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Return of Private Foundation

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

► Do not enter social security numbers on this form as it may be made public.
► Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning

, and ending

Name of foundation

CURTIS FINLAY FOUNDATION INC.

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

P.O. BOX 298

A Employer identification number

63-1080992

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

BREWTON, AL 36427

Room/suite

B Telephone number

251-867-7706

G Check all that apply:

Initial return Initial return of a former public charity
 Final return Amended return
 Address change 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 foundationI Fair market value of all assets at end of year **14,339,116** (from Part II, col. (c), line 16) J Accounting method: Cash Accrual
 Other (specify) _____

► \$ 14,339,116. (Part I, column (d) must be on cash basis)

Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
	1 Contributions, gifts, grants, etc., received				
	2 Check ► <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B Interest on savings and temporary cash investments	465.	465.	465.	STATEMENT 1
	3 Dividends and interest from securities	480,989.	480,989.	480,989.	STATEMENT 2
Revenue	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	119,961.			
	b Gross sales price for all assets on line 6a	2,848,204.			
	7 Capital gain net income (from Part IV, line 2)		119,961.		
	8 Net short-term capital gain			N/A	
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold	100			
	c Gross profit or (loss)	100			
	11 Other income	1,344,474.	344,474.	344,474.	STATEMENT 3
	12 Total. Add lines 1 through 11	1,945,889.	945,889.	825,928.	
	13 Compensation of officers, directors, trustees, etc.	60,000.	30,000.	0.	30,000.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
Operating and Administrative Expenses	16a Legal fees				
	b Accounting fees	STMT 4	7,200.	5,760.	0.
	c Other professional fees	STMT 5	32,743.	26,194.	0.
	17 Interest	STMT 6	1,528.	1,528.	0.
	18 Taxes	STMT 7	6,778.	6,429.	0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses	STMT 7	108,249.	69,911.	0.
	24 Total operating and administrative expenses. Add lines 13 through 23		650,000.		38,338.
	25 Contributions, gifts, grants paid				650,000.
	26 Total expenses and disbursements. Add lines 24 and 25		758,249.	69,911.	0.
	27 Subtract line 26 from line 12		187,640.		688,338.
	a Excess of revenue over expenses and disbursements				
	b Net investment income (if negative, enter -0-)		875,978.		
	c Adjusted net income (if negative, enter -0-)			825,928.	

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing	837,188.	645,655.	645,655.
	2	Savings and temporary cash investments	1,064,769.	665,165.	665,165.
	3	Accounts receivable ►			
		Less: allowance for doubtful accounts ►			
	4	Pledges receivable ►			
		Less: allowance for doubtful accounts ►			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons			
	7	Other notes and loans receivable ►			
		Less: allowance for doubtful accounts ►			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U.S. and state government obligations	STMT 8	3,675,000.	3,823,798.
	b	Investments - corporate stock	STMT 9	3,998,755.	4,438,446.
	c	Investments - corporate bonds	STMT 10	3,310,832.	3,649,918.
	11	Investments - land, buildings, and equipment basis ►			
		Less accumulated depreciation ►			
	12	Investments - mortgage loans			
	13	Investments - other			
	14	Land, buildings, and equipment basis ►			
		Less accumulated depreciation ►			
	15	Other assets (describe ► MINERAL INTEREST)		0.	516,711.
	16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)		12,886,544.	13,074,184.
	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable			
	22	Other liabilities (describe ►)			
	23	Total liabilities (add lines 17 through 22)		0.	0.
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted		12,886,544.	13,074,184.
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here ► <input type="checkbox"/> 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		12,886,544.	13,074,184.
	31	Total liabilities and net assets/fund balances		12,886,544.	13,074,184.

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	12,886,544.
2	Enter amount from Part I, line 27a	2	187,640.
3	Other increases not included in line 2 (itemize) ►	3	0.
4	Add lines 1, 2, and 3	4	13,074,184.
5	Decreases not included in line 2 (itemize) ►	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	13,074,184.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a					
b	SEE ATTACHED STATEMENT				
c					
d					
e					
	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a					
b					
c					
d					
e	2,848,204.		2,728,243.	119,961.	
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (l) over col. (j), if any			
a					
b					
c					
d					
e				119,961.	
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	119,961.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	{ }		3	9,590.	

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	675,202.	14,098,068.	.047893
2013	661,696.	14,128,431.	.046834
2012	636,282.	13,730,974.	.046339
2011	590,000.	12,795,198.	.046111
2010	515,000.	12,069,273.	.042670
2 Total of line 1, column (d)			2 .229847
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 .045969
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5			4 14,774,253.
5 Multiply line 4 by line 3			5 679,158.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 8,760.
7 Add lines 5 and 6			7 687,918.
8 Enter qualifying distributions from Part XII, line 4			8 688,338.

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

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

1a Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1.	}	1	8,760.			
Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)						
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b						
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)						
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)						
3 Add lines 1 and 2	}	2	0.			
4 Subtable A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)						
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-						
6 Credits/Payments:						
a 2015 estimated tax payments and 2014 overpayment credited to 2015				6a	11,013.	
b Exempt foreign organizations - tax withheld at source	6b					
c Tax paid with application for extension of time to file (Form 8868)	6c	4,500.				
d Backup withholding erroneously withheld	6d					
7 Total credits and payments Add lines 6a through 6d	}	7	15,513.			
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached						
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed				►	9	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid				►	10	6,753.
11 Enter the amount of line 10 to be: Credited to 2016 estimated tax ►				►	11	0.

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? <i>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</i>	1b	X
c Did the foundation file Form 1120-POL for this year?	1c	X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ► \$ <u>0.</u> (2) On foundation managers. ► \$ <u>0.</u>	2	X
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ <u>0.</u>	3	X
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>	4a	X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	4b	X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	5	X
b If "Yes," has it filed a tax return on Form 990-T for this year?	6	X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	7	X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	N/A	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>		
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ► <u>AL</u>		
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 <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	8b	X
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9	X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	X

Part VII-A Statements Regarding Activities (continued)

	Yes	No	
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11	X	
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12	X	
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	
Website address ► N/A			
14 The books are in care of ► RICHARD D. FINLAY Telephone no. ► 251-867-7706 Located at ► P.O. BOX 298, BREWTON, AL ZIP+4 ► 36427			
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	► <input type="checkbox"/>	
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 the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►	16	Yes	No
			X

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

	Yes	No
File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ►	1b	X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If "Yes," list the years ► _____, _____, _____, _____		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	N/A	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► _____, _____, _____, _____	2b	
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b If "Yes," did it have excess business holdings in 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)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	3b	
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?	4a	X
	4b	X

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

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

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

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

Organizations relying on a current notice regarding disaster assistance check here ► c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A Yes No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

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?

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

5b	X
6b	X
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.**

(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
RICHARD D FINLAY P.O. BOX 298 BREWTON, AL 36427	DIRECTOR 0.00	20,000.	0.	0.
SALLY FINLAY P.O. BOX 298 BREWTON, AL 36427	DIRECTOR 0.00	20,000.	0.	0.
PAUL D OWENS JR P.O. BOX 1229 BREWTON, AL 36427	DIRECTOR 0.00	20,000.	0.	0.

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

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

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

0

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*
3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

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

►

0

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

Expenses

1	N/A	
2		
3		
4		

Part IX-B **Summary of Program-Related Investments**

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

Amount

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

Form 990-PF (2015)

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 12,993,222.

b Average of monthly cash balances

1b 1,489,309.

c Fair market value of all other assets

1c 516,711.

d **Total** (add lines 1a, b, and c)

1d 14,999,242.

e Reduction claimed for blockage or other factors reported on lines 1a and
1c (attach detailed explanation)

1e 0.

2 Acquisition indebtedness applicable to line 1 assets

2 0.

3 Subtract line 2 from line 1d

3 14,999,242.

4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)

4 224,989.

5 **Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4

5 14,774,253.

6 **Minimum investment return.** Enter 5% of line 5

6 738,713.

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

1 738,713.

2a Tax on investment income for 2015 from Part VI, line 5

2a 8,760.

b Income tax for 2015. (This does not include the tax from Part VI.)

2b 8,760.

c Add lines 2a and 2b

2c 8,760.

3 Distributable amount before adjustments. Subtract line 2c from line 1

3 729,953.

4 Recoveries of amounts treated as qualifying distributions

4 0.

5 Add lines 3 and 4

5 729,953.

6 Deduction from distributable amount (see instructions)

6 0.

7 **Distributable amount as adjusted.** Subtract line 6 from line 5. Enter here and on Part XIII, line 1

7 729,953.

Part XII Qualifying Distributions (see instructions)

1 Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes.

1a 688,338.

a Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26

1b 0.

b Program-related investments - total from Part IX-B

2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes

2 0.

3 Amounts set aside for specific charitable projects that satisfy the:

3a 0.

a Suitability test (prior IRS approval required)

3b 0.

b Cash distribution test (attach the required schedule)

4 688,338.

4 **Qualifying distributions** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4

5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment

income. Enter 1% of Part I, line 27b

5 8,760.

6 **Adjusted qualifying distributions.** Subtract line 5 from line 4

6 679,578.

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				729,953.
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only			648,468.	
b Total for prior years:		0.		
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		0.		
4 Qualifying distributions for 2015 from Part XII, line 4: ► \$ 688,338.				
a Applied to 2014, but not more than line 2a			648,468.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)		0.		
d Applied to 2015 distributable amount		0.		39,870.
e Remaining amount distributed out of corpus		0.		0.
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		0.		
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2014. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2015. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2016				690,083.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)		0.		
8 Excess distributions carryover from 2010 not applied on line 5 or line 7		0.		
9 Excess distributions carryover to 2016 Subtract lines 7 and 8 from line 6a		0.		
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)

N/A

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

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

1 Information Regarding Foundation Managers:

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

NONE

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

NONE

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

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

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

RICHARD D FINLAY, 251-867-7706
P.O. BOX 298, BREWTON, AL 36427

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

c Any submission deadlines

NONE

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

SCHOLARSHIPS TO RESIDENTS OF ESCAMBIA COUNTY, AL ONLY AND STUDENTS OF JEFFERSON DAVIS COMMUNITY COLLEGE

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year SEE SUPPLEMENT ATTACHED				650,000.
Total b Approved for future payment NONE				► 3a 650,000. ► 3b 0.
Total				► 3b 0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	465.	
4 Dividends and interest from securities			14	480,989.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income			15	344,474.	
8 Gain or (loss) from sales of assets other than inventory			18	119,961.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		945,889.	0.
13 Total. Add line 12, columns (b), (d), and (e)				13	945,889.

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

CURTIS FINLAY FOUNDATION INC.

CONTINUATION FOR 990-PF, PART IV
63-1080992 PAGE 1 OF 1

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	UBS BOND ACCOUNT	P	VARIOUS	VARIOUS
b	UBS MANAGED ACCOUNT	P	VARIOUS	VARIOUS
c	UBS MANAGED ACCOUNT	P	VARIOUS	VARIOUS
d	UBS MANAGED ACCOUNT	P	VARIOUS	VARIOUS
e	UBS MANAGED ACCOUNT	P	VARIOUS	VARIOUS
f	UBS MANAGED ACCOUNT	P	VARIOUS	VARIOUS
g	RAYMOND JAMES	P	VARIOUS	VARIOUS
h				
i				
j				
k				
l				
m				
n				
o				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a 200,000.		189,525.	10,475.	
b 900,845.		898,428.	2,417.	
c 176,637.		142,399.	34,238.	
d 20,517.		47,582.	-27,065.	
e 719,414.		622,524.	96,890.	
f 155,791.		152,785.	3,006.	
g 675,000.		675,000.	0.	
h				
i				
j				
k				
l				
m				
n				
o				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(I) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")	
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			10,475.	
b		**	2,417.	
c		**	34,238.	
d		**	-27,065.	
e			96,890.	
f			3,006.	
g			0.	
h				
i				
j				
k				
l				
m				
n				
o				
2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter "-0-" in Part I, line 7 }		2	119,961.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6).	If gain, also enter in Part I, line 8, column (c). If (loss), enter "-0-" in Part I, line 8		3	9,590.

CURTIS FINLAY FOUNDATION INC.

63-1080992

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
SAVINGS INTEREST	465.	465.	465.
TOTAL TO PART I, LINE 3	465.	465.	465.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
DIVIDENDS - IBM	400.	0.	400.	400.	400.
DIVIDENDS - UBS	176,260.	0.	176,260.	176,260.	176,260.
INTEREST - FEDERAL					
AGENCY BONDS	144,450.	0.	144,450.	144,450.	144,450.
INTEREST - UBS	159,879.	0.	159,879.	159,879.	159,879.
TO PART I, LINE 4	480,989.	0.	480,989.	480,989.	480,989.

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
ROYALTY INCOME	344,474.	344,474.	344,474.
TOTAL TO FORM 990-PF, PART I, LINE 11	344,474.	344,474.	344,474.

CURTIS FINLAY FOUNDATION INC.

63-1080992

FORM 990-PF	ACCOUNTING FEES	STATEMENT 4
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	7,200.	5,760.	0.	1,440.
TO FORM 990-PF, PG 1, LN 16B	7,200.	5,760.	0.	1,440.

FORM 990-PF	OTHER PROFESSIONAL FEES	STATEMENT 5
-------------	-------------------------	-------------

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEES	32,743.	26,194.	0.	6,549.
TO FORM 990-PF, PG 1, LN 16C	32,743.	26,194.	0.	6,549.

FORM 990-PF	TAXES	STATEMENT 6
-------------	-------	-------------

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAXES	1,528.	1,528.	0.	0.
TO FORM 990-PF, PG 1, LN 18	1,528.	1,528.	0.	0.

FORM 990-PF	OTHER EXPENSES	STATEMENT 7
-------------	----------------	-------------

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OTHER EXPENSES	1,746.	1,397.	0.	349.
AMORTIZATION	5,032.	5,032.	0.	0.
TO FORM 990-PF, PG 1, LN 23	6,778.	6,429.	0.	349.

STATEMENT(S) 4, 5, 6, 7

CURTIS FINLAY FOUNDATION INC.

63-1080992

FORM 990-PF U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS STATEMENT 8

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
FEDERAL AGENCY BONDS	X		3,675,000.	3,823,798.
TOTAL U.S. GOVERNMENT OBLIGATIONS			3,675,000.	3,823,798.
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS				
TOTAL TO FORM 990-PF, PART II, LINE 10A			3,675,000.	3,823,798.

FORM 990-PF CORPORATE STOCK STATEMENT 9

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE STOCK	4,438,446.	5,040,296.
TOTAL TO FORM 990-PF, PART II, LINE 10B	4,438,446.	5,040,296.

FORM 990-PF CORPORATE BONDS STATEMENT 10

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE BONDS	3,649,918.	3,647,491.
TOTAL TO FORM 990-PF, PART II, LINE 10C	3,649,918.	3,647,491.

STATEMENT(S) 8, 9, 10

SUPPLEMENT TO FORM 990-PF
CURTIS FINLAY FOUNDATION INC.
DECEMBER 31, 2015

	<u>BOOK VALUE</u>	<u>FMV</u>
PART II - BALANCE SHEET		
Line 10 a Investments - U.S. and State Obligations		
Federal Home Loan Bank Bond, 4 7%, 3/18/2025	675,000	668,608
Federal Farm Credit Bank Bond, 3.96%, 09/01/2033	<u>3,000,000</u>	<u>3,155,190</u>
	<u><u>3,675,000</u></u>	<u><u>3,823,798</u></u>
Line 10 b Investments - Corporate Stock		
Common Stocks - See Listing Attached	4,068,043	4,703,598
Unsettled Options - See Listing Attached	(13,988)	(11,720)
Other Equity Investments	146,224	134,796
Commodities	231,367	202,920
IBM - 80 Shares Common	<u>6,800</u>	<u>10,702</u>
	<u><u>4,438,446</u></u>	<u><u>5,040,296</u></u>
Line 10 c - Corporate Bonds		
Certificates of Deposit - See Listing attached	100,000	104,350
Corporate Bonds - See Listing Attached	3,228,006	3,218,264
Preferred Securities - See Listing Attached	220,016	210,840
Government Bonds - See Listing Attached	<u>101,896</u>	<u>114,037</u>
	<u><u>3,649,918</u></u>	<u><u>3,647,491</u></u>

SUPPLEMENT TO FORM 990-PF
Curtis Finlay Foundation, Inc. 63-1080992
2015

Page 1

Part XV - Line 3 - Grants and Contributions Paid During the Year

Recipient Name and Address	Foundation Status	Purpose of Grant or Contributions	Amount
Alabama Wildlife Federation	Public	Unrestricted Support	10,000
Appleton Volunteer Fire Department	Public	Unrestricted Support	2,000
Billy Graham Evangelistic Association	Public	Unrestricted Support	5,000
Brewton Area YMCA	Public	Unrestricted Support	25,000
Brewton City Schools	Public	Baseball Facilities Upgrade	100,000
Brewton Council of Arts	Public	Unrestricted Support	10,000
Brewton Public Library	Public	Unrestricted Support	25,000
Christian Community Benevolent Fund	Public	Unrestricted Support	20,000
City of East Brewton	Public	Mayor's Discretionary Fund	1,000
Claude McCall American Legion	Public	Boys & Girls State Local Attendees Sponsorship	450
Escambia County 4-H Club	Public	Unrestricted Support	250
Escambia County Child Advocacy	Public	Unrestricted Support	10,000
Escambia County Drug Court	Public	Unrestricted Support	15,000
Escambia County Fire & Rescue Squad	Public	Unrestricted Support	10,000
Escambia County High School	Public	Band Program	5,000
Escambia County Mental Health Board	Public	Unrestricted Support	10,000
Escambia County Special Olympics	Public	Unrestricted Support	2,850
County Escambia Historical Society	Public	Unrestricted Support	10,000
First Presbyterian Church In Memoriam - Lee McMillan Ottis	Public	Unrestricted Support	5,000
First United Methodist Church	Public	Unrestricted Support <i>Community Food Pantry</i>	30,000
Fishers of Men Ministries	Public	Unrestricted Support	5,000
Flomaton Public Library	Public	Unrestricted Support	1,500
Friendship Volunteer Fire Department	Public	Unrestricted Support	2,000
FSH Society, Inc	Public	Unrestricted Support	5,000
Hanberry Cemetery	Public	Unrestricted Support	3,000

SUPPLEMENT TO FORM 990-PF
Curtis Finlay Foundation, Inc. 63-1080992
2015

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Part XV - Line 3 - Grants and Contributions Paid During the Year

Recipient Name and Address	Foundation Status	Purpose of Grant or Contributions	Amount
Historic Pollard Hillcrest Cemetery Committee	Public	Maintenance	10,000
Jay Highschool	Public	Band Program	5,000
Jay Historical Society	Public	Unrestricted Support	5,000
Jay Public Library	Public	Unrestricted Support	1,500
Lambeth Volunteer Fire Department	Public	Unrestricted Support	2,000
McCall Volunteer Fire Department	Public	Unrestricted Support	2,000
Miss Alabama Pageant, Inc	Public	Catherine Crosby Community Service Award Scholarships	5,000
Pollard McCall Junior High School	Public	In Memoriam - Hugh Jackson White	10,000
Pollard United Methodist Church	Public	Unrestricted Support	30,000
Roberts Volunteer Fire Department	Public	Unrestricted Support	2,000
Rottschaefer Daycare, Inc	Public	Playground Equipment	20,000
St Luke United Methodist Church	Public	In Memoriam - Rev Clifford M Abbott	5,000
St Peter Baptist Church	Public	Unrestricted Support	10,000
St Stephen's Episcopal Church	Public	Community Food Pantry	30,000
The Christmas Project	Public	Unrestricted Support	5,000
TR Miller Highschool Quarterback Club	Public	Unrestricted Support	450
Turtle Point Environmental Science Center	Public	Unrestricted Support	25,000
United Fund of Brewton & East Brewton	Public	Unrestricted Support	5,000
United Methodist Children's Home	Public	Unrestricted Support	10,000
W S Neal High School Band	Public	Instrument Purchases	25,000
W S Neal Middle School	Public	Science Olympiad Program	6,000
Wallace United Methodist Church	Public	Unrestricted Support	5,000
Wallace Volunteer Fire Department	Public	Unrestricted Support	2,000
Wilmer Hall Children's Home	Public	Unrestricted Support	10,000

SUPPLEMENT TO FORM 990-PF
Curtis Finlay Foundation, Inc. 63-1080992
2015

Page 3

Part XV - Line 3 - Grants and Contributions Paid During the Year

Recipient Name and Address	Foundation Status	Purpose of Grant or Contributions	Amount
Abbigail Roberts		Auburn University	5,000
Alec O'Riley		Faulkner University	5,000
Allen Miller		University of Alabama	5,000
Amber Terry		Troy University	5,000
Christian Carlson		Troy University	5,000
Clayton Fischer		Troy University	5,000
Courtney Grantham		Troy University	5,000
Douglas Black		Troy University	5,000
Elizabeth Simpson		Auburn University at Montgomery	5,000
Frank Nalty III		University of Alabama	5,000
Hannah Blair		Troy University	5,000
Jessica Allan		University of Alabama at Birmingham	5,000
Jordan Morgan		University of West Florida	5,000
Kelsey Thompson		Jefferson Davis Community College	5,000
Madison Arrington		Jefferson Davis Community College	6,000
Malloray Diamond		University of Alabama	10,000
Margaret Thomas		Troy University	5,000
Robert Stokes		University of Alabama	5,000
Trinidad Miller		University of Alabama	5,000
Zachary Griffin		University of Alabama	5,000
			<u>650,000</u>



Portfolio Management Program
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07667 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances may include available cash balances, UBS Bank USA deposit account balances, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances.

UBS Bank USA deposit account balances are insured by the FDIC within applicable limits, but are not protected by SIPC. UBS AG Stamford Branch deposit account balances are not insured by FDIC and are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC. See the *Important information about your statement* at the end of this document for details about those balances.

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period	Cap amount (\$)
UBS BANK USA BUS ACCT	1,470.52	27,967.48					250,000.00

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price/Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALCOA INC								
Symbol AA Exchange NYSE								
EAI \$1,440 Current yield 1.22%	Feb 1, 13	2,678 000	8.972	24,029.40	9.870	26,431.86	2,402.46	LT
	Feb 14, 13	4,080 000	9.165	37,394.04	9.870	40,269.60	2,875.56	LT
	Jun 4, 15	3,242 000	12.497	40,516.90	9.870	31,998.54	-8,518.36	ST
	Aug 25, 15	2,000 000	8.427	16,855.20	9.870	19,740.00	2,884.80	ST
Security total		12,000 000	9.900	118,795.54		118,440.00	-355.54	
ALPHABET INC CL A								
Symbol GOOGL Exchange OTC								
EAI \$2,652 Current yield 2.46%	Oct 22, 14	200 000	545.717	109,143.47	778.010	155,602.00	46,458.53	LT
AMGEN INC								
Symbol AMGN Exchange OTC								
EAI \$2,652 Current yield 2.46%	Aug 25, 15	663 000	152.273	100,957.65	162.330	107,624.79	6,667.14	ST

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Portfolio Management Program
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07667 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets > Equities > Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
APPLE INC								
Symbol AAPL Exchange: OTC								
EAI \$2,912 Current yield 1.98%	Mar 31, 11	595 000	49.755	29,604.55	105.260	62,629.70	33,025.15	LT
	Jun 20, 11	420 000	45.169	18,970.99	105.260	44,209.20	25,238.21	LT
	Jan 23, 13	385 000	73.142	28,160.00	105.260	40,525.10	12,365.10	LT
Security total		1,400,000	54.811	76,735.54		147,364.00	70,628.46	
AT&T INC								
Symbol T Exchange: NYSE								
EAI: \$11,520 Current yield 5.58%	Jul 24, 09	1,400 000	25.406	35,568.67	34.410	48,174.00	12,605.33	LT
	Jan 28, 14	1,700 000	33.497	56,945.35	34.410	58,497.00	1,551.65	LT
	Jun 23, 15	1,082 000	36.170	39,135.94	34.410	37,231.62	-1,904.32	ST
	Jun 24, 15	1,818 000	35.750	64,993.50	34.410	62,557.38	-2,436.12	ST
Security total		6,000 000	32.774	196,643.46		206,460.00	9,816.54	
BANK OF AMER CORP								
Symbol BAC Exchange: NYSE								
EAI \$2,299 Current yield 1.19%	Jan 30, 15	6,900 000	15.219	105,012.51	16.830	116,127.00	11,114.49	ST
	May 29, 15	2,757.000	16.609	45,791.70	16.830	46,400.31	608.61	ST
	Jun 18, 15	343.000	17.339	5,947.59	16.830	5,772.69	-174.90	ST
	Aug 28, 15	1,496 000	16.420	24,564.32	16.830	25,177.68	613.36	ST
Security total		11,496.000	15.772	181,316.12		193,477.68	12,161.56	
COCA COLA CO COM								
Symbol KO Exchange: NYSE								
EAI \$4,752 Current yield: 3.07%	Oct 9, 13	2,400 000	37.086	89,007.54	42.960	103,104.00	14,096.46	LT
	Feb 5, 14	199 000	37.600	7,482.40	42.960	8,549.04	1,066.64	LT
	Feb 6, 14	1,001 000	38.068	38,106.25	42.960	43,002.96	4,896.71	LT
Security total		3,600 000	37.388	134,596.19		154,656.00	20,059.81	
DOW CHEMICAL								
Symbol: DOW Exchange: NYSE								
EAI \$4,330 Current yield 3.57%	Jan 16, 15	2,353 000	44.032	103,607.31	51.480	121,132.44	17,525.13	ST
EXXON MOBIL CORP								
Symbol: XOM Exchange: NYSE								
EAI \$4,380 Current yield 3.75%	Jun 6, 03	1,500 000	37.420	56,130.00	77.950	116,925.00	60,795.00	LT

continued next page



Portfolio Management Program
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07667 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
FIFTH THIRD BANCORP								
Symbol FITB Exchange OTC								
EAI \$2,683 Current yield 2.59%	Oct 9, 13	2,580 000	17.776	45,864.02	20.100	51,858.00	5,993.98	LT
	Feb 10, 14	538 000	21.192	11,401.74	20.100	10,813.80	-587.94	LT
	Feb 11, 14	2,042 000	21.263	43,419.18	20.100	41,044.20	-2,374.98	LT
Security total		5,160 000	19.513	100,684.94		103,716.00	3,031.06	
FORD MOTOR CO COM NEW								
Symbol F Exchange NYSE								
EAI \$9,600 Current yield 4.26%	Jun 1, 11	5,100 000	14.352	73,196.22	14.090	71,859.00	-1,337.22	LT
	Jun 29, 11	3,400 000	13.484	45,847.30	14.090	47,906.00	2,058.70	LT
	Aug 31, 11	4,400 000	11.183	49,206.96	14.090	61,996.00	12,789.04	LT
	Nov 30, 11	1,200 000	10.544	12,653.19	14.090	16,908.00	4,254.81	LT
	Jun 11, 15	1,900 000	15.278	29,028.64	14.090	26,771.00	-2,257.64	ST
Security total		16,000 000	13.121	209,932.31		225,440.00	15,507.69	
GENL ELECTRIC CO								
Symbol GE Exchange NYSE								
EAI \$6,440 Current yield 2.95%	Sep 30, 11	50 000	15.307	765.36	31.150	1,557.50	792.14	LT
	Dec 1, 11	2,300 000	15.900	36,570.68	31.150	71,645.00	35,074.32	LT
	May 16, 12	450 000	19.159	8,621.83	31.150	14,017.50	5,395.67	LT
	May 21, 13	2,200 000	23.733	52,212.60	31.150	68,530.00	16,317.40	LT
	Jun 18, 15	2,000 000	27.315	54,631.00	31.150	62,300.00	7,569.00	ST
Security total		7,000 000	21.829	152,801.47		218,050.00	65,248.53	
HEWLETT PACKARD ENTERPRISE CO								
Symbol HPE Exchange NYSE								
EAI \$2,273 Current yield 1.45%	Dec 15, 15	10,330 000	14.627	151,103.67	15.200	157,016.00	5,912.33	ST
INTEL CORP								
Symbol INTC Exchange OTC								
EAI \$4,800 Current yield 2.79%	Sep 30, 11	1,500 000	21.669	32,503.80	34.450	51,675.00	19,171.20	LT
	May 21, 13	2,500 000	24.089	60,224.88	34.450	86,125.00	25,900.12	LT
	Jun 4, 15	1,000 000	32.330	32,330.00	34.450	34,450.00	2,120.00	ST
Security total		5,000 000	25.012	125,058.68		172,250.00	47,191.32	

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Portfolio Management Program
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07667 M4

Your Financial Advisor
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets > Equities > Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
JOHNSON & JOHNSON COM								
Symbol: JNJ Exchange: NYSE								
EAI \$4,050 Current yield: 2.92%	Jan 26, 04	1,150 000	53 000	60,950 00	102 720	118,128.00	57,178 00	LT
	Mar 6, 06	200 000	57 839	11,567 80	102 720	20,544 00	8,976 20	LT
Security total		1,350 000	53 717	72,517 80		138,672 00	66,154 20	
JPMORGAN CHASE & CO								
Symbol: JPM Exchange: NYSE								
EAI \$4,083 Current yield: 2.67%	Jan 24, 12	680 000	37 640	25,595 62	66 030	44,900 40	19,304 78	LT
	Feb 2, 12	1,249,000	37 659	47,036 62	66 030	82,471 47	35,434 85	LT
	Feb 2, 12	391,000	37 733	14,753 75	66 030	25,817 73	11,063 98	LT
Security total		2,320,000	37 666	87,385 99		153,189.60	65,803 61	
MEDTRONIC PLC								
Symbol: MDT Exchange: NYSE								
EAI \$3,666 Current yield: 1.98%	Jan 27, 15	1,662 000	76 950	127,890 90	76 920	127,841 04	-49 86	ST
	Jan 27, 15	750 000	76 950	57,712 50	76 920	57,690 00	-22 50	ST
Security total		2,412 000	76 950	185,603.40		185,531 04	-72 36	
MICROSOFT CORP								
Symbol: MSFT Exchange: OTC								
EAI: \$5,112 Current yield: 2.60%	Aug 17, 10	150 000	24 843	3,726 58	55 480	8,322.00	4,595 42	LT
	Nov 30, 11	3,400 000	25 442	86,503 41	55 480	188,632 00	102,128 59	LT
Security total		3,550 000	25 417	90,229 99		196,954.00	106,724 01	
MYLAN N V EUR								
Symbol: MYL Exchange: OTC								
EUR Exchange rate: 0.92055	Nov 2, 15	1,721 000	45 817	78,851.86	54 070	93,054 47	14,202 61	ST
	Nov 18, 15	963 000	51 949	50,027.18	54 070	52,069 41	2,042 23	ST
Security total		2,684 000	48 018	128,879 04		145,123.88	16,244 84	
Occidental Petroleum CRP								
Symbol: OXY Exchange: NYSE								
EAI \$7,500 Current yield: 4.44%	Nov 6, 12	1,500,000	76 773	115,160 19	67 610	101,415.00	-13,745 19	LT
	Oct 16, 14	1,000,000	81 308	81,308.23	67 610	67,610.00	-13,698 23	LT
Security total		2,500 000	78 587	196,468 42		169,025 00	-27,443 42	
PFIZER INC								
Symbol: PFE Exchange: NYSE								
EAI: \$7,200 Current yield: 3.72%	May 19, 15	4,768 000	34 211	163,122 55	32 280	153,911.04	-9,211 51	ST

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Portfolio Management Program
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07667 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Aug 25, 15	1,232 000	32 747	40,345 29	32 280	39,768 96	-576 33	ST
Security total		6,000 000	33 911	203,467 84		193,680 00	-9,787 84	
PULTE GROUP INC								
Symbol PHM Exchange NYSE								
EAI \$3,600 Current yield 2 02%	Aug 2, 13	5,200 000	17 221	89,549 86	17 820	92,664 00	3,114 14	LT
	Oct 7, 14	4,800 000	18 299	87,839 52	17 820	85 536 00	-2,303 52	LT
Security total		10,000 000	17 739	177 389 38		178,200 00	810 62	
SCHLUMBERGER LTD NETHERLANDS								
ANTILLES								
Symbol SLB Exchange NYSE								
EAI \$3,300 Current yield 2 87%	Sep 28, 10	480 000	60 186	28,889 69	69 750	33,480 00	4,590 31	LT
	Aug 25, 11	20 000	74 029	1,480 58	69 750	1,395 00	-85 58	LT
	Oct 3, 12	1,150 000	71 233	81,918 62	69 750	80,212 50	-1,706 12	LT
Security total		1,650 000	68 054	112,288 89		115,087 50	2,798 61	
SKYWORKS SOLUTIONS INC								
Symbol SWKS Exchange OTC								
EAI \$1,728 Current yield 1 35%	Aug 31, 15	848 000	89 352	75,770 52	76 830	65,151 84	-10,618 68	ST
	Oct 28, 15	814 000	77 877	63,392 67	76 830	62,539 52	-853 05	ST
Security total		1,662 000	83 732	139,163 19		127,691 46	-11,471 73	
SOUTHERN CO								
Symbol SO Exchange NYSE								
EAI \$4,883 Current yield 4 64%	Nov 15, 07	2,250 000	36 982	83,210 03	46 790	105,277 50	22,067 47	LT
UNUM GROUP								
Symbol UNM Exchange NYSE								
EAI \$4,440 Current yield 2 22%	May 22, 14	239 000	33 250	7,946 75	33 290	7,956 31	9 56	LT
	May 23, 14	2,709 000	33 481	90,702 10	33 290	90,182 61	-519 49	LT
	Jul 25, 14	1,052 000	35 096	36,921 94	33 290	35,021 08	-1,900 86	LT
	Jul 31, 14	2,000 000	34 413	68,827 96	33 290	66,580 00	-2,247 96	LT
Security total		6,000 000	34 066	204,398 75		199,740 00	-4,658 75	
VODAFONE GROUP PLC SPON ADR								
Symbol VOD Exchange OTC								
EAI \$10,272 Current yield 5 31%	Aug 4, 11	327 091	50 481	16,511 88	32 260	10,551 95	-5,959 93	LT
	Sep 30, 11	436 364	47 367	20,669 60	32,260	14,077 09	-6,592 51	LT

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Portfolio Management Program
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07667 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets > Equities > Common stock (continued)

Holding	Trade date	Number of shares	Purchase price/ Average price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
	Dec 1, 11	545,455	49.900	27,218.28	32.260	17,596.36	-9,621.92	LT
	Dec 14, 11	109,091	49.507	5,400.78	32.260	3,519.27	-1,881.51	LT
	Jun 17, 14	1,772,000	33.169	58,775.65	32.260	57,164.72	-1,610.93	LT
	Oct 7, 14	2,810,000	33.189	93,263.62	32.260	90,650.60	-2,613.02	LT
Security total		6,000,000	36.973	221,839.81		193,560.00	-28,279.82	
WALGREENS BOOTS ALLIANCE INC								
Symbol: WBA Exchange OTC								
EAI \$2,995 Current yield 1.69%	Sep 5, 14	1,660,000	64.371	106,856.14	85.155	141,357.30	34,501.16	LT
	Oct 9, 14	420,000	61.640	25,889.08	85.155	35,765.10	9,876.02	LT
Security total		2,080,000	63.820	132,745.22		177,122.40	44,377.18	
WELLS FARGO & CO NEW								
Symbol: WFC Exchange NYSE								
EAI \$4,125 Current yield 2.76%	Nov 10, 08	2,750,000	28.750	79,065.14	54.360	149,490.00	70,424.86	LT
WILLIAMS COS INC (DEL)								
Symbol: WMB Exchange NYSE								
EAI \$7,680 Current yield 9.96%	Aug 17, 15	2,000,000	54.979	109,959.00	25.700	51,400.00	-58,559.00	ST
	Aug 25, 15	1,000,000	47.767	47,767.10	25.700	25,700.00	-22,067.10	ST
Security total		3,000,000	52.575	157,726.10		77,100.00	-80,626.10	
Total				\$4,089,885.34		\$4,703,598.29	\$613,712.94	

Total estimated annual income: \$134,715

Short options

Holding	Trade date	Number of contracts	Sale price per contract (\$)	Sale proceeds (\$)	Price per contract on Dec 31 (\$)	Contract premium (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CALL MICROSOFT CORP DUE 02/19/16 55 000 Expires Feb 16 Symbol MSFT	Oct 28, 15	-35 000	1.565	-5,477.77	233.000	2.330	-8,155.00	-2,677.23	ST
CALL DOW CHEMICAL DUE 06/17/16 57.500 Expires Jun 16 Symbol DOW	Dec 09, 15	-23 000	3.699	-8,509.84	155.000	1.550	-3,565.00	4,944.84	ST
Total				-\$13,987.61			-\$11,720.00	\$2,267.61	



Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: BG 07666 M4

Your Financial Advisor
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. See *Important information about your statement* at the end of this document for more information.

Cash

Cash and money balances

Cash and money balances may include available cash balances, UBS Bank USA deposit account balances, UBS AG Stamford Branch deposit account balances and money market mutual fund sweep balances.

UBS Bank USA deposit account balances are insured by the FDIC within applicable limits, but are not protected by SIPC. UBS AG Stamford Branch deposit account balances are not insured by FDIC and are not protected by SIPC. Money market sweep balances are protected by SIPC but are not insured by the FDIC. See the *Important information about your statement* at the end of this document for details about those balances.

Holding	Opening balance on Dec 1 (\$)	Closing balance on Dec 31 (\$)	Price per share on Dec 31 (\$)	Average rate	Dividend/Interest period	Days in period	Cap amount (\$)
UBS BANK USA BUS ACCT	157,858.15	172,110.93					250,000.00

Fixed income

Certificates of deposit

Cost basis has been adjusted for accrued original issue discount (OID) on long-term (more than 1 year) CDs. Cost basis has been automatically adjusted for amortization of premium using the constant yield method on long-term (more than 1 year) CDs.

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
GOLDMAN SACHS BANK NY US								
RATE 04 0000% MAT 02/25/2019								
FIXED RATE CD								
ACCRUED INTEREST \$1,402.74								
CUSIP 381426L29								
EAI \$4,000 Current yield 3.83%	Feb 19, 09	100,000.000	100.000	100,000.00	104.350	104,350.00	4,350.00	LT



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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets • Fixed income (continued)

Corporate bonds and notes

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accrued original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
ALCOA INC CALL@MW T+12.5BP NTS								
RATE 05 550% MATURES 02/01/17								
ACCRUED INTEREST \$2,312.50								
CUSIP 013817ALS								
Moody: Baa1 S&P: BBB-								
EAI \$5,550 Current yield 5.41%	Sep 08, 09	100,000.000	96.144	96,144.25	102.500	102,500.00	6,355.75	LT
BANK OF AMER CORP NTS								
RATE 05 420% MATURES 03/15/17								
ACCRUED INTEREST \$1,595.89								
CUSIP 060505DA9								
Moody: Baa3 S&P: BBB								
EAI: \$5,420 Current yield 5.21%	Mar 04, 10	100,000.000	99.460	99,460.25	104.089	104,089.00	4,628.75	LT
HARTFORD FNCL SRVS NTS								
5BP LNG 1ST CPN								
RATE 05 375% MATURES 03/15/17								
ACCRUED INTEREST \$1,582.64								
CUSIP 416515AT1								
Moody: Baa2 S&P: BBB+								
EAI \$5,375 Current yield 5.15%								
Original cost basis \$100,112.25	Jun 16, 10	100,000.000	100.023	100,023.01	104.299	104,299.00	4,275.99	LT
MORGAN STANLEY MTN								
CALL@MW+15BP								
RATE 05 550% MATURES 04/27/17								
ACCRUED INTEREST \$986.67								
CUSIP 617446H51								
Moody: A3 S&P: BBB+								
EAI \$5,550 Current yield 5.29%								
Original cost basis \$103,097.25	Mar 11, 10	100,000.000	100.658	100,658.17	104.924	104,924.00	4,265.83	LT

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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets • Fixed income • Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
MERRILL LYNCH & CO 0BP RATE 05 700% MATURES 05/02/17 ACCURED INTEREST \$934.17 CUSIP 59022CCS0 Moody Baa3 S&P BBB EAI \$5,700 Current yield 5.47% Original cost basis \$101,767.25	Mar 23, 10	100,000.000	100.383	100,383.91	104.288	104,288.00	3,904.09	LT
AT&T INC CALL @MW+BP RATE 05 500% MATURES 02/01/18 ACCURED INTEREST \$2,291.67 CUSIP 00206RAJ1 Moody Baa1 S&P BBB+ EAI \$5,500 Current yield 5.15%	Oct 21, 08	100,000.000	82.775	82,775.25	106.899	106,899.00	24,123.75	LT
GENL ELEC CAP CORP NTS RATE 05 625% MATURES 05/01/18 ACCURED INTEREST \$1,875.00 CUSIP 36962G3U6 Moody A1 S&P AA+	Jun 12, 08	200,000.000	99.528	199,057.25	109.060	218,120.00	19,062.75	LT
VULCAN MATERIALS CO NTS CALL@MW+45BP RATE 07 000% MATURES 06/15/18 ACCURED INTEREST \$622.22 CUSIP 929160AK5 Moody Ba2 S&P BB+	Aug 28, 08	200,000.000	99.087	198,175.25	111.000	222,000.00	23,824.75	LT
PITNEY BOWES INC NTS MWV+50BPS RATE 06 250% MATURES 03/15/19 ACCURED INTEREST \$1,840.28 CUSIP 724479AH3 Moody Baa2 S&P BBB EAI \$6,250 Current yield 5.71% Original cost basis \$111,761.25	May 15, 11	100,000.000	105.302	105,302.07	109.372	109,372.00	4,069.93	LT

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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets › Fixed income › Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
NOKIA CORP B/E FOREIGN SECURITY RATE 05.375% MATURES 05/15/19 CALL@MW+40BP ACCURED INTEREST \$686.81 ISIN US654902AB18 Moody: Ba2 S&P: BB+ EAI \$5,375 Current yield: 5.07% Original cost basis \$107,885.25	May 17, 11	100,000 000	103 650	103,650.07	106 015	106,015.00	2,364.93	LT
PROTECTIVE LIFE CORP NTS CALL@MW+50BP RATE 07.375% MATURES 10/15/19 ACCURED INTEREST \$1,556.94 CUSIP 743674AX1 Moody: Ba1 S&P: A- EAI \$7,375 Current yield: 6.38% Original cost basis \$100,755.25	Oct 08, 09	100,000 000	100 349	100,349.98	115 679	115,679.00	15,329.02	LT
SLM CORP MED TERM NTS +50BP RATE 08.000% MATURES 03/25/20 ACCURED INTEREST \$2,133.33 CUSIP 78442FEJ3 Moody: Ba3 S&P: BB- EAI \$8,000 Current yield: 8.10% Original cost basis \$103,839.25	Dec 21, 10	100,000 000	102 073	102,073.96	98 800	98,800.00	-3,273.96	LT
J P MORGAN CHASE & CO B/E RATE 04.400% MATURES 07/22/20 ACCURED INTEREST \$1,943.33 CUSIP 46625HH52 Moody: A3 S&P: A- EAI \$4,400 Current yield: 4.12% Original cost basis \$100,681.25	May 16, 11	100,000 000	100 371	100,371.12	106 738	106,738.00	6,366.88	LT

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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets • Fixed income • Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
CITIGROUP INC NTS B/E 5.375% 080920 DTD080910 FC020911								
ACCRUED INTEREST \$2,120.14 CUSIP 172967FF3								
Moody Baa1 S&P BBB+								
EAI \$5,375 Current yield 4.82%								
Original cost basis \$106,524.25	May 16, 11	100,000.000	103.586	103,586.35	111.488	111,488.00	7,901.65	LT
BEST BUY CO INC B/E E-WHOLE+ 30BP								
RATE 05 500% MATURES 03/15/21								
ACCRUED INTEREST \$1,619.44 CUSIP 086516ALS								
Moody Baa1 S&P BB+								
EAI \$5,500 Current yield 5.31%								
Original cost basis \$101,223.25	Jul 22, 11	100,000.000	100.735	100,735.71	103.500	103,500.00	2,764.29	LT
PLUM CREEK TIMBERLANDS 5BP								
RATE 04 700% MATURES 03/15/21								
CALLABLE								
ACCRUED INTEREST \$1,383.89 CUSIP 72925PAC9								
Moody Baa2 S&P BBB								
EAI \$4,700 Current yield 4.42%								
Original cost basis \$102,171.25	Jul 13, 11	100,000.000	101.280	101,280.64	106.382	106,382.00	5,101.36	LT
DELL INC OBP								
RATE 04 625% MATURES 04/01/21								
ACCRUED INTEREST \$1,156.25 CUSIP 24702RAQ4								
Moody Ba3 S&P BB+								
EAI \$4,625 Current yield 4.77%								
Original cost basis \$103,477.25	May 16, 11	100,000.000	102.023	102,023.05	97.000	97,000.00	-5,023.05	LT

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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets > Fixed income > Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
BLOCK FINANCIAL B/E CALL@MW+60BP RATE 05 500% MATURES 11/01/22 CALLABLE ACCRUED INTEREST \$916.67 CUSIP 093662AE4 Moody: Baa3 S&P: BBB EAI: \$5,500 Current yield 5.21%	Feb 13, 13	100,000.000	103.449	103,449.83	105.588	105,588.00	2,138.17	LT
FREEPORT-MCMORAN COPPER CALL@MW+35BP RATE 03 87.5% MATURES 03/15/23 CALLABLE ACCRUED INTEREST \$1,140.97 CUSIP 35671DAZ8 Moody: Baa3 S&P: BBB- EAI: \$3,875 Current yield 6.80%	Nov 17, 14	100,000.000	98.554	98,554.25	57.000	57,000.00	-41,554.25	LT
BARRICK GOLD CORP NTS CALL@MW+37.5BP RATE 04 100% MATURES 05/01/23 ACCrued interest \$683.33 CUSIP 067901AQ1 Moody: Baa3 S&P: BBB- EAI: \$4,100 Current yield 4.78%	Nov 18, 14	100,000.000	97.541	97,541.25	85.786	85,786.00	-11,755.25	LT
KINDER MORGAN ENER PART CALL@MW+30BP RATE 03 500% MATURES 09/01/23 CALLABLE ACCrued interest \$875.00 CUSIP 494550BQ8 Moody: Baa3 S&P: BBB- EAI: \$2,625 Current yield 4.22%	Nov 17, 14	75,000.000	96.922	72,691.50	82.912	62,184.00	-10,507.50	LT

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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets • Fixed income • Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
FORD MOTOR CRDT CO LLC								
MED TERM NTS								
RATE 04 000% MATURES 03/20/24								
ACCrued interest \$1,122.22								
CUSIP 34540TFZ0								
Moody Baa3 S&P BBB-								
EAI \$4,000 Current yield 4.09%	Mar 03, 14	100,000.000	100.000	100,000.00	97.713	97,713.00	-2,287.00	LT
FORD MOTOR CREDIT CO LLC								
B/E								
RATE 03 664% MATURES 09/08/24								
ACCrued interest \$1,150.09								
CUSIP 345397VV9								
Moody Baa3 S&P BBB-								
EAI \$3,664 Current yield 3.77%	Jul 30, 15	100,000.000	98.791	98,791.25	97.241	97,241.00	-1,550.25	ST
LLOYDS BANKING GROUP PLC								
B/E								
RATE 04 500% MATURES 11/04/24								
ACCrued interest \$712.50								
CUSIP 53944YAA1								
Moody Baa2 S&P BBB-								
EAI \$4,500 Current yield 4.43%								
Original cost basis \$102,585.25	Jul 30, 15	100,000.000	102.487	102,487.04	101.513	101,513.00	-974.04	ST
WILLIAMS PARTNERS LP B/E								
CALL@MW-20BP								
RATE 03 900% MATURES 01/15/25								
CALLABLE								
ACCrued interest \$1,798.33								
CUSIP 96950FAQ7								
Moody Baa2 S&P BBB-								
EAI \$3,900 Current yield 5.19%	Mar 09, 15	100,000.000	99.588	99,588.25	75.145	75,145.00	-24,443.25	ST

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009929 B201A022 049429 APZ20002000913459 PZ2000113247 00001 1215 000000000 8G07666M41 000000

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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets > Fixed income > Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
KINDER MORGAN INC/DELAWARE CALL@MW+30BP RATE 04 300% MATURES 06/01/25 CALLABLE ACCrued interest \$447.91 CUSIP 49456BAF8 Moody Baa3 S&P: BBB- EAI \$5,375 Current yield 4.98%								
Original cost basis \$130,960.25	Jan 14, 15	125,000.000	104.396	130,496.23	86.401	108,001.25	-22,494.98	ST
J P MORGAN CHASE & CO B/E RATE 04 125% MATURES 12/15/26 ACCrued interest \$183.33 CUSIP 46625HJZ4 Moody Baa1 S&P: BBB+ EAI \$4,125 Current yield 4.14%	Mar 17, 15	100,000.000	103.236	103,236.23	99.724	99,724.00	-3,512.23	ST
WELLS FARGO & CO ALL MED TERM NT RATE 03 250% MATURES 08/02/27 ACCrued interest \$595.83 CUSIP 94986RKV2 Moody A2 S&P: A EAI \$3,575 Current yield 3.31%	Jul 26, 12	110,000.000	100.000	110,000.00	98.092	107,901.20	-2,098.80	LT
WELLS FARGO & CO NTS RATE 07 980% MATURES 02/28/49 ACCrued interest \$2,349.67 CUSIP 949746PM7 Moody Baa2 S&P: BBB EAI \$7,980 Current yield 7.68%	May 09, 12	100,000.000	111.471	111,471.01	103.875	103,875.00	-7,596.01	LT
continued next page								



Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets, Fixed income, Corporate bonds and notes (continued)

Holding	Trade date	Total face value at maturity (\$)	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
JP MORGAN CHASE B/E RATE 05 150% MATURES 05/29/49 CALLABLE ACCRUED INTEREST \$858 33 CUSIP 48124BAC9 Moody Baa3 S&P BBB- EAI \$5,150 Current yield 5.45%								
Original cost basis \$103,755.25	May 17, 13	100,000 000	103 648	103,648.69	94 500	94,500.00	-9,148.69	LT
Total		\$3,210,000 000		\$3,228,005.82		\$3,218,264.45	-\$9,741.37	
Total accrued interest: \$39,475.35								
Total estimated annual income \$168,314								

Preferred securities

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
THE GOLDMAN SACHS GROUP (GS) 5.500% PREFERRED CLBL PAR VALUE - 25.00 USD Symbol GS PRJ Exchange NYSE EAI \$5,500 Current yield 5.31%	May 17, 13	4,000 000	26 421	105,685.25	25 890	103,560.00	-2,125.25	LT
US BANCORP DEL SER G PREFERRED CLBL PAR VALUE - 25.00 USD Symbol USB PRN Exchange NYSE EAI \$6,000 Current yield 5.59%	May 17, 13	4,000 000	28 582	114,331.23	26 820	107,280.00	-7,051.23	LT
Total				\$220,016.48		\$210,840.00	-\$9,176.48	
Total estimated annual income \$11,500								



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Business Services Account
December 2015

Account name: CURTIS FINLAY FOUNDATION INC
Account number: 8G 07666 M4

Your Financial Advisor:
GRANT MINOR AND BEN MINOR
724-416-6020/800-472-2795

Your assets > Fixed income (continued)

Government securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. Cost basis has been adjusted for accrued original issue discount (OID). Cost basis has been

automatically adjusted for amortization of bond premium using the constant yield method. If you have made a tax election to deduct the premium amortization on taxable debt securities, you may request that UBS adjust cost basis for the bond premium amortization.

Holding	Trade date	Quantity	Purchase price (\$)	Adjusted cost basis (\$)	Price on Dec 31 (\$)	Value on Dec 31 (\$)	Unrealized gain or loss (\$)	Holding period
FFCB BOND								
RATE 4.7000% MATURES 12/07/21								
ACCRUED INTEREST \$313.33								
CUSIP 31331SZK2								
EAI: \$4,700 Current yield 4.12%								
Original cost basis: \$103,357.75								
	Feb 12, 10	100,000 000	101.895	101,895.97	114.037	114,037.00	12,141.03	LT

Your total assets

		Value on Dec 31 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	Cash and money balances	172,110.93	4.46%	172,110.93		
Fixed income	Certificates of deposits	104,350.00		100,000.00	4,000.00	4,350.00
	Corporate bonds and notes	3,218,264.45		3,228,005.82	168,314.00	-9,741.37
	Preferred securities	210,840.00		220,016.48	11,500.00	-9,176.48
	Government securities	114,037.00		101,895.97	4,700.00	12,141.03
	Total accrued interest	41,191.42				
	Total fixed income	3,688,682.87	95.54%	3,649,918.27	188,514.00	-2,426.82
Total		\$3,860,793.80	100.00%	\$3,822,029.20	\$188,514.00	-\$2,426.82

Account activity this month

For more information about the price/value shown for restricted securities, see *Important information about your statement* at the end of this document.

Date	Activity	Description	Your expense code	Quantity/ Face value	Price/Value (\$)	Cash amount (\$)	Cash and money balance (\$)
Nov 30		Cash and money balance					\$157,858.15
Dec 1	Interest	KINDER MORGAN INC/DELAWA 04 300% 060125 DTD112614 FC060115 CALL@MW+30BP PAID ON 125000 CUSIP 494568AF8				2,687.50	160,545.65
Dec 4	Fee Charge	ANNUAL FEE CHARGE				-150.00	160,395.65

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