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Form **990-PF**

Return of Private Foundation

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

OMB No 1545-0052

2015

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

Open to Public Inspection

For calendar year **2015** or tax year beginning **2015**, and ending **20**

Name of foundation **FRED C RUMMEL FOUNDATION C/O ROBERT COCKREN**
CO-TTEE, DENTONS US LLP

Number and street (or P O box number if mail is not delivered to street address) **101 JFK PARKWAY**

Room/suite

City or town, state or province, country, and ZIP or foreign postal code **SHORT HILLS, NJ 07078**

A Employer identification number
22-6703253

B Telephone number (see instructions)
888-866-3275

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:

<input type="checkbox"/>	Initial return	<input type="checkbox"/>	Initial return of a former public charity
<input type="checkbox"/>	Final return	<input type="checkbox"/>	Amended return
<input type="checkbox"/>	Address change	<input type="checkbox"/>	Name change

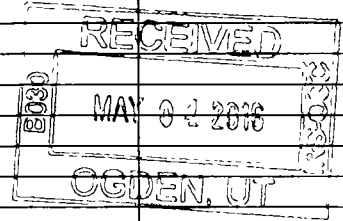
H Check type of organization: Section 501(c)(3) exempt private foundation
 Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) **\$ 10,682,785.**

J Accounting method: Cash Accrual
 Other (specify)

(Part I, column (d) must be on cash basis)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B.				
3	Interest on savings and temporary cash investments.				
4	Dividends and interest from securities	305,208.	292,493.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	375,401.			
b	Gross sales price for all assets on line 6a	3,013,048.			
7	Capital gain net income (from Part IV, line 2)		375,401.		
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)	6,237.	6,237.		STMT 2
12	Total. Add lines 1 through 11	686,846.	674,131.		
13	Compensation of officers, directors, trustees, etc.	72,430.	43,458.		28,972.
14	Other employee salaries and wages		NONE	NONE	
15	Pension plans, employee benefits		NONE	NONE	
16a	Legal fees (attach schedule) STMT 3	2,813.	NONE	NONE	2,813.
b	Accounting fees (attach schedule) STMT 4	950.	NONE	NONE	950.
c	Other professional fees (attach schedule) STMT 5	126,399.	563.		125,836.
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT 6	7,076.	1,196.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy	5,500.			5,500.
21	Travel, conferences, and meetings		NONE	NONE	
22	Printing and publications		NONE	NONE	
23	Other expenses (attach schedule) STMT 7	5,374.	324.		5,050.
24	Total operating and administrative expenses. Add lines 13 through 23	220,542.	45,541.	NONE	169,121.
25	Contributions, gifts, grants paid	507,550.			507,550.
26	Total expenses and disbursements Add lines 24 and 25	728,092.	45,541.	NONE	676,671.
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements	-41,246.			
b	Net investment income (if negative, enter -0-)		628,590.		
c	Adjusted net income (if negative, enter -0-)				



ENVELOPE
 POSTMARK DATE
 MAY 02 2016
 MAY 10 2016
 Revenue
 MAY 10 2016
 Rec In Batch/Comp
 MAY 09 2016

9/11/16

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)			
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value		
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	605,736.	233,346.	233,346.
	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) . STMT 8.	7,754,364.	8,078,352.	10,003,063.
	c	Investments - corporate bonds (attach schedule) . STMT 13.	410,008.	408,813.	446,376.
	11	Investments - land, buildings, and equipment basis			
	Less accumulated depreciation (attach schedule) ▶				
12	Investments - mortgage loans				
13	Investments - other (attach schedule)				
14	Land, buildings, and equipment basis				
	Less accumulated depreciation (attach schedule) ▶				
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	8,770,108.	8,720,511.	10,682,785.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
23	Total liabilities (add lines 17 through 22)		NONE		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>		and complete lines 24 through 26 and lines 30 and 31.		
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds	8,770,108.	8,720,511.	
	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)	8,770,108.	8,720,511.		
31	Total liabilities and net assets/fund balances (see instructions)	8,770,108.	8,720,511.		

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 8,770,108.
2	Enter amount from Part I, line 27a	2 -41,246.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 14	3 2,286.
4	Add lines 1, 2, and 3	4 8,731,148.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 15	5 10,637.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6 8,720,511.

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 OTHER GAINS AND LOSSES						
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 3,000,050.		2,637,647.	362,403.			
b 12,998.			12,998.			
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))			
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any				
a			362,403.			
b			12,998.			
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	375,401.		
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	{ If gain, also enter in Part I, line 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))
2014	525,939.	11,410,059.	0.046094
2013	521,827.	10,638,823.	0.049049
2012	478,444.	9,942,963.	0.048119
2011	505,016.	10,151,598.	0.049747
2010	465,793.	9,526,109.	0.048896
2 Total of line 1, column (d)			2 0.241905
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 0.048381
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 11,206,586.
5 Multiply line 4 by line 3			5 542,186.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 6,286.
7 Add lines 5 and 6			7 548,472.
8 Enter qualifying distributions from Part XII, line 4 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.			8 676,671.

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

Table with 11 rows for excise tax calculations. Includes sub-rows for credits and payments (6a-6d). Total tax due is 3,398.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes Yes/No columns. Activities include political campaign influence, unrelated business income, and substantial contributors.

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 Yes No 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 Yes No X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 Yes No X
Website address N/A
14 The books are in care of US TRUST FIDUCIARY TAX SERVICES Telephone no (888) 866-3275
Located at P O BOX 1802, PROVIDENCE, RI ZIP+4 02901-1802
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
16 At any time during calendar year 2015, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 Yes No X
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country

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

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

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 X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes No X
(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 X
(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 X
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 Yes No 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 2015? 1c Yes No 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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? Yes No X
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 Yes No
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
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 X
b If "Yes," did it have excess business holdings in 2015 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 2015) 3b Yes No
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a Yes No 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 2015? 4b Yes No 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 propoganda, 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)? Yes No
 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? Yes No
 If "Yes" to 6b, file Form 8870.

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
BANK OF AMERICA, N.A. PO BOX 1802, PROVIDENCE, RI 02901-1802	TRUSTEE 1	28,071.	-0-	-0-
ROBERT W. COCKREN 101 JOHN F KENNEDY PKWY, SHORT HILLS, NJ 07078	CO-TRUSTEE 3	33,165.	-0-	-0-
PATRICIA BURCH BYERS 595 PROVINCE LINE RD, HOPEWELL, NJ 08525-3105	CO-TRUSTEE 3	11,194.	-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	11,238,418.
b	Average of monthly cash balances	1b	138,827.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	11,377,245.
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	11,377,245.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	170,659.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	11,206,586.
6	Minimum investment return. Enter 5% of line 5	6	560,329.

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	560,329.
2a	Tax on investment income for 2015 from Part VI, line 5	2a	6,286.
b	Income tax for 2015 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	6,286.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	554,043.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	554,043.
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	554,043.

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	676,671.
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	676,671.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	6,286.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	670,385.

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 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				554,043.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			NONE	
b Total for prior years 20 <u>13</u> , 20 <u> </u> , 20 <u> </u>		NONE		
3 Excess distributions carryover, if any, to 2015				
a From 2010				NONE
b From 2011				4,524.
c From 2012				NONE
d From 2013				3,364.
e From 2014				NONE
f Total of lines 3a through e	7,888.			
4 Qualifying distributions for 2015 from Part XII, line 4 ▶ \$ <u>676,671.</u>				
a Applied to 2014, 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 2015 distributable amount				554,043.
e Remaining amount distributed out of corpus.	122,628.			
5 Excess distributions carryover applied to 2015 . (If an amount appears in column (d), the same amount must be shown in column (a))	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	130,516.			
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 2014 Subtract line 4a from line 2a Taxable amount - see instructions			NONE	
f Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016				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 2010 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a	130,516.			
10 Analysis of line 9				
a Excess from 2011	4,524.			
b Excess from 2012	NONE			
c Excess from 2013	3,364.			
d Excess from 2014	NONE			
e Excess from 2015	122,628.			

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

NOT APPLICABLE

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, 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)

Table with 5 columns: Tax year (a) 2015, (b) 2014, (c) 2013, (d) 2012, (e) Total. Rows include 2a-e (Qualifying distributions) and 3a-d (Alternative tests).

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

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

N/A

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

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs: Check here [] if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds.

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed: SEE STATEMENT 18

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
<p>a Paid during the year</p> <p>SEE ATTACHED STATEMENT</p>	N/A	PC	UNRESTRICTED GENERAL SUPPORT	507,550.
Total ▶ 3a				507,550.
b Approved for future payment				
Total ▶ 3b				

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

- 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code... a Transfers from the reporting foundation to a noncharitable exempt organization of: (1) Cash (2) Other assets b Other transactions: (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule...

Table with 2 columns: Yes, No. Rows for 1a(1), 1a(2), 1b(1), 1b(2), 1b(3), 1b(4), 1b(5), 1b(6), 1c.

Table with 4 columns: (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

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship.

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

Sign Here

Signature of officer or trustee: Karen J. Hsieh

Date: 04/15/2016

Title: SVP Tax

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

BANK OF AMERICA, N.A.

Paid Preparer Use Only section with fields for Print/Type preparer's name, Preparer's signature, Date, Check if self-employed, PTIN, Firm's name, Firm's address, Firm's EIN, Phone no.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	545.	545.
FOREIGN DIVIDENDS	9,647.	9,647.
NONDIVIDEND DISTRIBUTIONS	12,878.	
DOMESTIC DIVIDENDS	134,672.	134,672.
OTHER INTEREST	29,353.	29,353.
NON-TAXABLE FOREIGN INCOME	-163.	
NONQUALIFIED FOREIGN DIVIDENDS	9,700.	9,700.
NONQUALIFIED DOMESTIC DIVIDENDS	108,576.	108,576.
TOTAL	305,208.	292,493.

FORM 990PF, PART I - OTHER INCOME
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
OTHER INCOME	6,237.	6,237.
TOTALS	6,237.	6,237.
	=====	=====

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - CHARITABLE	2,813.			2,813.
TOTALS	2,813.	NONE	NONE	2,813.

FORM 990PF, PART I - ACCOUNTING FEES
 =====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	950.			950.
TOTALS	950.	NONE	NONE	950.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
GRANTMAKING FEES - BOA	1,625.		1,625.
INVESTMENT ADVISORY FEES	563.	563.	
OTHER PROFESSIONAL FEES - CHAR	124,211.		124,211.
TOTALS	126,399.	563.	125,836.

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	556.	556.
EXCISE TAX ESTIMATES	5,880.	
FOREIGN TAXES ON QUALIFIED FOR	187.	187.
FOREIGN TAXES ON NONQUALIFIED	453.	453.
TOTALS	7,076.	1,196.

FORM 990PF, PART I - OTHER EXPENSES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
OTHER ALLOCABLE EXPENSE-PRINCI	162.	162.	
OTHER ALLOCABLE EXPENSE-INCOME	162.	162.	
OTHER CHARITABLE EXPENSES	5,050.		5,050.
TOTALS	5,374.	324.	5,050.

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
	Cash/Cash Equivalent	233346 120	233,346.12	233,346.12
001228105	AG MTG INVT TR INC	93 000	1,529.60	1,194.12
00206R102	AT&T INC	2790.000	64,014.22	96,003.90
002824100	ABBOTT LABS	485.000	12,277 91	21,781 35
00287Y109	ABBVIE INC	485.000	13,314 33	28,731.40
004498101	ACI WORLDWIDE INC	240.000	5,458.88	5,136.00
00508X203	ACTUANT CORP	213.000	4,940.15	5,103.48
00738A106	ADTRAN INC	146.000	2,406.07	2,514.12
009158106	AIR PRODS & CHEMS INC	425 000	38,468.29	55,296.75
009363102	AIRGAS INC	30.000	3,166.49	4,149.60
014491104	ALEXANDER & BALDWIN INC NEW	2.000	70 92	70.62
01988P108	ALLSCRIPTS-MISYS HEALTHCARE	232.000	3,403 57	3,568.16
023135106	AMAZON COM INC	215 000	17,517 34	145,316.35
02553E106	AMERICAN EAGLE OUTFITTERS NEW	123 000	2,154.23	1,906.50
030420103	AMERICAN WTR WKS CO INC	2650 000	106,732.73	158,337.50
031162100	AMGEN INC	420.000	22,232.70	68,178.60
037411105	APACHE CORP	660.000	51,681.70	29,350.20
03761U106	APOLLO INVT CORP	388.000	2,646.16	2,025.36
03762U105	APOLLO COML REAL ESTATE FIN INC	168.000	2,841.86	2,894.64
03820C105	APPLIED INDL TECHNOLOGIES INC	45.000	1,768 27	1,822.05
04247X102	ARMSTRONG WORLD INDS INC	26.000	1,502.80	1,188.98
04314H204	ARTISAN INTERNATIONAL FUND	11286 660	313,350.68	323,701.41
04316A108	ARTISAN PARTNERS ASSET MGMT INC	7 000	249.39	252.42
052769106	AUTODESK INC	74.000	3,581.86	4,508.82
053332102	AUTOZONE INC	7 000	4,965.17	5,193.37
05969A105	BANCORP INC	161 000	1,333.14	1,025.57
067383109	BARD C R INC	23.000	4,568.43	4,357.12
073295107	BBCN BANCORP INC	338.000	5,309.95	5,820.36
073302101	BE AEROSPACE INC	124.000	6,266.07	5,253.88
075887109	BECTON DICKINSON & CO	22 000	3,296 48	3,389.98
091936732	BLACKROCK GLOBAL LONG/SHORT	14299 333	150,000 00	139,704.48
109641100	BRINKER INTL INC	33 000	1,755 02	1,582.35
109696104	BRINKS CO	46 000	1,384 02	1,327.56
11133T103	BROADRIDGE FINL SOLUTIONS INC	47 000	2,679 08	2,525.31

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
112585104	BROOKFIELD ASSET MGMT INC	414.000	14,268.07	13,053.42
115236101	BROWN & BROWN INC	99.000	3,382.34	3,177.90
12504L109	CBRE GROUP INC	97.000	3,665.21	3,354.26
12508E101	CDK GLOBAL INC	24.000	1,157.77	1,139.28
125509109	CIGNA CORP	1305.000	39,723.60	190,960.65
12621E103	CNO FINL GROUP INC	226.000	4,109.40	4,314.34
127055101	CABOT CORP	55.000	1,880.67	2,248.40
14161H108	CARDTRONICS INC	54.000	1,903.05	1,817.10
143130102	CARMAX INC	108.000	6,652.83	5,828.76
150870103	CELANESE CORP DEL	56.000	3,721.66	3,770.48
16117M305	CHARTER COMMUNICATIONS INC DEL	4.000	737.16	732.40
16208T102	CHATHAM LODGING TR	137.000	3,142.48	2,805.76
17878Y108	CIVEO CORP	162.000	316.71	230.04
184496107	CLEAN HBRS INC	103.000	5,241.89	4,289.95
194014106	COLFAX CORP	122.000	4,742.49	2,848.70
19624R106	COLONY CAPITAL INC	251.000	5,279.10	4,889.48
19765J830	COLUMBIA MID CAP VALUE FUND	0.665	8.86	9.24
19765N518	COLUMBIA CORPORATE INCOME	47628.401	487,714.83	451,993.53
19765Y688	COLUMBIA SELECT LARGE CAP	15722.322	103,610.10	265,078.35
198516106	COLUMBIA SPORTSWEAR CO	57.000	3,624.90	2,779.32
201723103	COMMERCIAL METALS CO	323.000	5,177.07	4,421.87
205306103	COMPUTER PROGRAMS & SYS INC	28.000	1,288.56	1,393.00
209111EV1	CONSOLIDATED EDISON CO NY INC	200000.000	207,483.75	228,316.00
212485106	CONVERGYS CORP	192.000	4,556.16	4,778.88
217204106	COPART INC	213.000	7,767.96	8,096.13
219350105	CORNING INC	3010.000	46,458.45	55,022.80
22822V101	CROWN CASTLE INTL CORP	40.000	3,346.12	3,458.00
23918K108	DAVITA HEALTHCARE PARTNERS INC	46.000	3,614.53	3,206.66
254687106	DISNEY WALT CO	710.000	21,394.64	74,606.80
25470F302	DISCOVERY COMMUNICATIONS INC	64.000	1,787.89	1,614.08
25659T107	DOLBY LABORATORIES INC	116.000	3,993.72	3,903.40
256677105	DOLLAR GEN CORP	25.000	1,965.24	1,796.75
256746108	DOLLAR TREE INC	55.000	3,982.04	4,247.10
258620103	DOUBLELINE TOTAL RETURN BD FUND	31237.937	347,053.48	336,744.96

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
260543103	DOW CHEM CO	1080 000	35,213 40	55,598 40
263534BT5	DU PONT E I DE NEMOURS & CO	200000.000	201,329.32	218,060 00
267475101	DYCOM INDS INC	18 000	1,162.29	1,259.28
268648102	EMC CORP	3660 000	47,485.57	93,988.80
26969P108	EAGLE MATERIALS INC	10.000	606.34	604.30
277907200	EATON VANCE INCOME FUND	58362.943	356,597.58	315,159.89
278768106	EHOSTAR CORP	30.000	1,416 60	1,173.30
278865100	ECOLAB INC	18.000	2,094.12	2,058.84
283677854	EL PASO ELEC CO	146.000	5,344.43	5,621.00
29272W109	ENERGIZER HLDGS INC	36.000	1,220.05	1,226.16
29364N835	ENTERGY MISS INC	667 000	18,979.06	17,321.99
29444U700	EQUINIX INC	9 000	2,668.63	2,721.60
30034T103	EVERI HOLDINGS INC	163.000	837.23	715.57
303075105	FACTSET RESH SYS INC	11.000	1,887.05	1,788.27
311900104	FASTENAL CO	36 000	1,458.28	1,469.52
31620M106	FIDELITY NATL INFORMATION SVCS	64.000	4,192 64	3,878 40
31620R303	FNF GROUP	153.000	5,852.22	5,304.51
31678A103	FIFTH ST FIN CORP	276.000	1,810.53	1,760.88
320517105	FIRST HORIZON NATL CORP	207.000	3,329.57	3,005.64
33582V108	FIRST NIAGARA FINL GROUP INC	654.000	6,494 22	7,095.90
345550107	FOREST CITY ENTERPRISES INC	119.000	2,740.56	2,609 67
35471R106	FRANKLIN STR PPTYS CORP	318.000	3,644.58	3,291 30
36191G107	GNC HLDGS INC	76.000	3,513.77	2,357.52
369604103	GENERAL ELEC CO	3745.000	127,400.39	116,656.75
37247D106	GENWORTH FINL INC	508 000	2,634 85	1,894.84
375558103	GILEAD SCIENCES INC	1320 000	30,871.50	133,570.80
377316104	GLATFELTER	156.000	2,884.82	2,876 64
37940X102	GLOBAL PMTS INC	42 000	2,410.96	2,709 42
38141G104	GOLDMAN SACHS GROUP INC	415 000	59,382.01	74,795.45
38144G184	GOLDMAN SACHS GROUP INC	1515 000	38,199.90	39,844.50
401617105	GUESS INC	40.000	854 52	755.20
402479745	GULF PWR CO	579.000	16,796 93	14,839.77
404280802	HSBC HLDGS PLC	2900 000	75,197 00	75,603 00
405024100	HAEMONETICS CORP	83.000	3,222.43	2,675 92

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
413160102	HARMONIC INC	239 000	1,421.69	972.73
415864107	HARSCO CORP	164 000	1,951.28	1,292.32
41902R103	HATTERAS FINL CORP	135 000	2,109.18	1,775.25
42222G108	HEALTH NET INC	28.000	1,938.72	1,916.88
42809H107	HESS CORP	32.000	1,861.92	1,551.36
44267D107	HOWARD HUGHES CORP	9.000	1,120.36	1,018.44
449172105	HYSTER-YALE MATLS HANDLING INC	9 000	470.91	472.05
457461200	INLAND REAL ESTATE CORP	275 000	2,618.79	2,920.50
459200101	INTERNATIONAL BUSINESS MACHS	680 000	53,559.10	93,581.60
46069S109	INTERSIL CORP	263.000	3,046.79	3,355.88
461202103	INTUIT	37.000	3,879.82	3,570.50
46145F105	INVESTMENT TECHNOLOGY GRP NEW	107.000	1,858.93	1,821.14
46146L101	INVESTORS BANCORP INC NEW	891.000	11,018.38	11,084.04
464287648	ISHARES RUSSELL 2000 GROWTH ETF	2260.000	286,459.60	314,772.80
464287721	ISHARES U S TECHNOLOGY ETF	2580.000	201,428.26	276,137.40
464288687	ISHARES	3115 000	122,747.20	121,017.75
46625H100	J P MORGAN CHASE & CO	1940.000	92,280.77	128,098.20
47102X105	JANUS CAP GROUP INC	157.000	2,517.10	2,212.13
478160104	JOHNSON & JOHNSON	680.000	38,062.59	69,849.60
48238T109	KAR AUCTION SVCS INC	96.000	3,795.83	3,554.88
482539103	KLX INC	161.000	6,054.85	4,957.19
489170100	KENNAMETAL INC	108.000	3,412.13	2,073.60
494368103	KIMBERLY CLARK CORP	735.000	41,305.00	93,565.50
50060P106	KOPPERS HLDGS INC	88 000	1,891.45	1,606.00
50212V100	LPL FINL HLDGS INC	53.000	2,185.11	2,260.45
526057104	LENNAR CORP	30.000	1,539.20	1,467.30
527288104	LEUCADIA NATL CORP	148.000	3,475.03	2,573.72
530307107	LIBERTY BROADBAND-A	27.000	1,457.82	1,394.55
530307305	LIBERTY BROADBAND-C	54 000	2,905.46	2,800.44
53071M104	LIBERTY INTERACTIVE CORPORATION	168.000	5,124.02	4,589.76
53071M880	LIBERTY INTERACTIVE CORP	89.000	3,686.37	4,014.79
531229102	LIBERTY MEDIA CORP DELAWARE	44.000	1,704.81	1,727.00
531229300	LIBERTY MEDIA CORP DELAWARE	107.000	4,101.31	4,074.56
531465102	LIBERTY TRIPADVISOR HOLDINGS INC	62.000	1,719.25	1,881.08

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
539830109	LOCKHEED MARTIN CORP	230 000	19,246.68	49,944.50
540424108	LOEWS CORP	121.000	4,710.02	4,646.40
548661107	LOWES COS INC	1470.000	27,333.77	111,778.80
55261F104	M & T BK CORP	26.000	3,448.38	3,150.68
55345K103	MRC GLOBAL INC	158 000	1,975.00	2,038.20
55354G100	MSCI INC	32.000	2,136.96	2,308.16
553777103	MTS SYS CORP	44.000	2,818.66	2,790.04
55608B105	MACQUARIE INFRASTRUCTURE CO	50.000	3,811.73	3,630.00
570535104	MARKEL CORP	12.000	10,490.61	10,600.20
573284106	MARTIN MARIETTA MATLS INC	29.000	4,980.17	3,960.82
574795100	MASIMO CORP	39 000	1,610.72	1,618.89
57686G105	MATSON INC	80 000	3,286.93	3,410.40
580645109	MCGRAW HILL FINL INC	6.000	570.83	591.48
582839106	MEAD JOHNSON NUTRITION CO	47.000	4,147.22	3,710.65
58933Y105	MERCK & CO INC	445.000	20,477.79	23,504.90
594918104	MICROSOFT CORP	3350 000	62,929.55	185,858.00
595017104	MICROCHIP TECHNOLOGY INC	75 000	3,333.73	3,490.50
608190104	MOHAWK INDS INC	21 000	4,324.53	3,977.19
61166W101	MONSANTO CO	355.000	26,756.34	34,974.60
615369105	MOODYS CORP	97.000	10,767.83	9,732.98
620076307	MOTOROLA SOLUTIONS INC	49.000	3,122.76	3,354.05
67103H107	O REILLY AUTOMOTIVE INC	29 000	7,179.41	7,349.18
674599105	OCCIDENTAL PETE CORP DEL	1430.000	99,190.99	96,682.30
69318G106	PBF ENERGY INC	92 000	3,093.15	3,386.52
693475105	PNC FINL SVCS GROUP INC	685.000	26,738.97	65,287.35
701094104	PARKER HANNIFIN CORP	460.000	19,670.38	44,610.80
703481101	PATTERSON-UTI ENERGY INC	116.000	1,821.17	1,749.28
70450Y103	PAYPAL HOLDINGS INC	21.000	749.17	760.20
717081103	PFIZER INC	3525 000	100,271.26	113,787.00
71714F104	PHARMERICA CORP	32 000	1,100.57	1,120.00
718172109	PHILIP MORRIS INTL INC	1595 000	68,784.06	140,216.45
720186105	PIEDMONT NAT GAS INC	87 000	3,354.00	4,960.74
72766Q105	PLATFORM SPECIALTY PRODS CORP	109.000	2,540.82	1,398.47
737630103	POTLATCH CORP	38.000	1,240.47	1,149.12

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
74005P104	PRAXAIR INC	190.000	8,868.25	19,456.00
742962103	PRIVATEBANCORP INC	54.000	2,246.25	2,215.08
743315103	PROGRESSIVE CORP OHIO	50.000	1,543.76	1,590.00
74460D141	PUBLIC STORAGE INC	1356.000	37,158.78	34,455.96
754907103	RAYONIER INC	155.000	3,570.60	3,441.00
76131D103	RESTAURANT BRANDS INTER INC	121.000	5,184.85	4,520.56
770323103	ROBERT HALF INTL INC	24.000	1,361.28	1,131.36
776696106	ROPER TECHNOLOGIES INC	34.000	5,763.31	6,452.86
778296103	ROSS STORES INC	94.000	5,002.04	5,058.14
78377T107	RYMAN HOSPITALITY PPTYS INC	29.000	1,538.74	1,497.56
78388J106	SBA COMMUNICATIONS CORP	73.000	8,765.15	7,670.11
78464A714	SPDR S&P RETAIL ETF	2700.000	114,346.48	116,748.00
78464A763	SPDR S&P DIVIDEND	3685.000	234,884.53	271,105.45
79546E104	SALLY BEAUTY HLDGS INC	167.000	4,434.69	4,657.63
81369Y209	SELECT SECTOR SPDR TR	1720.000	124,682.80	123,891.60
852891100	STANCORP FINL GROUP INC	47.000	5,362.40	5,352.36
85571B105	STARWOOD PPTY TR INC	71.000	1,545.32	1,459.76
85571W109	STARWOOD WAYPOINT RESIDENTIAL	34.000	849.63	769.76
871237103	SYKES ENTERPRISES INC	98.000	2,489.13	3,016.44
87151Q106	SYMETRA FINL CORP	159.000	4,674.98	5,051.43
872540109	TJX COS INC NEW	37.000	2,592.96	2,623.67
880208400	TEMPLETON GLOBAL BD FUND	8481.025	110,253.33	97,786.22
880779103	TEREX CORP NEW	124.000	2,661.70	2,291.52
881609101	TESORO CORP	10.000	1,078.00	1,053.70
88162F105	TETRA TECHNOLOGIES INC DEL	224.000	1,503.02	1,684.48
883556102	THERMO FISHER SCIENTIFIC CORP	465.000	19,229.29	65,960.25
886423102	TIDEWATER INC	142.000	2,150.99	988.32
893641100	TRANSDIGM GROUP INC	23.000	5,359.71	5,254.35
899896104	TUPPERWARE BRANDS CORP	54.000	3,106.17	3,005.10
902641646	ETRACS ALERIAN MLP INFRA INDEX	3340.000	124,017.53	87,374.40
907818108	UNION PAC CORP	7000.000	209,407.62	547,400.00
911312106	UNITED PARCEL SVC INC	420.000	20,262.06	40,416.60
913017109	UNITED TECHNOLOGIES CORP	1280.000	50,630.40	122,969.60
922042858	VANGUARD FTSE EMERGING MKTS	3400.000	136,868.03	111,214.00

FRED C RUMMEL FOUNDATION
 22-6703253
 Balance Sheet
 12/31/2015



Cusip	Asset	Units	Basis	Market Value
922908553	VANGUARD REIT	9850 000	641,688.98	785,340 50
922908629	VANGUARD MID-CAP ETF	2340 000	304,026 37	281,057.40
92343E102	VERISIGN INC	71.000	5,059.11	6,202.56
92343V104	VERIZON COMMUNICATIONS INC	220 000	6,229 59	10,168 40
92345Y106	VERISK ANALYTICS INC	62 000	4,807 69	4,766.56
92849E101	VITAMIN SHOPPE INC	65.000	2,388.11	2,125.50
931142103	WAL-MART STORES INC	1350.000	65,872 71	82,755 00
949746101	WELLS FARGO & CO	899 000	26,692 43	48,869.64
949746465	WELLS FARGO & CO NEW	2270.000	62,594.12	65,217.10
949746879	WELLS FARGO & CO NEW	1325.000	36,973.50	37,206.00
949917744	WELLS FARGO ADVANTAGE ULTRA	61750.904	523,647.66	521,177 63
968223206	WILEY JOHN & SONS INC	55.000	2,694.40	2,476.65
97717X701	WISDOMTREE EUROPE HEDGED	4000.000	258,377.20	215,240.00
98212B103	WPX ENERGY INC	229.000	1,610 14	1,314.46
98310W108	WYNDHAM WORLDWIDE CORP	16.000	1,265.42	1,162 40
98978V103	ZOETIS INC	138 000	6,536.34	6,612.96
996666939	GLOBAL OPPORTUNITIES COMMON	1491.897	483,542.43	469,172.51
G0408V102	AON PLC	88.000	8,859.90	8,114 48
G0450A105	ARCH CAP GROUP LTD	24.000	1,745.04	1,674.00
G5480U104	LIBERTY GLOBAL PLC	64.000	3,369.60	2,711.04
G5480U120	LIBERTY GLOBAL PLC	70.000	3,438 40	2,853.90
G5480U138	LIBERTY LILAC GROUP	3 000	120.50	124.11
G5480U153	LIBERTY LILAC GROUP	3 000	125.58	129.00
G81276100	SIGNET JEWELERS LTD	27.000	3,282.03	3,339.63
G9618E107	WHITE MTNS INS GROUP LTD	9.000	6,674 43	6,541.29
G96666105	WILLIS GROUP HLDGS PLC	53 000	2,462.38	2,574.21
N00985106	AERCAP HOLDINGS NV	62 000	2,975.38	2,675.92
N7902X106	SENSATA TECH HLDG NV	51.000	2,634 17	2,349.06
		Totals	8,720,510.76	10,682,784.67

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

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DESCRIPTION	AMOUNT
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CTF ADJUSTMENT	1,700.
INCOME ADJUSTMENT	493.
RECEIPT ADJUSTMENT	93.

TOTAL	2,286.
	=====

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

DESCRIPTION	AMOUNT
COST BASIS ADJUSTMENT	5,993.
ROUNDING	4.
SECURITIES ADJUSTMENT	1,035.
YE SALES ADJUSTMENT	3,605.
TOTAL	10,637.

GAINS AND LOSSES FROM PASS-THRU ENTITIES
=====

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

COMMON TRUST FUNDS	-14,728.00	

TOTAL NET SHORT-TERM GAIN OR LOSS (ROUNDED)		-14,728.00
		=====

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

COMMON TRUST FUNDS	27,726.00	

TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)		27,726.00
		=====

990PF, PART VII-A LINE 8b - EXPLANATION OF NON-FILING WITH A.G. STMT.

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NO FILING IS REQUIRED FOR THE STATE OF NEW JERSEY

FRED C RUMMEL FOUNDATION C/O ROBERT COCKREN
FORM 990PF, PART XV - LINES 2a - 2d

22-6703253

=====

RECIPIENT NAME:

ANNMARIE PULEIO, EXECUTIVE DIRECTOR

ADDRESS:

316 LENOX AVE SUITE 2C

WESTFIELD, NJ 07090

RECIPIENT'S PHONE NUMBER: 908-317-8600

FORM, INFORMATION AND MATERIALS:

FORM, INFORMATION AND MATERIALS: CONTACT

ANNMARIE PULEIO @ 908 317-8600

FRED C RUMMEL FOUNDATION

SUBMISSION DEADLINES:

NONE

RESTRICTIONS OR LIMITATIONS ON AWARDS:

TO SUPPORT NEW JERSEY BASED EDUCATIONAL AND PUBLIC SERVICE ORGANIZATIO

FORM 990PF, PART XV, LINES 3a

Posting Date	Amount	Recipient Name	Relationship to substantial contributor	Purpose	Foundation Status of Recipient
06/10/2015	5,000.00	180, TURNING LIVES AROUND, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	7,500 00	ADLER APHASIA CENTER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	10,000 00	ALZHEIMER'S DISEASE AND RELATED	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	5,000 00	BERGEN VOLUNTEER MEDICAL	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	15,000 00	THE COMMUNITY FOODBANK OF NEW	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	7,500.00	DIABETES FOUNDATION, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	6,000 00	ELIZABETH COALITION TO HOUSE THE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/10/2015	6,000 00	FAMILY PROMISE OF MORRIS COUNTY	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	8,000 00	FURNITURE ASSIST, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	3,500 00	GEORGE STREET PLAYHOUSE, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	8,500 00	HOMEFIRST INTERFAITH HOUSING AND	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	6,000.00	JOHN F KENNEDY MEDICAL CENTER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500.00	LEARNING ALLY, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500 00	METROPOLITAN YMCA OF THE ORANGES	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	3,500 00	MORRIS MUSEUM, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500 00	NAMI MERCER NJ, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500 00	NEW EYES FOR THE NEEDY, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	4,000 00	OPPORTUNITY PROJECT, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	6,000 00	PLANNED LIFETIME ASSISTANCE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500.00	PRINCETON SENIOR RESOURCE CENTER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	15,000 00	SCHOLARSHIP FUND FOR INNER-CITY	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	5,000.00	SOMERSET MEDICAL CENTER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	6,000.00	ST. CECILIA CHURCH	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500 00	ST PETER'S HAVEN CORPORATION	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500 00	STREETLIGHT MISSION	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	3,500 00	SUMMIT SPEECH SCHOOL	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	7,500 00	SUMMIT VOLUNTEER FIRST AID	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/11/2015	5,000 00	THOMAS EDISON STATE COLLEGE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
06/22/2015	5,000 00	CANCER SUPPORT COMMUNITY CENTRAL	NONE	UNRESTRICTED GENERAL SUPPORT	PC
08/03/2015	550.00	COUNCIL OF NJ GRANTMAKERS	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	500 00	THE ARTS INSTITUTE OF WESTERN	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	3,500.00	CATHOLIC YOUTH ORG OF MERCER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	5,000.00	THE CENTER OF GREAT EXPECTATIONS	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	1,000.00	CENTURION MINISTRIES	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	5,000.00	CHILDREN'S INSITUTE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	4,000 00	CHILDREN'S SPECIALIZED HOSPITAL	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	5,000 00	COLLIER SERVICES	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	7,500 00	CONCORDIA LEARNING CENTER AT	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	2,500 00	CONTACT USA, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	3,500 00	CONTACT USA, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	10,000 00	THE CRISIS MINISTRY OF MERCER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	5,000 00	ELECTRONIC INFORMATION AND	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	3,500 00	THE INSTITUTE FOR CHILDREN WITH	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	7,500 00	EVA'S VILLAGE, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	3,000 00	GIRL SCOUTS HEART OF NJ INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	2,000.00	GREATER NEWARK CONSERVANCY, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	500.00	HOMELESS GEAR, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	5,000.00	HITOPS	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	3,500.00	INTERFAITH CAREGIVERS OF GREATER	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/04/2015	5,000.00	JERSEY BATTERED WOMEN'S SERVICE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	7,500 00	JEWISH FAMILY SERVICE AGENCY OF	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	JEWISH FAMILY SERVICE OF	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	500 00	JOHNS HOPKINS UNIVERSITY	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	35,000 00	KEAN UNIVERSITY FOUNDATION, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000.00	LITERACY NEW JERSEY INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	2,000 00	LITERACY VOLUNTEERS OF SOMERSET	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	MEALS ON WHEELS OF TRENTON EWING	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	25,000 00	MONTCLAIR STATE UNIVERSITY	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	MOUNT CARMEL GUILD	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	500 00	NASSAU PRESBYTERIAN CHURCH	NONE	UNRESTRICTED GENERAL SUPPORT	PC

FORM 990PE, PART XV, LINES 3a

12/07/2015	3,500.00	NEW JERSEY FESTIVAL ORCHESTRA	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	NEW JERSEY FOUNDATION FOR AGING	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	2,500 00	NEW JERSEY INTERGENERATIONAL	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	NEW JERSEY SEEDS, INC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	NEW YORK CITY RELIEF INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000 00	OVERLOOK HOSPITAL FOUNDATION/	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	1,000 00	PLANNED PARENTHOOD OF NORTHERN	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	7,500 00	RESCUE MISSION OF TRENTON	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	4,000 00	ROOTS & WINGS FOUNDATION A NEW	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	10,000 00	SAGE ELDERCARE, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	4,000 00	SAINT BARNABAS HOSPICE AND	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	4,000 00	SENIOR SERVICES CENTER OF THE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	6,000 00	STUDENT PARTNER ALLIANCE	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	3,500.00	SUMMIT AREA YMCA	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	8,000.00	TRINITAS HEALTH FOUNDATION	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	5,000.00	TRSTS OF CARMELITE FATHERS	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	1,000 00	UNIV. OF MAINE AT FARMINGTON	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	30,000 00	THE WILLIAM PATERSON UNIVERSITY	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	4,000 00	YMCA OF WESTFIELD NJ	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	4,000 00	YOUNG MEN'S CHRISTIAN ASSOC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	3,500 00	YOUNG MENS CHRISTIAN ASSOC	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	8,000 00	YWCA OF EASTERN UNION COUNTY	NONE	UNRESTRICTED GENERAL SUPPORT	PC
12/07/2015	3,500.00	ZUFALL HEALTH CENTER, INC.	NONE	UNRESTRICTED GENERAL SUPPORT	PC
TOTAL	<u>\$ 507,550 00</u>				

FEDERAL FOOTNOTES

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FORM 990-PF - PART VIII, LINE 1(B) - AVERAGE HOURS PER WEEK DEVOTED TO POSITION: THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N.A. AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE IS CALCULATED USING A MARKET VALUE FEE SCHEDULE. THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK. IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES.