Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

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

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning 12/01 **, 2014, and ending** 11/30, **20** 15

Name of foundation: MCINTYRE,B D & J E MCINTYRE FDN - EQ
R68416008

A Employer identification number: 38-6046718

Number and street (or P O box number if mail is not delivered to street address): 10 S DEARBORN IL1-0117

Room/suite:

B Telephone number (see instructions): 866-888-5157

City or town, state or province, country, and ZIP or foreign postal code: CHICAGO, IL 60603

C If exemption application is pending, check here ▶ ☐

D 1 Foreign organizations, check here ▶ ☐

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

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

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

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

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

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶ $ 4,410,813.

J Accounting method ☒ Cash ☐ Accrual
☐ Other (specify) ____________
(Part I, column (d) must be on cash basis)

ENVELOPE POSTMARK DATE APR 13 2016

SCANNED APR 19 2016

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ ☒ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	90,901.	89,943.		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	60,440.			
	b	Gross sales price for all assets on line 6a 1,589,867.				
	7	Capital gain net income (from Part IV, line 2)		60,440.		
	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)	34.	34.		STMT 1
	12	**Total.** Add lines 1 through 11	151,375.	150,417.		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	23,179.	17,384.		5,795.
	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) STMT 2	8,718.	1,318.		
	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)				
	24	**Total operating and administrative expenses.** Add lines 13 through 23	31,897.	18,702.	NONE	5,795.
	25	Contributions, gifts, grants paid	172,000.			172,000.
	26	**Total expenses and disbursements** Add lines 24 and 25	203,897.	18,702.	NONE	177,795.
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-52,522.			
	b	**Net investment income** (if negative, enter -0-)		131,715.		
	c	**Adjusted net income** (if negative, enter -0-)				

JSA **For Paperwork Reduction Act Notice, see instructions.** Form **990-PF** (2014)
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Part II Balance Sheets

		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing	95,118.	10,715.	10,715.
	2	Savings and temporary cash investments	115,024.	346,645.	346,645.
	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)			
	b	Investments - corporate stock (attach schedule)	2,575,614.	2,504,491.	2,983,287.
	c	Investments - corporate bonds (attach schedule)	214,541.	296,791.	302,164.
	11	Investments - land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)	989,088.	786,185.	768,002.
	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)	3,989,385.	3,944,827.	4,410,813.
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 ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, ▶ ☒ check here and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	3,989,385.	3,944,827.	
	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)	3,989,385.	3,944,827.	
	31	**Total liabilities and net assets/fund balances** (see instructions)	3,989,385.	3,944,827.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	3,989,385.
2	Enter amount from Part I, line 27a	2	-52,522.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 3	3	7,964.
4	Add lines 1, 2, and 3	4	3,944,827.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,944,827.

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	PUBLICLY TRADED SECURITIES			
b				
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	1,589,867.		1,529,427.	60,440.
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				60,440.
b				
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	60,440.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ 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	199,807.	4,541,010.	0.044001
2012	105,998.	4,215,226.	0.025146
2011	285,413.	4,022,449.	0.070955
2010	260,717.	4,254,402.	0.061282
2009	405,222.	4,091,416.	0.099042

2	**Total** of line 1, column (d)	2	0.300426
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.060085
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	4,452,013.
5	Multiply line 4 by line 3	5	267,499.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,317.
7	Add lines 5 and 6	7	268,816.
8	Enter qualifying distributions from Part XII, line 4	8	177,795.

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 . . . Date of ruling or determination letter ________________ **(attach copy of letter if necessary - see instructions)**				
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b			1	2,634.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . .			2	
3	Add lines 1 and 2			3	2,634.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . .			4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-			5	2,634.
6	Credits/Payments				
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	5,504.		
b	Exempt foreign organizations - tax withheld at source	6b	NONE		
c	Tax paid with application for extension of time to file (Form 8868)	6c	NONE		
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments Add lines 6a through 6d			7	5,504.
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached			8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** . . . . ▶			9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** . . . . ▶			10	2,870.
11	Enter the amount of line 10 to be **Credited to 2015 estimated tax** ▶ 2,870. **Refunded** ▶			11	

Part VII-A Statements Regarding Activities

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

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

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ JP MORGAN CHASE BANK, NA Telephone no ▶ (866)888-5157

Located at ▶ 10 S DEARBORN ST, MC; IL1-0117, CHICAGO, IL ZIP+4 ▶ 60603

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

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

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

			Yes	No
	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):			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☒ Yes ☐ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ Yes ☒ No If "Yes," list the years ▶ ____, ____, ____, ____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	2b		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? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2014 as a result of **(1)** any purchase by the foundation or disqualified persons after May 26, 1969; **(2)** the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or **(3)** the lapse of the 10-, 15-, or 20-year first phase holding period? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2014)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b		X

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

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

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No

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

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

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

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53 4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b** No: X

If "Yes" to 6b, file Form 8870

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

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

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
JP MORGAN CHASE BANK.N.A 10 S DEARBORN ST; MC. IL1-0117, CHICAGO, IL 60603	TRUSTEE 2	19,179.	-0-	-0-
ROCQUE E LIPFORD 1065 HOLLYWOOD DRIVE, MONROE, MI 48162	TRUSTEE 2	4,000.	-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

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
Total number of others receiving over $50,000 for professional services ▶		NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

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

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

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	4,193,716.
b	Average of monthly cash balances	1b	326,094.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	4,519,810.
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	4,519,810.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	67,797.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	4,452,013.
6	**Minimum investment return.** Enter 5% of line 5	6	222,601.

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	222,601.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	2,634.		
b	Income tax for 2014 (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	2,634.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	219,967.
4	Recoveries of amounts treated as qualifying distributions			4	2,500.
5	Add lines 3 and 4			5	222,467.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	222,467.

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	177,795.
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	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	177,795.
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	N/A
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	177,795.

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					222,467.
2	Undistributed income, if any, as of the end of 2014					
a	Enter amount for 2013 only				NONE	
b	Total for prior years 20 12 ,20____,20____			NONE		
3	Excess distributions carryover, if any, to 2014					
a	From 2009	198,983.				
b	From 2010	56,665.				
c	From 2011	85,947.				
d	From 2012	NONE				
e	From 2013	NONE				
f	**Total** of lines 3a through e		341,595.			
4	Qualifying distributions for 2014 from Part XII, line 4· ▶ $ 177,795.					
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					177,795.
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).)*		44,672.			44,672.
6	**Enter the net total of each column as indicated below:**					
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5		296,923.			
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					NONE
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)		154,311.			
9	**Excess distributions carryover to 2015.** Subtract lines 7 and 8 from line 6a		142,612.			
10	Analysis of line 9					
a	Excess from 2010	56,665.				
b	Excess from 2011	85,947.				
c	Excess from 2012	NONE				
d	Excess from 2013	NONE				
e	Excess from 2014	NONE				

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 ☐ 4942(j)(5)

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

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

1 **Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

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

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

SEE STATEMENT 4

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE STATEMENT 11				172,000.
Total . . . . . . ▶ **3a**				172,000.
b *Approved for future payment*				
Total . . . . . . ▶ **3b**				

38-6046718

Part XVI-A Analysis of Income-Producing Activities

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	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	90,901.	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	60,440.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b OTHER INCOME			14	34.	
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)				151,375.	

13 **Total** Add line 12, columns (b), (d), and (e) . . . . 13 151,375.

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions)
	NOT APPLICABLE

JSA
4E1492 1 000

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

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

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

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

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

b If "Yes," complete the following schedule

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

Sign Here

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

VICE PRESIDENT 04/01/2016

Signature of officer or trustee | Date | Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
CAROLYN J. SECHEL	Carolyn J. Sechel	04/01/2016		P01256399

Firm's name ▶ DELOITTE TAX LLP | Firm's EIN ▶ 86-1065772

Firm's address ▶ 127 PUBLIC SQUARE
CLEVELAND, OH 44114 | Phone no 312-486-9652

Form **990-PF** (2014)

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER INCOME		34.	34.
	TOTALS	34.	34.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	40.	40.
FEDERAL TAX PAYMENT - PRIOR YE	5,000.	
FEDERAL ESTIMATES - INCOME	2,400.	
FOREIGN TAXES ON QUALIFIED FOR	1,120.	1,120.
FOREIGN TAXES ON NONQUALIFIED	158.	158.
TOTALS	8,718.	1,318.

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

DESCRIPTION		AMOUNT
COST BASIS ADJUSTMENT		5,464.
RECOVERY		2,500.
	TOTAL	7,964.

STATEMENT 3

FORM 990PF, PART XV - LINES 2a - 2d
==================================

RECIPIENT NAME:
CLEVE THURBER, C/O JP MORGAN CHASE BANK, NA
ADDRESS:
685 ST CLAIR AVENUE
GROSSE POINT, MI 48230
RECIPIENT'S PHONE NUMBER: 313-343-8560
FORM, INFORMATION AND MATERIALS:
APPLICATIONS MUST HAVE AN OUTLINE OF THE PROPOSED BUDGET AND ITS OBJECTIVES AND A PHOTOCOPY OF THE IRS TAX EXEMPT LETTER
SUBMISSION DEADLINES:
APPLICATIONS ACCEPTED ANYTIME
RESTRICTIONS OR LIMITATIONS ON AWARDS:
NO RESTRICTIONS

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

RECIPIENT NAME:
SAFE SPACE INC
ADDRESS:
304 E NASH ST.
LOUISBURG, NC 27549
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
MOUNT DESERT ISLAND
HOSPITAL
ADDRESS:
111 E FIRST STREET
MONROE, MI 48161
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
JACKSON LABORATORY
ADDRESS:
PO BOX 254
BAR HARBOR, AL 04609
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

===

RECIPIENT NAME:
NORTHWOOD UNIVERSITY
ADDRESS:
4000 WHITING DRIVE
MIDLAND, MI 48640
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 45,000.

RECIPIENT NAME:
AUTOMOTIVE HALL OF FAME
ADDRESS:
21400 OAKWOOD BLVD
DEARBORN, MI 48124
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 13,000.

RECIPIENT NAME:
RIVER RAISIN CENTRE FOR THE
ARTS, INC
ADDRESS:
114 S MONROE STREET
MONROE, MI 48161
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 15,000.

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID
===

RECIPIENT NAME:
UNITED WAY OF MONROE COUNTY
ADDRESS:
216 N MONROE STREET
MONROE, MI 48162
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 12,000.

RECIPIENT NAME:
HIBISCUS HOUSE CHILDRENS
FDN, INC.
ADDRESS:
2400 NE DIXIE HIGHWAY
JENSEN BEACH, FL 34958
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
KISMA PRESERVE
ADDRESS:
446 BAR HARBOR RD
TRENTON, ME 04605
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,500.

MCINTYRE,B D & J E MCINTYRE FDN - EQ 38-6046718
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID
==

RECIPIENT NAME:
GRACE CHURCH
ADDRESS:
4125 FAIRWAY DR
Carrollton, TX
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 3,000.

RECIPIENT NAME:
ST. ANDREWS EPISCOPAL CHURCH
ADDRESS:
3 MAPLE ST
Framingham, MA
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
TRINITY EPISCOPAL CHURCH
ADDRESS:
304 S MONROE STREET
MONROE, MI 48161
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 31,000.

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

==

RECIPIENT NAME:
WOMEN EMPOWERING WOMEN
ADDRESS:
1111 16TH ST
NW, WA
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 5,000.

RECIPIENT NAME:
FOUNDATION AT MONROE COUNTY
COMMUNITY COLLEGE
ADDRESS:
1555 S RAISINVILLE RD
MONROE, MI 48161
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 7,000.

RECIPIENT NAME:
THE EPISCOPAL CHURCH OF
THE ADVENT
ADDRESS:
4885 SW HONEY TERRACE
PALM CITY, FL 34990
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 14,000.

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID
==

RECIPIENT NAME:
MONROE COUNTY OPPORTUNITY
ADDRESS:
1140 S TELEGRAPH RD
MONROE, MI 48161
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 3,000.

RECIPIENT NAME:
PROJECT SECOND CHANCE
MONROE
ADDRESS:
PO BOX #103
MONROE, MI 48161
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 3,000.

RECIPIENT NAME:
MARTIN MEMORIAL HOSPITAL
ADDRESS:
PO BOX 9010
STUART, FL 34995
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,500.

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

RECIPIENT NAME:
ST. MARYS CATHOLIC CENTRAL
ADDRESS:
108 W ELM STREET
MONROE, MI 48162
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,000.

RECIPIENT NAME:
SUSAN G KOMEN RACE FOR THE CURE
MID-MICHIGAN
ADDRESS:
PO BOX 4368
EAST LANSING, MI 48826
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,000.

TOTAL GRANTS PAID: 172,000.

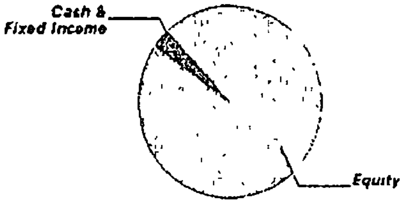
STATEMENT 11

Account Summary

PRINCIPAL

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	1,062,106.06	1,084,723 92	22,617.86	17,726.92	99%
Cash & Fixed Income	7,755 45	10,843.15	3,087.70	3 28	1%
Market Value	**$1,069,861.51**	**$1,095,567.07**	**$25,705.56**	**$17,730.20**	**100%**

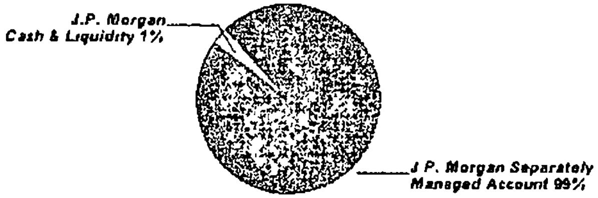
Asset Allocation



INCOME

Cash Position	Beginning Market Value	Ending Market Value	Change In Value
Cash Balance	95,117.70	10,441 76	(84,675.94)
Accruals	4,756 14	1,868.33	(2,887 81)
Market Value	**$99,873.84**	**$12,310.09**	**($87,563.75)**

Manager Allocation *



* **J.P. Morgan Separately Managed Account** includes fixed income, equity, and alternative separately managed accounts managed by J.P Morgan. **J.P. Morgan Cash & Liquidity Funds** includes cash, J.P Morgan deposit sweeps and J P. Morgan money market mutual funds. See important information about investment principles and conflicts in the disclosures section

Account Summary CONTINUED

Cost Summary	Cost
Equity	819,067 05
Cash & Fixed Income	10,843 15
Total	**$829,910.20**

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	914,709.96	1,084,723.92	170,013 96	99%
Concentrated & Other Equity	147,396.10	0 00	(147,396.10)	
Total Value	**$1,062,106.06**	**$1,084,723.92**	**$22,617.86**	**99%**

Market Value/Cost	Current Period Value
Market Value	1,084,723 92
Tax Cost	819,067 05
Unrealized Gain/Loss	262,128 38
Estimated Annual Income	17,726 92
Accrued Dividends	1,868 33
Yield	1.63%

Note: **P** indicates position adjusted for Pending Trade Activity

** Unrealized Gain/Loss is shown as "N/A" in cases where we do not have appropriate cost information for all tax lots comprising the position Please contact your J.P. Morgan team for additional information

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ABBOTT LABORATORIES 002824-10-0 ABT	44 92	183 000	8,220.36	8,143 72	76 64	175 68	2 14%
ACCENTURE PLC-CL A G1151C-10-1 ACN	107.22	85.000	9,113.70	6,917 79	2,195 91	187 00	2.05%
ACE LTD H0023R-10-5 ACE	114.85	121 000	13,896 85	6,350.74	7,546.11	324 28	2 33%
ADOBE SYSTEMS INC 00724F-10-1 ADBE	91 46	106 000	9,694 76	3,830 22	5,864 54		
AETNA INC 00817Y-10-8 AET	102 75	86 000	8,836 50	8,879.91	(43.41)	86 00	0 97%
ALEXION PHARMACEUTICALS INC 015351-10-9 ALXN	178 44	44.000	7,851 36	6,684 83	1,166 53		
ALLEGION PLC G0176J-10-9 ALLE	67.21	83 000	5,578.43	5,425 41	153 02	33 20	0.60%
ALLERGAN PLC G0177J-10-8 AGN	313.89	87 000	27,308 43	23,662 80	3,645 63		
ALLIANCE DATA SYSTEMS CORP 018581-10-8 ADS	286.85	18 000	5,163.30	3,177 36	1,985 94		
ALPHABET INC/CA-CL C 02079K-10-7 GOOG	742 60	40 000	29,704 00	17,707 97	11,996 03		
ALPHABET INC/CA-CL A 02079K-30-5 GOOG L	762.85	12.000	9,154 20	5,704 14	3,450 06		
AMAZON.COM INC 023135-10-6 AMZN	664 80	35 000	23,268.00	14,309.00	8,959.00		
ANADARKO PETROLEUM CORP 032511-10-7 APC	59 90	144.000	8,625 60	10,954 79	(2,329 19)	155 52	1 80%

US Large Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div.	Yield
APPLE INC 037833-10-0 AAPL	118 30	384.000	45,427 20	21,701 46	23,725 74	798.72	1.76%
AT&T INC 00206R-10-2 T	33 67	301 000	10,134.67	10,380 18	(245.51)	565 88	5 58%
AVAGO TECHNOLOGIES LTD Y0486S-10-4 AVGO	130.45	196.000	25,568.20	7,128.19	18,440 01	329.28	1.29%
BANK OF AMERICA CORP 060505-10-4 BAC	17.43	1,239.000	21,595.77	11,238 48	10,357 29	247.80	1 15%
BIOGEN INC 09062X-10-3 BIIB	286.86	27 000	7,745.22	3,665.04	4,080.18		
BLACKROCK INC 09247X-10-1 BLK	363 72	28.000	10,184 16	9,476.09	708 07	244.16	2.40%
BRISTOL-MYERS SQUIBB CO 110122-10-8 BMY	67.01	196.000	13,133.96	8,283 28	4,850 68	290 08	2.21%
BROADCOM CORP-CL A 111320-10-7 BRCM	54.63	144.000	7,866 72	5,470 00	2,396.72	80 64 20.16	1.03%
CARNIVAL CORP 143658-30-0 CCL	50 53	145.000	7,326.85	7,567 50	(240.65)	174 00 43 50	2.37%
CBS CORP-CLASS B NON VOTING 124857-20-2 CBS	50 48	147 000	7,420.56	8,555 63	(1,135 07)	88 20	1 19%
CELGENE CORP 151020-10-4 CELG	109.45	116 000	12,696 20	7,373.67	5,322 53		
CHEVRON CORP 166764-10-0 CVX	91 32	135.000	12,328 20	11,438 06	890 14	577 80 144 45	4 69%
CITIGROUP INC 172967-42-4 C	54.09	299 000	16,172.91	12,465 39	3,707.52	59.80	0.37%

US Large Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div	Yield
COCA-COLA CO/THE 191216-10-0 KO	42 62	213 000	9,078 06	9,365 98	(287 92)	281 16 70 29	3 10%
COGNIZANT TECH SOLUTIONS-A 192446-10-2 CTSH	64 58	64 000	4,133 12	4,345 17	(212 05)		
COLGATE-PALMOLIVE CO 194162-10-3 CL	65.68	67.000	4,400 56	4,148 87	251 69	101 84	2 31%
COLUMBIA PIPELINE GROUP -W/I 198280-10-9 CPGX	19 17	355 000	6,805.35	9,069 92 **	N/A	177.50	2.61%
COMCAST CORP-CLASS A 20030N-10-1 CMCS A	60 86	142.000	8,642.12	4,532.81	4,109 31	142 00	1 64%
COSTCO WHOLESALE CORP 22160K-10-5 COST	161 42	52.000	8,393 84	6,723.36	1,670 48	83.20	0.99%
CROWN HOLDINGS INC 228368-10-6 CCK	51 91	127 000	6,592 57	6,507 58	84 99		
CSX CORP 126408-10-3 CSX	28 43	195 000	5,543 85	5,389.05	154 80	140 40 35 10	2.53%
DISCOVER FINANCIAL SERVICES 254709-10-8 DFS	56 76	157 000	8,911.32	8,581 69	329 63	175 84	1 97%
DISH NETWORK CORP-A 25470M-10-9 DISH	62 71	126 000	7,901 46	4,721 86	3,179 60		
DOW CHEMICAL CO/THE 260543-10-3 DOW	52.13	166 000	8,653 58	8,833 48	(179 90)	305 44	3 53%
DU PONT (E.I.) DE NEMOURS 263534-10-9 DD	67 34	160.000	10,774 40	9,756 46	1,017.94	243 20 60 80	2 26%
ELI LILLY & CO 532457-10-8 LLY	82 04	135 000	11,075 40	11,713 25	(637.85)	270.00 67 50	2 44%

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
EQT CORP 26884L-10-9 EQT	57.22	72 000	4,119.84	5,468 62	(1,348 78)	8.64 2.16	0.21%
FACEBOOK INC-A 30303M-10-2 FB	104.24	233.000	24,287.92	18,684.59	5,603 33		
FIDELITY NATIONAL INFO SERV 31620M-10-6 FIS	63.67	142.000	9,041.14	8,998.73	42 41	147.68	1.63%
GENERAL MOTORS CO 37045V-10-0 GM	36 20	340.000	12,308 00	9,912.36	2,395.64	489 60	3 98%
GENERAL ELECTRIC CO 369604-10-3 GE	29 94	383.000	11,467.02	9,541.85	1,925.17	352.36	3.07%
GILEAD SCIENCES INC 375558-10-3 GILD	105 96	86 000	9,112.56	9,344 68	(232 12)	147.92	1.62%
HARMAN INTERNATIONAL 413086-10-9 HAR	103 16	84.000	8,665 44	8,244.31	421.13	117 60	1.36%
HARTFORD FINANCIAL SVCS GRP 416515-10-4 HIG	45 64	158.000	7,211.12	4,783.74	2,427.38	132 72 33 18	1.84%
HEWLETT PACKARD ENTERPRISE CO 42824C-10-9 HPE	14 86	156 000	2,318.16	2,142.55	175.61	34.32	1.48%
HOME DEPOT INC 437076-10-2 HD	133.88	167 000	22,357.96	7,515.71	14,842 25	394.12	1.76%
HONEYWELL INTERNATIONAL INC 438516-10-6 HON	103.95	215 000	22,349.25	12,560 51	9,788 74	511 70 127.93	2 29%
HP INC 40434L-10-5 HPQ	12 54	156 000	1,956.24	1,931.21	25.03	77.37	3 96%
HUMANA INC 444859-10-2 HUM	168.66	59 000	9,950 94	8,394 90	1,556.04	68 44	0.69%

US Large Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div.	Yield
ILLUMINA INC 452327-10-9 ILMN	183 90	32 000	5,884 80	6,340 34	(455 54)		
L-3 COMMUNICATIONS HOLDINGS 502424-10-4 LLL	122.41	47.000	5,753.27	6,026 00	(272.73)	122.20 30.55	2 12%
LAM RESEARCH CORP 512807-10-8 LRCX	78 20	166.000	12,981 20	10,281.58	2,699 62	199 20	1 53%
LENNOX INTERNATIONAL INC 526107-10-7 LII	135 92	50.000	6,796 00	6,121 25	674 75	72 00	1.06%
LOWE'S COS INC 548661-10-7 LOW	76 60	260 000	19,916.00	7,723 65	12,192 35	291.20	1 46%
MARSH & MCLENNAN COS 571748-10-2 MMC	55 30	191 000	10,562.30	8,912.29	1,650 01	236.84	2 24%
MARTIN MARIETTA MATERIALS 573284-10-6 MLM	157 40	43 000	6,768 20	7,227.68	(459 48)	68 80 17 20	1 02%
MASCO CORP 574599-10-6 MAS	29 91	399 000	11,934.09	5,438.26	6,495 83	151 62	1 27%
MASTERCARD INC-CLASS A 57636Q-10-4 MA	97.92	190 000	18,604 80	8,337.07	10,267 73	121.60	0.65%
MCKESSON CORP 58155Q-10-3 MCK	189.35	33 000	6,248 55	7,690 93	(1,442 38)	36 96 9 24	0 59%
METLIFE INC 59156R-10-8 MET	51 09	213.000	10,882 17	6,889 84	3,992.33	319 50 79 88	2.94%
MICROSOFT CORP 594918-10-4 MSFT	54.35	604 000	32.827.40	19,969 72	12,857 68	869 76 209 16	2 65%
MOLSON COORS BREWING CO -B 60871R-20-9 TAP	92 03	116 000	10.675 48	9,041 82	1,633 66	190 24 47 56	1.78%

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div	Yield
US Large Cap Equity							
MONDELEZ INTERNATIONAL INC-A 609207-10-5 MDLZ	43.66	242.000	10,565.72	6,319.87	4,245.85	164.56	1.56%
MORGAN STANLEY 617446-44-8 MS	34.30	503.000	17,252.90	13,082 32	4,170 58	301 80	1.75%
NEXTERA ENERGY INC 65339F-10-1 NEE	99.86	92.000	9,187 12	7,890.59	1,296 53	283 36 70.84	3.08%
NISOURCE INC 65473P-10-5 NI	19.19	232.000	4,452.08	2,965.80	1,486 28	143.84	3.23%
NXP SEMICONDUCTORS NV N6596X-10-9 NXPI	93 46	79 000	7,383 34	8,396 68	(1,013 34)		
OCCIDENTAL PETROLEUM CORP 674599-10-5 OXY	75.59	303.000	22,903 77	25,568.26	(2,664 49)	909 00	3.97%
PACCAR INC 693718-10-8 PCAR	51 96	167.000	8,677 32	7,209 26	1,468 06	160 32 40 08	1 85%
PEPSICO INC 713448-10-8 PEP	100 16	103.000	10,316 48	9,875.74	440.74	289.43	2.81%
PFIZER INC 717081-10-3 PFE	32 77	371 000	12,157.67	12,870.12	(712.45)	415.52 149.24	3.42%
PHILLIPS 66 718546-10-4 PSX	91.53	90.000	8,237 70	7,054 51	1.183.19	201 60 50 40	2 45%
PROCTER & GAMBLE CO/THE 742718-10-9 PG	74 84	150 000	11,226.00	10,136 14	1,089 86	397.80	3.54%
SBA COMMUNICATIONS CORP-CL A 78388J-10-6 SBAC	105.16	52.000	5,468.32	6,243.12	(774 80)		
SCHLUMBERGER LTD 806857-10-8 SLB	77 15	142.000	10,955 30	12,100.83	(1,145 53)	284 00 71 00	2 59%

US Large Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div	Yield
SCHWAB (CHARLES) CORP 808513-10-5 SCHW	33 71	291 000	9,809 61	8,650 41	1,159 20	69.84	0.71%
P **STANLEY BLACK & DECKER INC** 854502-10-1 SWK	109.16	43 000	4,693 88	4,568 03	125 85	94 60	2 02%
SVB FINANCIAL GROUP 78486Q-10-1 SIVB	132 48	44.000	5,829 12	5,546.81	282.31		
SYNCHRONY FINANCIAL 87165B-10-3 SYF	31.83	182 000	5,793 06	N/A **	N/A		
TE CONNECTIVITY LTD H84989-10-4 TEL	67 09	110 000	7,379 90	7,893.31	(513 41)	145 20 30 85	1 97%
TIME WARNER INC 887317-30-3 TWX	69.98	263 000	18,404 74	9,799 91	8,604.83	368 20 92 05	2 00%
TJX COMPANIES INC 872540-10-9 TJX	70.60	99 000	6,989.40	5,660 88	1,328.52	83.16 20.79	1.19%
TWENTY-FIRST CENTURY FOX-A 90130A-10-1 FOXA	29 51	355 000	10,476 05	11,387 22	(911.17)	106 50	1 02%
UNION PACIFIC CORP 907818-10-8 UNP	83.95	63 000	5,288.85	5,931 56	(642 71)	138 60 34 65	2 62%
UNITEDHEALTH GROUP INC 91324P-10-2 UNH	112.71	158.000	17,808.18	11,514.32	6,293.86	316 00	1 77%
UNITED CONTINENTAL HOLDINGS 910047-10-9 UAL	55 73	153 000	8,526.69	6,572 70	1,953 99		
UNITED TECHNOLOGIES CORP 913017-10-9 UTX	96 05	132 000	12,678 60	10,936 59	1,742 01	337 92 84 48	2 67%
VERTEX PHARMACEUTICALS INC 92532F-10-0 VRTX	129 36	88 000	11 383 68	8,342 11	3,041.57		

US Large Cap Equity

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc. Accrued Div	Yield
VISA INC-CLASS A SHARES 92826C-83-9 V	79.01	69 000	5,451 69	5,318.30	133.39	38 64 9.66	0 71%
WABCO HOLDINGS INC 92927K-10-2 WBC	107 48	38 000	4,084.24	4,861.79	(777.55)		
WALT DISNEY CO/THE 254687-10-6 DIS	113.47	86 000	9,758.42	5,716.85	4,041.57	113 52	1.16%
WELLS FARGO & CO 949746-10-1 WFC	55.10	575 000	31,682 50	18,947 70	12,734 80	862 50 215.63	2 72%
Total US Large Cap Equity			**$1,084,723.92**	**$819,067.05**	**$262,128.38**	**$17,726.92** **$1,668.33**	**1.63%**

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	7,755 45	10,843.15	3,087 70	1%

Market Value/Cost	Current Period Value
Market Value	10,843.15
Tax Cost	10,843.15
Estimated Annual Income	3.28
Yield	0 03%

SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months[1]	10,843.15	100%

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	10,843 15	100%

[1] The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity

Note. [1] This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Income Accrued Interest	Yield
Cash							
US DOLLAR PRINCIPAL	1 00	10,952.24	10,952.24	10,952 24		3 28	0.03%[1]
COST OF PENDING PURCHASES	1.00	(109 09)	(109.09)	(109.09)			
Total Cash			**$10,843.15**	**$10,843.15**	**$0.00**	**$3.28**	**0.03%**

Portfolio Activity Detail

TRADE ACTIVITY

Trade Date Est. Settle Date	Type	Description	Quantity	Per Unit Amount	Market Cost
Pending Securities Purchased					
11/30 12/3	Purchase	STANLEY BLACK & DECKER INC (ID: 854502-10-1)	1.000	109 086	(109 09)