101.4000	217,807.20	13,982.25	2,894.43	1.32%
04/02/15	13,732	99.3610	1,364.42	101.4000	1,392.43	28.01	18.50	1.32%
04/02/15	8,882	99.3610	883.49	101.4000	901.62	18.13	11.98	1.32%
07/13/15	14,817	99.1580	1,469.21	101.4000	1,502.42	33.21	19.97	1.32%
07/13/15	9,594	99.1580	951.34	101.4000	972.84	21.50	12.93	1.32%
10/05/15	14,172	92.5450	1,311.57	101.4000	1,437.07	125.50	19.10	1.32%
10/05/15	9,177	92.5450	849.27	101.4000	930.53	81.26	12.36	1.32%
Total Covered	7,011.384		660,595.86		710,954.31	50,358.45	9,447.83	
Total	7,011.384		\$660,595.86		\$710,954.31	\$50,358.45	\$9,447.83	
ISHARES TR RUSSELL 2000 VALLE ETF								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
01/27/15	2,432.000	99.7400	242,556.95	97.8800	238,058.48	-4,498.47	4,814.85	2.02%
04/02/15	9,982	102.5500	1,023.63	97.8800	977.12	-46.51	19.76	2.02%
07/13/15	13,743	99.9800	1,374.03	97.8800	1,345.30	-28.73	27.21	2.02%





Investment Account Statement

Statement Period: 11/01/2015 - 11/30/2015

Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
ISHARES TR RUSSELL 2000 VALUE ETF (continued)								
10/05/15	9,264	89.8900	832.76	97.8900	906.87	74.11	18.34	2.02%
Total Covered	2,464,989		245,797.37		241,297.77	-4,499.60	4,880.16	
Total	2,464,989		\$245,797.37		\$241,297.77	-\$4,499.60	\$4,880.16	
ISHARES TR MSCI INDIA ETF								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
01/27/15	4,410,000	33.0040	145,549.81	27.4600	121,098.60	-24,451.21	1,059.02	0.87%
07/06/15	18,480	30.2800	559.89	27.4600	507.75	-52.14	4.44	0.87%
Total Covered	4,428,480		146,109.70		121,606.35	-24,503.35	1,063.46	
Total	4,428,480		\$146,109.70		\$121,606.35	-\$24,503.35	\$1,063.46	
SPDR S&P 500 ETF TR UNIT								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
673.26 of these shares are in your margin account								
10/14/14	660,000	189.2270	124,889.90	208.6900	137,735.40	12,845.50	2,725.28	1.97%
01/30/15	3,660	203.0000	749.05	208.6900	770.05	21.00	15.24	1.97%
04/30/15	2,909	212.3430	617.77	208.6900	607.14	-10.63	12.01	1.97%
07/31/15	3,304	207.8020	686.64	208.6900	689.57	2.93	13.64	1.97%
10/30/15	3,357	206.2010	692.30	208.6900	700.66	8.36	13.87	1.97%
Total Covered	673,261		127,635.66		140,502.82	12,867.16	2,780.04	
Total	673,261		\$127,635.66		\$140,502.82	\$12,867.16	\$2,780.04	
VANGUARD INTL EQUITY INDEX FUND INC FTSE								
ALL WORLD EX US INDEX FUND ETF S-SH								
Dividend Option: Reinvest; Capital Gains Option: Reinvest								
4,349.93 of these shares are in your margin account								
12/24/14	4,264,000	47.3700	201,965.00	44.8800	191,338.32	-10,616.68	5,654.06	2.99%
01/27/15	3,053,000	47.6800	145,565.71	44.8800	137,018.64	-8,547.07	4,048.27	2.99%
04/02/15	10,066	49.1400	494.59	44.8800	451.72	-42.87	13.35	2.99%
04/02/15	14,057	49.1400	690.77	44.8800	630.88	-59.89	18.64	2.99%
07/07/15	34,831	48.9830	1,706.13	44.8800	1,563.21	-142.92	46.19	2.99%
07/07/15	48,647	48.9830	2,382.88	44.8800	2,183.26	-199.62	64.51	2.99%
10/05/15	16,633	42.4650	706.32	44.8800	746.49	40.17	22.06	2.99%
10/05/15	23,231	42.4650	986.49	44.8800	1,042.58	56.09	30.79	2.99%



Portfolio Holdings (continued)

Date Acquired	Quantity	Unit Cost	Cost Basis	Market Price	Market Value	Unrealized Gain/Loss	Estimated Annual Income	Estimated Yield
Exchange-Traded Products (continued)								
VANGUARD INTL EQUITY INDEX FUND INC FTSE (continued)								
Total Covered	7,464,463		354,517.89		335,005.10	-19,512.79	9,897.87	
Total	7,464,463		\$354,517.89		\$335,005.10	-\$19,512.79	\$9,897.87	
VANGUARD INDEX FDS VANGUARD MID-CAP ETF								
Dividend Option: Reinvest; Capital Gains Option: Reinvest				Security Identifier: VO				
				CUSIP: 922906629				
1,634.09 of these shares are in your margin account								
12/24/14	1,619,000	124.7650	202,026.29	124.0100	200,772.19	-1,254.10	2,464.52	1.22%
01/27/15	2,448,000	122.8430	300,720.08	124.0100	303,576.48	2,856.40	3,726.46	1.22%
04/02/15	0.514	128.6990	66.10	124.0100	63.69	-2.41	0.78	1.22%
04/02/15	0.340	128.7100	43.71	124.0100	42.11	-1.60	0.52	1.22%
10/01/15	23,519	117.6400	2,766.82	124.0100	2,916.64	149.82	35.80	1.22%
10/01/15	15,555	117.6400	1,829.85	124.0100	1,928.93	99.08	23.68	1.22%
Total Covered	4,106,927		507,452.85		509,300.04	1,847.19	6,251.76	
Total	4,106,927		\$507,452.85		\$509,300.04	\$1,847.19	\$6,251.76	
WISDOMTREE TR JAPAN HEDGED EQUITY FUND								
Dividend Option: Reinvest; Capital Gains Option: Reinvest				Security Identifier: DXJ				
				CUSIP: 97717V851				
01/27/15	2,918,000	49.8660	145,509.08	55.0100	160,519.18	15,010.10	2,199.99	1.37%
09/30/15	15,938	59.0200	944.21	55.0100	880.06	-64.15	12.06	1.37%
09/29/15	2,171	48.2700	104.77	55.0100	119.39	14.62	1.84	1.37%
Total Covered	2,936,169		146,558.06		161,518.63	14,960.57	2,213.69	
Total	2,936,169		\$146,558.06		\$161,518.63	\$14,960.57	\$2,213.69	
WISDOMTREE TR EUROPE HEDGED EQUITY FUND								
Dividend Option: Reinvest; Capital Gains Option: Reinvest				Security Identifier: HEDJ				
				CUSIP: 97717X701				
01/27/15	2,356,000	60.6940	145,422.10	62.9400	150,804.24	5,382.14	3,450.02	2.28%
03/31/15	2,319	65.0190	150.78	62.9400	145.96	-4.82	3.34	2.28%
09/30/15	36,217	64.1900	2,324.74	62.9400	2,279.47	-45.27	52.15	2.28%
09/29/15	1,905	53.2600	101.45	62.9400	119.89	18.44	2.74	2.28%
Total Covered	2,436,440		147,999.07		153,349.56	5,350.49	3,508.25	
Total	2,436,440		\$147,999.07		\$153,349.56	\$5,350.49	\$3,508.25	
Total Exchange-Traded Products			\$2,336,666.46		\$2,373,534.58	\$36,868.12	\$40,043.06	
Total Portfolio Holdings								
			\$3,542,753.81		\$3,566,083.47	\$23,329.66	\$52,926.47	
						Unrealized Gain/Loss	Accrued Interest	Estimated Annual Income
						\$23,329.66	\$0.00	\$52,926.47

Securities acquired before 2011 or in retirement accounts are generally not subject to the new cost basis reporting rules set forth in the Internal Revenue Code of 1986, as amended ("IRC") (incorporating amendments enacted by P.L. 110-343, the Emergency Economic Stabilization Act of 2008) and are, therefore, considered "noncovered" under the new cost basis reporting rules, and marked or denoted as such. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as non-retirement, US taxpayers securities which have been acquired on or after their "applicable date(s)" at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B.

STATEMENT C-1

Recipient	Relationship	Status	Purpose	Amount
Alabama Symphony Orchestra	N/A	Public	General Support - Civic	20,000 00
Alys Stephens Center	N/A	Public	General Support-Civic	3,000.00
			Funds to support for caregivers and	
Alzheimer's of Central Alabama	N/A	Public	patientd in Central Alabama	5,000.00
			Funding to support educational	
Birmingham Holocaust Education Center	N/A	Public	programs	5,000 00
Birmingham Jewish Federation	N/A	Public	General Support-Civic	30,000 00
Breast Cancer Research Foundation of Alabama	N/A	Public	Support for research	1,000 00
Chabad of Alabama	N/A	Public	Support for the Jewish community	5,000 00
			Support for services to the Jewish and	
Collat Jewish Family Service	N/A	Public	general community	15,000 00
Friends of Yemin Orde	N/A	Public	Support for Yemin Orde Youth Village	5,000 00
Hadassah	N/A	Public	General Support - Civic	1,000 00
Hand in Paw	N/A	Public	Support for animal assisted therapy	1,000 00
Levite Jewish Community Center	N/A	Public	General Support - Civic	5,000 00
McWane Science Center	N/A	Public	General Support - Civic	10,000 00
N E. Miles Jewish Day School	N/A	Public	Support for school administration	
Red Mountain Theatre Company	N/A	Public	Support for general production	2,500 00
Temple Emanu-El	N/A	Public	Religious support	35,000 00
UAB - Institute for the Visual Arts	N/A	Public	General funds	10,000 00
United Way of Central Alabama	N/A	Public	General funds	18,750.00
University of Alabama at Birmingham	N/A	Public	Hess Aborms Scholarship Fund	200,000 00
Virginia Samford Theatre	N/A	Public	Funding for the Arts	2,500 00
Total				374,750 00

REALIZED GAINS AND LOSSES



Abroms Charitable Foundation Inc
Pershing - Advisor Solutions #PWP001152
December 01, 2014 to November 30, 2015

Realized Gains and Losses Summary	Cost Basis	Proceeds	Gains / Losses
Short Term	483,046 18	463,049 57	(19,996 61)
Long Term	261,804 19	260,712 72	(1,091 47)
Capital Gain Distributions			Gains / Losses
Long Term			20,123 27
Total Realized Gains and Losses	\$744,850 37	\$723,762 29	(\$964 81)

Realized Gains and Losses

Open Date	Close Date	Security Symbol	Security Name	Quantity	Cost Basis	Proceeds	Short Term	Long Term
9/30/2014	12/24/2014	oakix	Oakmark Intl Fd - I	15,993 60	400,000 00	379,528 20	(20,471 80)	
12/22/2014	12/24/2014	oakix	Oakmark Intl Fd - I	622 92	14,688 52	14,781 96	93 44	
12/22/2014	12/24/2014	oakix	Oakmark Intl Fd - I	100 86	2,378 25	2,393 38	15.13	
12/22/2014	12/24/2014	oakix	Oakmark Intl Fd - I	342 80	8,083 17	8,134 60	51 43	
2/24/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	15,274 52	170,323 65	171,370 39		1,046 74
3/2/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	3 49	38 94	39 14		0 20
4/4/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	32 97	368 32	369 95		1 63
5/3/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	31 88	356 13	357 71		1 58
6/2/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	36 58	406 72	410 36		3 64
7/5/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	32 61	361 99	365 89		3 90
8/2/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	25 67	284 64	287 96		3 32
9/2/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	20 99	230 83	235 44		4 61
10/4/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	22 86	250 11	256 50		6 39
11/1/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	22 18	243 10	248 86		5 76
12/2/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	25 45	277 67	285 54		7 87
12/29/2011	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	136 25	1,482 40	1,528 64		46 24
1/3/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	18 09	197.00	202 96		5 96
2/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	11 88	130 81	133 30		2 49
3/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	25 00	275 77	280 51		4 74
4/2/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	40 69	449 21	456 50		7 29
5/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	36 87	411 45	413 64		2 19
6/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	39 00	441 10	437 57		(3 53)
7/2/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	31 14	354 04	349 35		(4 69)
8/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	18 40	211 06	206 45		(4.61)
9/4/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	16 71	192 48	187 45		(5 03)

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The realized gain and loss numbers may be incorrect if inaccurate initial cost basis information was received for securities that were transferred into the portfolio from unknown sources.

REALIZED GAINS AND LOSSES

Berman
CAPITAL ADVISORS

Abroms Charitable Foundation Inc
Pershing - Advisor Solutions #PWP001152
December 01, 2014 to November 30, 2015

Open Date	Closed Date	Security Symbol	Security Name	Quantity	Cost Basis	Proceeds	Short Term	Long Term
9/11/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	6,504.77	75,015.00	72,979.39		(2,035.61)
10/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	18.05	210.10	202.51		(7.59)
11/1/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	25.52	298.07	286.32		(11.75)
12/3/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	28.26	330.12	317.10		(13.02)
12/13/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	29.54	344.14	331.42		(12.72)
12/28/2012	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	432.50	4,965.04	4,852.32		(112.72)
1/2/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	18.71	214.79	209.91		(4.88)
2/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	15.11	174.16	169.47		(4.69)
3/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	22.04	254.98	247.25		(7.73)
4/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	20.78	239.95	233.08		(6.87)
5/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	24.08	279.04	270.12		(8.92)
6/3/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	24.67	284.15	276.74		(7.41)
7/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	14.67	165.61	164.58		(1.03)
8/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	13.32	150.08	149.41		(0.67)
9/3/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	15.19	169.62	170.37		0.75
10/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	10.29	115.67	115.46		(0.21)
11/1/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	10.24	115.16	114.84		(0.32)
12/2/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	17.99	201.71	201.88		0.17
12/12/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	18.43	205.33	206.80		1.47
12/12/2013	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	70.38	784.05	789.64		5.59
1/2/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	18.69	207.28	209.70	2.42	
2/3/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	17.85	198.98	200.22	1.24	
3/3/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	16.41	183.78	184.10	0.32	
4/1/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	21.73	242.68	243.75	1.07	
5/1/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	24.68	276.88	276.86	(0.02)	
6/2/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	29.14	329.30	326.95	(2.35)	
7/1/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	27.76	313.93	311.42	(2.51)	
8/1/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	37.06	416.92	415.79	(1.13)	
9/2/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	42.26	478.38	474.13	(4.25)	
10/1/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	38.44	433.25	431.31	(1.94)	
11/3/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	53.21	599.67	596.97	(2.70)	
12/1/2014	12/24/2014	pfiux	PIMCO Unconstrained Bond Fd	49.49	558.77	555.23	(3.54)	
12/24/2014	4/2/2015	tegbx	Templeton Gbl Bond Fd/US - ADV	2,172.16	26,891.39	27,000.00	108.61	
12/24/2014	4/2/2015	bsiux	BlackRock Strat Incm Opp Port	2,644.47	26,765.03	26,985.00	219.97	

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FORM 990-PF		DIVIDENDS AND INTEREST FROM SECURITIES			STATEMENT	1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	
MORGAN STANLEY - NOMINEE	1,251.	0.	1,251.	1,251.		
PASSTHROUGH - MASSEY QUICK MULTI-MANAGER	9.	0.	9.	9.		
PASSTHROUGH - MASSEY QUICK MULTI-MANAGER	30,520.	0.	30,520.	30,520.		
PERSHING - NOMINEE-001152	75,239.	20,123.	55,116.	55,116.		
TO PART I, LINE 4	107,019.	20,123.	86,896.	86,896.		

FORM 990-PF		OTHER INCOME		STATEMENT	2
DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME		
PASSTHROUGH - MASSEY QUICK MULTI-MANAGER EQUITY FD.- ORD. INC.	17.	17.			
PASSTHROUGH - MASSEY QUICK MULTI-MANAGER EQUITY FD.- ROYALTY INC	3.	3.			
ORDINARY INCOME - GOLUB CAPITAL PARTNERS	22,153.	22,153.			
TOTAL TO FORM 990-PF, PART I, LINE 11	22,173.	22,173.			

FORM 990-PF		ACCOUNTING FEES		STATEMENT	3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
ACCOUNTING FEES	8,933.	6,700.		2,233.	
TO FORM 990-PF, PG 1, LN 16B	8,933.	6,700.		2,233.	

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT	4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
MANAGEMENT FEES - PERSHING	19,543.	19,543.		0.	
TO FORM 990-PF, PG 1, LN 16C	19,543.	19,543.		0.	

FORM 990-PF	TAXES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
EXCISE TAX	10,000.	0.		0.	
FOREIGN TAX	788.	788.		0.	
TO FORM 990-PF, PG 1, LN 18	10,788.	788.		0.	

FORM 990-PF	OTHER EXPENSES			STATEMENT	6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
PORTFOLIO EXPENSES	11,933.	11,933.		0.	
SAFE DEPOSIT BOX FEES	135.	0.		135.	
TO FORM 990-PF, PG 1, LN 23	12,068.	11,933.		135.	

FORM 990-PF	CORPORATE STOCK		STATEMENT	7
DESCRIPTION	BOOK VALUE		FAIR MARKET VALUE	
3111 SHS SYNOVUS FINANCIAL INC.	344,532.		103,845.	
TOTAL TO FORM 990-PF, PART II, LINE 10B	344,532.		103,845.	

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
GOLUB CAPITAL PARTNERS INTERNATIONAL	COST	176,966.	212,500.
ARROWPOINT INCOME OPPORTUNITY FUND, LTD	COST	825,000.	900,287.
PERSHING - NOMINEE - STATEMENT A-1 ATTACHED- MUTUAL FUNDS	COST	1,099,031.	1,085,492.
PERSHING - NOMINEE - STATEMENT A-1 ATTACHED- EXCHANGE-TRADED PRODUCTS	COST	2,336,667.	2,373,535.
III CREDIT OPP. FUND	COST	350,000.	348,324.
TOTAL TO FORM 990-PF, PART II, LINE 13		4,787,664.	4,920,138.

FORM 990-PF	OTHER ASSETS	STATEMENT	9
DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
A/R - DUE FROM BROKER	0.	59,503.	59,503.
TO FORM 990-PF, PART II, LINE 15	0.	59,503.	59,503.

FORM 990-PF	PART XV - LINE 1A LIST OF FOUNDATION MANAGERS	STATEMENT	10
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NAME OF MANAGER

HAROLD L. ABROMS
JUDITH E. ABROMS