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For calendar year 2015, or tax year beginning 01-01-2015 , and ending 12-31-2015

Name of foundation CUMMINGS FOUNDATION FOR BEHAVIORAL HEALTH		A Employer identification number 30-0163951	
Number and street (or P O box number if mail is not delivered to street address) 4781 CAUGHLIN PARKWAY		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code RENO, NV 89509		B Telephone number (see instructions) (775) 826-3311	
G Check all that apply ☐ Initial return ☐ Final return ☐ Address change ☐ Initial return of a former public charity ☐ Amended return ☐ Name change		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 ☐	
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) \$ 4,156,089		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))	Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	25,500			
	2 Check ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	3,213	3,213		
	4 Dividends and interest from securities	17,265	17,265		
	5a Gross rents	86,200	86,200		
	b Net rental income or (loss) <u>-25,593</u>				
	6a Net gain or (loss) from sale of assets not on line 10 	29,925			
	b Gross sales price for all assets on line 6a <u>604,620</u>				
	7 Capital gain net income (from Part IV, line 2)		15,010		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule) 	116	116		
	12 Total. Add lines 1 through 11	162,219	121,804		
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages	17,442			17,442
	15 Pension plans, employee benefits	1,418			1,418
	16a Legal fees (attach schedule). 	120	60		60
	b Accounting fees (attach schedule).				
	c Other professional fees (attach schedule) 	16,274	14,993		1,281
	17 Interest				
	18 Taxes (attach schedule) (see instructions) 	295	120		
	19 Depreciation (attach schedule) and depletion 	5,548	3,855		
	20 Occupancy	18,597	18,597		
	21 Travel, conferences, and meetings.				
	22 Printing and publications	180			180
	23 Other expenses (attach schedule). 	99,000	89,281		1,115
	24 Total operating and administrative expenses. Add lines 13 through 23	158,874	126,906		21,496
	25 Contributions, gifts, grants paid	0			0
	26 Total expenses and disbursements. Add lines 24 and 25	158,874	126,906		21,496
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	3,345			
	b Net investment income (if negative, enter -0-)		0		
	c Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions.)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	42,432	55,844	55,844
	2	Savings and temporary cash investments			
	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) ▶ <u>1,417,000</u> Less allowance for doubtful accounts ▶ _____		1,417,000	1,417,000
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)	319,610	86,248	86,248
	b	Investments—corporate stock (attach schedule)	770,542	1,017,613	1,017,613
	c	Investments—corporate bonds (attach schedule)	35,368	79,274	79,274
	11	Investments—land, buildings, and equipment basis ▶ <u>2,173,144</u> Less accumulated depreciation (attach schedule) ▶ <u>675,334</u>	1,439,189	1,497,810	1,497,810
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	100,466		
	14	Land, buildings, and equipment basis ▶ <u>77,681</u> Less accumulated depreciation (attach schedule) ▶ <u>75,381</u>	107,884	2,300	2,300
	15	Other assets (describe ▶ _____)			
	16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	2,815,491	4,156,089	4,156,089
Liabilities	17	Accounts payable and accrued expenses	170	135	
	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 ▶ _____)	112,701	1,420,966	
	23	Total liabilities (add lines 17 through 22)	112,871	1,421,101	
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	2,702,620	2,734,988	
	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			
	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)	2,702,620	2,734,988	
	31	Total liabilities and net assets/fund balances (see instructions)	2,815,491	4,156,089	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,702,620
2	Enter amount from Part I, line 27a	2	3,345
3	Other increases not included in line 2 (itemize) ▶ _____	3	29,023
4	Add lines 1, 2, and 3	4	2,734,988
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	2,734,988

Part IV Capital Gains and Losses for Tax on Investment Income

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

(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
a			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
a			
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	15,010
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 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	36,062	2,770,254	0 013018
2013	44,678	2,672,719	0 016716
2012	106,465	2,534,043	0 042014
2011	64,386	3,007,667	0 021407
2010	70,136	1,035,496	0 067732

2	Total of line 1, column (d).	2	0 160887
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 032177
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	2,729,379
5	Multiply line 4 by line 3.	5	87,823
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	
7	Add lines 5 and 6.	7	87,823
8	Enter qualifying distributions from Part XII, line 4.	8	21,496

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

Part VI

Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a		Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		1		0	
b		Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b		2			
c		All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		3			
2		Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4			
3		Add lines 1 and 2.		5			
4		Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		6			
5		Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		7			
6		Credits/Payments		8			
a		2015 estimated tax payments and 2014 overpayment credited to 2015		6a			
b		Exempt foreign organizations—tax withheld at source		6b			
c		Tax paid with application for extension of time to file (Form 8868).		6c			
d		Backup withholding erroneously withheld		6d			
7		Total credits and payments. Add lines 6a through 6d.		9			
8		Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		10			
9		Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		11			
10		Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.					
11		Enter the amount of line 10 to be Credited to 2015 estimated tax Refunded					

Part VII-A

Statements Regarding Activities

1a		During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		1a		Yes		No	
b		Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		1b				No	
c		Did the foundation file Form 1120-POL for this year?		1c				No	
d		Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation \$ (2) On foundation managers \$							
e		Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$							
2		Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		2				No	
3		Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		3				No	
4a		Did the foundation have unrelated business gross income of \$1,000 or more during the year?		4a				No	
b		If "Yes," has it filed a tax return on Form 990-T for this year?		4b					
5		Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		5				No	
6		Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		6		Yes			
7		Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV		7		Yes			
8a		Enter the states to which the foundation reports or with which it is registered (see instructions) NV							
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		Yes			
9		Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? If "Yes," complete Part XIV		9				No	
10		Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		10		Yes			

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	
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		
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	13	Yes	
14	The books are in care of ► <u>SABATINI ASSOCIATES LTD</u> Telephone no ► <u>(775) 324-2066</u> Located at ► <u>5255 LONGLEY LN 101 RENO NV</u> ZIP+4 ► <u>89511</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here ► ☐ and enter the amount of tax-exempt interest received or accrued during the year ► 15			
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? See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ►	16	Yes No	No No

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ 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			
	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			
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 If "Yes," list the years ► 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions). 2b			No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015</i>). 3b			
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	4b		No

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

5a During the year did the foundation pay or incur any amount to			
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	☐ Yes ☒ No		
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	☐ Yes ☒ No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	☐ Yes ☒ No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).	☐ Yes ☒ No		
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No		
b If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?		5b	
Organizations relying on a current notice regarding disaster assistance check here.			
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes ☐ No		
<i>If "Yes," attach the statement required by Regulations section 53.4945–5(d)</i>			
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
<i>If "Yes" to 6b, file Form 8870</i>			
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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
See Additional Data Table				
2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	Title, and average hours per week (b) devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NONE				
Total number of other employees paid over \$50,000.				

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		

Total number of others receiving over \$50,000 for professional services. ▶

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 EDUCATION OF THE PUBLIC AND RESEARCH REGARDING BEHAVIORAL HEALTH ISSUES	21,496
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 N/A	
2	
All other program-related investments. See instructions.	
3	

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	1,234,586
b	Average of monthly cash balances.	1b	32,862
c	Fair market value of all other assets (see instructions).	1c	1,503,495
d	Total (add lines 1a, b, and c).	1d	2,770,943
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	
3	Subtract line 2 from line 1d.	3	2,770,943
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	41,564
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,729,379
6	Minimum investment return. Enter 5% of line 5.	6	136,469

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	136,469
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	136,469
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	136,469
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	136,469

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	21,496
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	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	21,496
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	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	21,496

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				136,469
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2015				
a From 2010.				
b From 2011.				
c From 2012.				
d From 2013.				
e From 2014.				
f Total of lines 3a through e.				
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ 21,496				
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2015 distributable amount.				21,496
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b.				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.				
d Subtract line 6c from line 6b Taxable amount—see instructions.				
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions.				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015.				114,973
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions).				
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a.				
10 Analysis of line 9				
a Excess from 2011.				
b Excess from 2012.				
c Excess from 2013.				
d Excess from 2014.				
e Excess from 2015.				

Part XIV

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

1a

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 organization is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

2a

Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years			(e) Total
(a) 2015	(b) 2014	(c) 2013	(d) 2012	
b 85% of line 2a				
c Qualifying distributions from Part XII, line 4 for each year listed				
d Amounts included in line 2c not used directly for active conduct of exempt activities				
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c				

3

Complete 3a, b, or c for the alternative test relied upon

a

"Assets" alternative test—enter

(1)

Value of all assets

(2)

Value of assets qualifying under section 4942(j)(3)(B)(i)

b

"Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed.

c

"Support" alternative test—enter

(1)

Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

(2)

Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).

(3)

Largest amount of support from an exempt organization

(4)

Gross investment income

Part XV

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

1

Information Regarding Foundation Managers:

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))

See Additional Data Table

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

2

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

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

a

The name, address, and telephone number or email address of the person to whom applications should be addressed

b

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

c

Any submission deadlines

d

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

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

Recipient		If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)					
a <i>Paid during the year</i>					
Total				▶ 3a	
b <i>Approved for future payment</i>					
Total				▶ 3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2015)

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?

(1) Cash.

(2) Other assets.

- (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.

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

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

(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.

* * * * *

Title

(see instr)? ☐ Yes ☐ No

Phone no (775) 786-1008

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

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation(If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
NICHOLAS CUMMINGS	PRESIDENT 2 00	0	0	0
561 KEYSTONE AVE 305 RENO,NV 89503				
ANDREW CUMMINGS	DIRECTOR 1 00	0	0	0
PO BOX 482 GREENWICH,CT 06836				
JANET CUMMINGS	DIRECTOR 1 00	0	0	0
4781 CAUGHLIN PKWY RENO,NV 89509				
DOROTHY CUMMINGS	SECRETARY 2 00	0	0	0
561 KEYSTONE AVE 305 RENO,NV 89503				
WILLIAM O'DONOHUE	EXECUTIVE DI 20 00	0	0	0
561 KEYSTONE AVE 305 RENO,NV 89503				

Form 990PF Part XV Line 1a - 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).

NICHOLAS CUMMINGS

DOROTHY CUMMINGS

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

TY 2015 Depreciation Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH
EIN: 30-0163951

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
IMPROVEMENTS	2012-06-30	112,955	7,241	S/L	39 0000	2,896	2,896		
GUTTERS	2015-05-19	11,503		S/L	7 0000	959	959		
COMPUTER	2003-09-03	960	960	S/L	5 0000				
ART	2004-12-04	3,070	3,070	S/L	7 0000				
COPIER	2004-11-02	327	327	S/L	5 0000				
COPIER	2004-11-28	604	604	S/L	5 0000				
DESKS	2004-09-25	9,910	9,910	S/L	7 0000				
FURNITURE	2004-10-21	9,403	9,403	S/L	7 0000				
FILING CABINETS	2005-02-06	2,719	2,719	S/L	7 0000				
FILING CABINETS	2005-12-15	308	308	S/L	7 0000				
FURNITURE	2005-07-20	3,915	3,915	S/L	7 0000				
FURNITURE	2005-08-25	2,517	2,517	S/L	7 0000				
PRINTER	2006-07-27	606	606	S/L	5 0000				
WINDOW COVERINGS	2006-06-05	532	532	S/L	7 0000				
COMPUTERS	2005-02-25	6,557	6,557	S/L	5 0000				
COMPUTERS	2005-08-11	17,600	17,600	S/L	5 0000				
FURNITURE	2005-05-20	392	392	S/L	7 0000				
FURNITURE	2005-10-09	457	457	S/L	7 0000				
WINDOW SHADES	2007-08-03	3,441	3,441	S/L	7 0000				
PHONE LINE	2007-05-18	553	553	S/L	7 0000				

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
COMPUTER	2010-09-07	1,986	1,721	S/L	5 0000	265			
BUILDING	2009-05-10	10,000	8,095	S/L	7 0000	1,428			

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

TY 2015 Gain/Loss from Sale of Other Assets Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH
EIN: 30-0163951

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
37 SHS-ABBVIE	2015-07	PURCHASE	2015-10		2,033	2,484			-451	
20 SHS-ACE	2015-10	PURCHASE	2015-12		2,344	2,227			117	
1000 SHS-ACTAVIS FUNDING	2015-04	PURCHASE	2015-08		994	1,026			-32	
14 SHS-AFFILIATED MGRS	2015-01	PURCHASE	2015-12		3,031	2,723			308	
76 SHS-AFLAC	2015-07	PURCHASE	2015-12		4,794	4,587			207	
24 SHS-ALIBABA GROUP	2015-01	PURCHASE	2015-07		1,911	2,203			-292	
9 SHS-ALLERGAN	2015-11	PURCHASE	2015-12		2,833	2,722			111	
16 SHS-ALTRIA	2014-07	PURCHASE	2015-03		900	670			230	
15 SHS-AMER FINANCIAL	2015-11	PURCHASE	2015-12		1,119	1,107			12	
10 SHS-ANADARKO	2015-09	PURCHASE	2015-12		532	644			-112	
45 SHS-ARM HOLDINGS	2014-07	PURCHASE	2015-01		2,166	2,027			139	
105 SHS-BANK OF AMERICA	2014-07	PURCHASE	2015-06		1,798	1,638			160	
97 821 SHS-BLACKROCK US OPP	2014-12	PURCHASE	2015-12		3,840	3,682			158	
110 SHS-CABOT OIL & GAS	2015-12	PURCHASE	2015-12		1,704	1,807			-103	
17 SHS-CATERPILLAR	2014-09	PURCHASE	2015-01		1,454	1,780			-326	
84 SHS-CBS CORP	2015-03	PURCHASE	2015-09		4,004	4,888			-884	
20 SHS-CH ROBINSON WORLDWIDE	2015-12	PURCHASE	2015-12		1,247	1,251			-4	
31 SHS-CITIGROUP	2015-09	PURCHASE	2015-12		1,678	1,605			73	
27 SHS-COVIDIEN	2014-11	PURCHASE	2015-01		2,936	2,578			358	
206 SHS-CREDIT SUISSE	2015-10	PURCHASE	2015-12		4,547	5,566			-1,019	
47 SHS-CSX	2014-07	PURCHASE	2015-03		1,621	1,414			207	
7 SHS-CVS HEALTH	2014-11	PURCHASE	2015-06		741	579			162	
23 SHS-DEVON ENERGY	2015-09	PURCHASE	2015-12		832	1,226			-394	
15 SHS-DISCOVER FINCL	2014-02	PURCHASE	2015-01		846	800			46	
84 SHS-ELI LILLY	2015-10	PURCHASE	2015-12		6,690	5,490			1,200	
19 SHS-EQUITY RESIDENTIAL	2015-07	PURCHASE	2015-12		1,471	1,228			243	
278 SHS-ERICSSON LM TEL	2015-03	PURCHASE	2015-03		3,520	3,467			53	
33 SHS-EXXON MOBIL	2015-06	PURCHASE	2015-12		2,521	2,789			-268	
12 SHS-FEDL RLTY INVT	2015-10	PURCHASE	2015-12		1,726	1,748			-22	
11 SHS-FIRST INDUST REALTY	2015-12	PURCHASE	2015-12		244	248			-4	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
587 728 SHS-FRANKLIN GLD & PREC	2015-09	PURCHASE	2015-09		7,112	7,970			-858	
348 SHS-GENERAL ELECTRIC	2015-09	PURCHASE	2015-12		10,486	8,983			1,503	
84 SHS-GENERAL MILLS	2015-09	PURCHASE	2015-12		4,838	4,657			181	
24 SHS-GILEAD SCIENCE	2015-08	PURCHASE	2015-12		2,504	2,810			-306	
1000 SHS-GOLDMAN SACHS	2014-12	PURCHASE	2015-08		1,024	1,032			-8	
17 SHS-GOLDMAN SACHS	2015-04	PURCHASE	2015-12		3,216	3,279			-63	
025 SHS-GOOGLE	2015-03	PURCHASE	2015-05		14	14				
82 SHS-GRIFOLS	2014-12	PURCHASE	2015-06		2,596	3,052			-456	
23 SHS-HALLIBURTON	2015-01	PURCHASE	2015-03		996	1,131			-135	
17 SHS-HARLEY DAVIDSON	2015-08	PURCHASE	2015-10		810	952			-142	
16 SHS-HARMAN INTL	2014-08	PURCHASE	2015-03		2,133	1,822			311	
26 SHS-HOME DEPOT	2014-06	PURCHASE	2015-04		2,931	2,054			877	
19 SHS-HUBBELL	2015-09	PURCHASE	2015-12		1,848	2,018			-170	
196 SHS-INTEL	2015-09	PURCHASE	2015-12		6,618	5,944			674	
47 SHS-INTERNATIONAL PAPER	2015-03	PURCHASE	2015-06		2,371	2,357			14	
106 SHS-INVECO	2015-09	PURCHASE	2015-12		3,552	3,836			-284	
477 43 SHS-JANUS PERKINS	2015-01	PURCHASE	2015-10		9,296	9,301			-5	
69 SHS-JOHNSON & JOHNSON	2015-10	PURCHASE	2015-12		7,117	6,481			636	
1000 SHS-JP MORGAN	2014-10	PURCHASE	2015-08		992	994			-2	
68 SHS-KEYCORP	2015-09	PURCHASE	2015-12		897	911			-14	
121 SHS-KROGER	2015-11	PURCHASE	2015-12		6,552	5,155			1,397	
1180 604 SHS-LAZARD EMERGING	2015-09	PURCHASE	2015-09		16,092	18,196			-2,104	
9 SHS-LINCOLN NTL	2015-05	PURCHASE	2015-07		526	527			-1	
32 SHS-MCKESSON	2015-09	PURCHASE	2015-12		5,939	6,960			-1,021	
66 812 SHS-MEDTRONIC	2015-07	PURCHASE	2015-12		5,197	5,112			85	
16 SHS-MERCK & CO	2014-10	PURCHASE	2015-10		813	865			-52	
38 SHS-MICHAEL KORS	2015-11	PURCHASE	2015-12		1,704	1,706			-2	
35 SHS-MICROSOFT	2015-03	PURCHASE	2015-12		1,857	1,538			319	
20 SHS-MOLSON COORS	2015-11	PURCHASE	2015-12		1,888	1,473			415	
32 SHS-MONSANTO	2015-01	PURCHASE	2015-08		3,340	3,610			-270	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
32 868 SHS-NEUBERGER	2015-01	PURCHASE	2015-12		1,929	1,794			135	
2 SHS-NEXTERA ENERGY	2015-10	PURCHASE	2015-12		197	203			-6	
26 SHS-NUCOR	2015-04	PURCHASE	2015-08		1,107	1,234			-127	
28 SHS-NXP SEMICONDUCTORS	2015-10	PURCHASE	2015-12		2,434	2,184			250	
27 SHS-OCCIDENTAL PETROLEUM	2015-11	PURCHASE	2015-12		1,855	1,939			-84	
135 SJS-ORACLE	2015-11	PURCHASE	2015-12		5,493	5,326			167	
7 SHS-PALO ALTO NETWORKS	2014-04	PURCHASE	2015-01		868	480			388	
56 SHS-PFIZER	2015-03	PURCHASE	2015-03		1,911	1,942			-31	
48 SHS-PG&E	2015-11	PURCHASE	2015-12		2,545	2,604			-59	
7 SHS-PHILLIPS 66	2015-06	PURCHASE	2015-11		652	553			99	
25 SHS-POST PROPERTIES	2015-11	PURCHASE	2015-12		1,468	1,445			23	
38 SHS-PPG INDUST	2015-09	PURCHASE	2015-12		3,988	4,130			-142	
23 SHS-PRAXAIR	2015-09	PURCHASE	2015-11		2,614	2,633			-19	
70 SHS- PRUDENTIAL	2015-10	PURCHASE	2015-12		3,218	3,411			-193	
6 SHS-PUBLIC STORAGE	2015-12	PURCHASE	2015-12		1,274	1,148			126	
29 SHS-QUALCOMM	2015-09	PURCHASE	2015-09		1,602	1,988			-386	
57 SHS-RANGE RESOURCE	2015-09	PURCHASE	2015-12		1,466	2,400			-934	
73 SHS-REYNOLDS AMERICAN	2015-06	PURCHASE	2015-12		4,115	3,129			986	
15 SHS-ROCHE HOLDINGS	2015-08	PURCHASE	2015-11		498	520			-22	
24 SHS-ROCKWELL	2015-08	PURCHASE	2015-10		2,485	2,801			-316	
26 SHS-ROYAL DUTCH SHELL	2015-11	PURCHASE	2015-12		1,206	1,418			-212	
22 SHS-SAP	2015-03	PURCHASE	2015-08		1,538	1,595			-57	
9 SHS-SCHLUMBERGER	2015-10	PURCHASE	2015-12		654	672			-18	
10 SHS-SEMPRA ENERGY	2015-11	PURCHASE	2015-12		949	1,015			-66	
12 SHS-SIMON PPTY	2015-07	PURCHASE	2015-11		2,446	2,051			395	
3 SHS-SL GREEN REALTY	2015-12	PURCHASE	2015-12		342	351			-9	
3 SHS-SPLUNK	2014-12	PURCHASE	2015-01		167	166			1	
1000 SHS-STATE STREET	2015-08	PURCHASE	2015-08		1,005	1,003			2	
15 SHS-STRATASYS	2014-01	PURCHASE	2015-01		1,156	1,805			-649	
6 SHS-STRYKER	2015-01	PURCHASE	2015-09		578	556			22	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
70 SHS-SYNCHRONY FINANCIAL	2015-11	PURCHASE	2015-12		2,170	2,216			-46	
78 SHS-SYNGENTA	2015-11	PURCHASE	2015-12		5,415	5,653			-238	
27 SHS-TARGET	2015-09	PURCHASE	2015-12		1,984	2,094			-110	
60 SHS-TEVA PHARMACEUTICALS	2015-11	PURCHASE	2015-12		3,901	3,465			436	
30 SHS- TJX COS	2014-06	PURCHASE	2015-03		2,075	1,715			360	
55 SHS-TRINET GROUP	2015-01	PURCHASE	2015-05		1,651	1,857			-206	
54 SHS-TRINITY IND	2015-02	PURCHASE	2015-06		1,570	1,684			-114	
52 SHS-UNITED NATURAL FOODS	2015-03	PURCHASE	2015-07		2,405	4,060			-1,655	
1 SHS-UNITED TECHNOLOGIES	2015-01	PURCHASE	2015-07		111	112			-1	
31 SHS-UNUMPROVIDENT	2015-11	PURCHASE	2015-12		1,123	1,113			10	
10000 SHS-US TSY NOTE	2015-10	PURCHASE	2015-10		10,005	10,004			1	
9000 SHS-US TSY NOTE	2015-03	PURCHASE	2015-08		9,038	9,033			5	
12000 SHS-US TSY NOTE	2015-10	PURCHASE	2015-12		12,023	12,059			-36	
1000 SHS-US TSY NOTE	2015-08	PURCHASE	2015-08		996	994			2	
6000 SHS-US TSY NOTE	2015-08	PURCHASE	2015-11		6,103	6,111			-8	
2000 SHS-US TSY NOTE	2014-12	PURCHASE	2015-03		2,192	2,172			20	
1000 SHS-US TSY NOTE	2014-12	PURCHASE	2015-04		1,090	1,085			5	
8 SHS-VENTAS	2015-12	PURCHASE	2015-12		448	430			18	
15 SHS-VERIZON COMM	2014-12	PURCHASE	2015-12		689	715			-26	
9000 SHS-WELLS FARGO	2014-09	PURCHASE	2015-05		9,034	8,993			41	
1324 725 SHS-WELLS FARGO	2015-10	PURCHASE	2015-12		42,338	42,219			119	
65 SHS-XL GROUP	2015-03	PURCHASE	2015-12		2,474	2,237			237	
16 SHS-ZIMMER BIOMET HOLDINGS	2015-09	PURCHASE	2015-12		1,602	1,625			-23	
1000 SHS-ORACLE	2015-02	PURCHASE	2015-08		1,001	1,052			-51	
20 SHS-ACE	2013-03	PURCHASE	2015-04		2,252	1,442			810	
7 SHS-AFFILIATED MGRS	2014-10	PURCHASE	2015-12		1,207	1,308			-101	
14 SHS-AFLAC	2014-10	PURCHASE	2015-11		889	779			110	
56 SHS-ALTRIA	2014-07	PURCHASE	2015-12		3,157	2,336			821	
6 SHS-AMAZON	2011-02	PURCHASE	2015-02		2,275	1,074			1,201	
22 SHS-AMERIPRISE	2012-02	PURCHASE	2015-06		2,834	1,191			1,643	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
11 SHS-ANADARKO	2014-10	PURCHASE	2015-12		585	585				
215 SHS-BANK OF AMERICA	2014-01	PURCHASE	2015-06		3,424	3,395			29	
3 SHS-BIOGEN	2014-04	PURCHASE	2015-10		815	845			-30	
15 SHS-BLACKROCK	2013-10	PURCHASE	2015-10		5,011	3,842			1,169	
19 SHS-CATERPILLAR	2013-06	PURCHASE	2015-01		1,625	1,594			31	
13 SHS-CELGENE	2012-06	PURCHASE	2015-11		1,560	400			1,160	
40 SHS-CH ROBINSON	2014-08	PURCHASE	2015-12		2,519	2,599			-80	
34 SHS-CHEVRON	2012-12	PURCHASE	2015-04		3,588	3,549			39	
6000 SHS-CITIGROUP	2014-07	PURCHASE	2015-08		6,010	6,003			7	
85 SHS-CITIGROUP	2014-07	PURCHASE	2015-12		4,619	3,219			1,400	
31 SHS-CVS HEALTH	2012-05	PURCHASE	2015-06		3,216	1,225			1,991	
31 SHS-DEVON ENERGY	2014-06	PURCHASE	2015-12		1,198	2,231			-1,033	
23 SHS-DISCOVER FINCL	2013-04	PURCHASE	2015-01		1,297	1,016			281	
11 SHS-ELI LILLY	2014-08	PURCHASE	2015-09		912	685			227	
72 SHS-EMC CORP	2013-03	PURCHASE	2015-02		2,068	1,779			289	
5 SHS-EQUITY RESIDENTIAL	2014-09	PURCHASE	2015-10		379	311			68	
81 SHS-EXXON	2014-10	PURCHASE	2015-12		6,213	7,898			-1,685	
42 SHS-FLUOR	2011-10	PURCHASE	2015-01		2,371	2,539			-168	
806 106 SHS-FRANKLIN GLD	2013-12	PURCHASE	2015-09		9,754	15,560			-5,806	
49 SHS-GENERAL ELECTRIC	2014-11	PURCHASE	2015-11		1,476	1,304			172	
34 SHS-HAIN CELESTIAL	2013-03	PURCHASE	2015-01		1,811	1,054			757	
10 SHS-HOME DEPOT	2014-07	PURCHASE	2015-12		1,338	808			530	
18 SHS-HONEYWELL INTL	2012-06	PURCHASE	2015-03		1,882	1,011			871	
1994 09 SHS-INVESCO	2013-12	PURCHASE	2015-12		51,168	49,217			1,951	
212 388 SHS-JANUS PERKINS	2014-10	PURCHASE	2015-10		4,135	4,903			-768	
176 SHS-KEYCORP	2014-10	PURCHASE	2015-12		2,296	2,332			-36	
30 SHS-KROGER	2014-11	PURCHASE	2015-12		1,245	839			406	
538 282 SHS-LAZARD EMERGING	2014-02	PURCHASE	2015-09		7,337	9,280			-1,943	
12 SHS-LINKEDIN	2014-02	PURCHASE	2015-06		2,595	2,757			-162	
78 SHS-MERCK	2014-08	PURCHASE	2015-10		4,047	3,667			380	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
42 SHS-MICHAEL KORS	2012-08	PURCHASE	2015-02		2,882	1,729			1,153	
83 SHS-MICROSOFT	2014-10	PURCHASE	2015-12		4,542	3,788			754	
13 SHS-MONSANTO	2013-09	PURCHASE	2015-07		1,429	1,311			118	
50 SHS-NEXTERA ENERGY	2014-08	PURCHASE	2015-12		4,951	3,838			1,113	
68 SHS-PG&E	2014-07	PURCHASE	2015-09		3,510	3,222			288	
29 SHS-PHILLIPS 66	2014-10	PURCHASE	2015-11		2,628	1,403			1,225	
35 SHS-PNC FINL	2014-10	PURCHASE	2015-12		3,367	2,572			795	
14 SHS-PRECISION CASTPARTS	2013-10	PURCHASE	2015-02		2,882	2,640			242	
14 SHS-PUBLIC STORAGE	2014-07	PURCHASE	2015-08		2,865	2,279			586	
62 SHS-QUALCOMM	2014-03	PURCHASE	2015-09		4,054	4,131			-77	
58 SHS-REYNOLDS AMERICAN	2014-08	PURCHASE	2015-12		2,952	1,875			1,077	
130 SHS-ROCHE HOLDINGS	2014-10	PURCHASE	2015-11		4,534	4,002			532	
31 SHS-SCHLUMBERGER	2012-11	PURCHASE	2015-12		2,253	2,241			12	
8 SHS-SEMPRA ENERGY	2014-11	PURCHASE	2015-12		759	847			-88	
13 SHS-SIMON PPTY	2014-07	PURCHASE	2015-11		2,582	2,171			411	
52 SHS-SPLUNK	2013-12	PURCHASE	2015-01		2,887	3,303			-416	
29 SHS-STRYKER	2013-04	PURCHASE	2015-09		2,778	1,869			909	
8 SHS-TEVA PHARMACEUTICALS	2014-11	PURCHASE	2015-12		529	470			59	
8 SHS-THERMO FISHER	2014-05	PURCHASE	2015-12		1,082	842			240	
22 SHS-UNITED TECHNOLOGIES	2012-05	PURCHASE	2015-07		2,442	1,638			804	
5000 SHS-US TSY NOTE	2014-02	PURCHASE	2015-08		5,965	5,015			950	
2000 SHS-US TSY NOTE	2014-04	PURCHASE	2015-04		2,000	2,000				
10000 SHS-US TSY NOTE	2014-09	PURCHASE	2015-10		10,001	10,001				
1000 SHS-US TSY NOTE	2014-01	PURCHASE	2015-03		1,096	1,077			19	
2000 SHS-US TSY NOTE	2014-04	PURCHASE	2015-04		2,180	2,153			27	
96 SHS-VERIZON	2014-08	PURCHASE	2015-12		4,482	4,620			-138	
18 SHS-VISA	2013-08	PURCHASE	2015-09		1,272	831			441	
12 SHS-WALT DISNEY	2011-02	PURCHASE	2015-08		1,245	513			732	
47 SHS-XL GROUP	2014-11	PURCHASE	2015-12		1,819	1,599			220	

TY 2015 Investments Corporate Bonds Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Name of Bond	End of Year Book Value	End of Year Fair Market Value
MORGAN STANLEY	79,274	79,274

TY 2015 Investments Corporate Stock Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Name of Stock	End of Year Book Value	End of Year Fair Market Value
MORGAN STANLEY	574,282	574,282
MORGAN STANLEY-MUTUAL FUNDS	443,331	443,331

TY 2015 Investments - Land Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Category/ Item	Cost/Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
	2,173,144	675,334	1,497,810	1,497,810

TY 2015 Investments - Other Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
MORGAN STANLEY	FMV		

TY 2015 Land, Etc. Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
	77,681	75,381	2,300	2,300

TY 2015 Legal Fees Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OFFICE BUILDING	60	60		
INDIRECT LEGAL FEES	60			60

TY 2015 Other Expenses Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OFFICE BUILDING				
SECURITY	1,548	1,548		
REPAIRS	7,265	7,265		
COPIER	2,159	2,159		
HOA	14,246	14,246		
INTERNET	5,749	5,749		
JANITORIAL	3,250	3,250		
SEWER	498	498		
TELEPHONE	6,780	6,780		
WATER	1,055	1,055		
UTILITIES	5,104	5,104		
INVESTMENT DEPRECIATION	41,627	41,627		
EXPENSES				
OFFICE	58			58
REPAIRS	1,220			
BANK CHARGES	28			
SHIPPING	60			60
INSURANCE	7,356			
OUTSIDE SERVICES	862			862
SUPPLIES	135			135

TY 2015 Other Income Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
S577999	87	87	
S021228	28	28	

TY 2015 Other Increases Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Description	Amount
UNREALIZED GAINS	29,023

TY 2015 Other Liabilities Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Description	Beginning of Year - Book Value	End of Year - Book Value
DUE TO CUMMINGS	112,701	1,303,532
INVESTMENTS-DELTA REALTY		117,434

TY 2015 Other Notes/Loans Receivable Short Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Name of 501(c)(3) Organization	Balance Due
DUE FROM DELTA REALTY	1,417,000

TY 2015 Other Professional Fees Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
PAYROLL PROCESSING	1,281			1,281
MORGAN STANLEY	14,993	14,993		

TY 2015 Taxes Schedule

Name: CUMMINGS FOUNDATION FOR BEHAVIORAL
HEALTH

EIN: 30-0163951

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAXES AND LICENSES	175			
FOREIGN	120	120		

Schedule B (Form 990, 990-EZ, or 990-PF) Department of the Treasury Internal Revenue Service	Schedule of Contributors ▶ Attach to Form 990, 990-EZ, or 990-PF ▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990	OMB No 1545-0047 2015
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Name of the organization CUMMINGS FOUNDATION FOR BEHAVIORAL HEALTH	Employer identification number 30-0163951
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Organization type (check one)

Filers of: Form 990 or 990-EZ Form 990-PF	Section: ☐ 501(c)() (enter number) organization ☐ 4947(a)(1) nonexempt charitable trust not treated as a private foundation ☐ 527 political organization ☒ 501(c)(3) exempt private foundation ☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation ☐ 501(c)(3) taxable private foundation
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Check if your organization is covered by the **General Rule** or a **Special Rule**.
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or other property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- ☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33¹/₃% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. . . . ▶ \$ _____

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

Name of organization CUMMINGS FOUNDATION FOR BEHAVIORAL HEALTH	Employer identification number 30-0163951
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Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed			
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	NDC GAMMA LIMITED PARTNERSHIP	\$ 17,500	Person ☒
	561 KEYSTONE AVE PMB 305		Payroll ☐
	RENO, NV 89503		Noncash ☐ (Complete Part II for noncash contributions)
2	NDC INVESTMENTS LTD	\$ 5,000	Person ☒
	561 KEYSTONE AVE PMB 305		Payroll ☐
	RENO, NV 89503		Noncash ☐ (Complete Part II for noncash contributions)
		\$	Person ☐
			Payroll ☐
			Noncash ☐ (Complete Part II for noncash contributions)
		\$	Person ☐
			Payroll ☐
			Noncash ☐ (Complete Part II for noncash contributions)
		\$	Person ☐
			Payroll ☐
			Noncash ☐ (Complete Part II for noncash contributions)
		\$	Person ☐
			Payroll ☐
			Noncash ☐ (Complete Part II for noncash contributions)
		\$	Person ☐
			Payroll ☐
			Noncash ☐ (Complete Part II for noncash contributions)

Name of organization CUMMINGS FOUNDATION FOR BEHAVIORAL HEALTH	Employer identification number 30-0163951
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Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ► \$ _____

Use duplicate copies of Part III if additional space is needed

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