

Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**

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

Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990PF for instructions and the latest information.

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018 or tax year beginning **JUN 1, 2018**, and ending **MAY 31, 2019**

Name of foundation
**JAMES H. CUMMINGS
FOUNDATION, INC.**

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite
120 WEST TUPPER STREET

City or town, state or province, country, and ZIP or foreign postal code
BUFFALO, NY 14201-2170

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

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

I Fair market value of all assets at end of year (from Part II, col. (c), line 16)
\$ **37,597,604.**

J Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify) _____

A Employer identification number
16-0864200

B Telephone number
(716) 874-0040

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 ☐

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			N/A	
2	Check ☒ If the foundation is not required to attach Sch. B				
3	Interest on savings and temporary cash investments	1,161.	1,161.		STATEMENT 1
4	Dividends and interest from securities	1,069,975.	1,069,975.		STATEMENT 2
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	958,964.			
b	Gross sales price for all assets on line 6a	3,988,121.			
7	Capital gain net income (from Part IV, line 2)		958,964.		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less: Cost of goods sold				
c	Gross profit or (loss)				
11	Other income				
12	Total. Add lines 1 through 11	2,030,100.	2,030,100.		
13	Compensation of officers, directors, trustees, etc.	134,500.	67,250.		67,250.
14	Other employee salaries and wages	6,254.	3,127.		3,127.
15	Pension plans, employee benefits				
16a	Legal fees	300.	150.		150.
b	Accounting fees	13,900.	6,950.		6,950.
c	Other professional fees	152,377.	147,165.		5,212.
17	Interest				
18	Taxes	23,250.	2,690.		2,690.
19	Depreciation and depletion				
20	Occupancy	10,527.	5,263.		5,264.
21	Travel, conferences, and meetings	10,304.	5,152.		5,152.
22	Printing and publications				
23	Other expenses	12,320.	5,785.		6,535.
24	Total operating and administrative expenses. Add lines 13 through 23	363,732.	243,532.		102,330.
25	Contributions, gifts, grants paid	1,787,794.			1,787,794.
26	Total expenses and disbursements. Add lines 24 and 25	2,151,526.	243,532.		1,890,124.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	-121,426.			
b	Net investment income (if negative, enter -0-)		1,786,568.		
c	Adjusted net income (if negative, enter -0-)			N/A	

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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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	3,972.	131,664.	131,664.
	2 Savings and temporary cash investments	229,877.	248,610.	248,610.
	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	750.	23,880.	23,880.
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock STMT 9	40,581,070.	37,193,450.	37,193,450.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
Liabilities	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other			
	14 Land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	40,815,669.	37,597,604.	37,597,604.
	17 Accounts payable and accrued expenses	414.		
	18 Grants payable			
	19 Deferred revenue			
Net Assets or Fund Balances	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)	414.	0.	
	Foundations that follow SFAS 117, check here ▶ ☐			
	and complete lines 24 through 26, and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☒			
	and complete lines 27 through 31			
	27 Capital stock, trust principal, or current funds	40,815,255.	37,597,604.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.	
	30 Total net assets or fund balances	40,815,255.	37,597,604.	
	31 Total liabilities and net assets/fund balances	40,815,669.	37,597,604.	

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	40,815,255.
2 Enter amount from Part I, line 27a	2	-121,426.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	40,693,829.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 8	5	3,096,225.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	37,597,604.

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Part IV

Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, 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 STATEMENTS				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))
a			
b			
c			
d			
e 3,988,121.		3,029,157.	958,964.

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			
b			
c			
d			
e			958,964.

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	958,964.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 }		3	N/A

Part V

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation doesn't 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))
2017	1,675,493.	39,345,178.	.042584
2016	1,814,396.	35,750,872.	.050751
2015	1,427,845.	34,256,422.	.041681
2014	1,066,206.	36,336,366.	.029343
2013	2,047,373.	35,236,784.	.058103

2 Total of line 1, column (d)	2	.222462
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	.044492
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4	38,832,960.
5 Multiply line 4 by line 3	5	1,727,756.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	17,866.
7 Add lines 5 and 6	7	1,745,622.
8 Enter qualifying distributions from Part XII, line 4	8	1,890,124.

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.

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FOUNDATION, INC.

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

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1.
Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)

b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b

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

4 Subtitle 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 2018 estimated tax payments and 2017 overpayment credited to 2018

b Exempt foreign organizations - tax withheld at source

c Tax paid with application for extension of time to file (Form 8868)

d Backup withholding erroneously withheld

7 Total credits and payments. Add lines 6a through 6d

8 Enter any **penalty** for underpayment of estimated tax. Check here ☒ if Form 2220 is attached

9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed**

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 2019 estimated tax** **Refunded**

1	17,866.
2	0.
3	17,866.
4	0.
5	17,866.
6a	41,000.
6b	0.
6c	0.
6d	0.
7	41,000.
8	4.
9	
10	23,130.
11	0.

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?

b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.

c Did the foundation file **Form 1120-POL** for this year?

d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:
(1) On the foundation. **\$ 0.** (2) On foundation managers. **\$ 0.**

e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. **\$ 0.**

2 Has the foundation engaged in any activities that have not previously been reported to the IRS?
If "Yes," attach a detailed description of the activities.

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

4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?

b If "Yes," has it filed a tax return on **Form 990-T** for this year?

5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?
If "Yes," attach the statement required by **General Instruction T**

6 Are the requirements of section 508(c) (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?

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

8a Enter the states to which the foundation reports or with which it is registered. See instructions. **NY**

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

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 2018 or the tax year beginning in 2018? See the instructions for Part XIV. If "Yes," complete Part XIV

10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8b	X	
9		X
10		X

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FOUNDATION, INC.**

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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		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		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>WWW.JAMESHCUMMINGS.COM</u>	X	
14 The books are in care of ► <u>MARY JO HUNT</u> Telephone no. ► <u>(716) 874-0040</u> Located at ► <u>120 WEST TUPPER STREET, BUFFALO, NY</u> ZIP+4 ► <u>14201</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	N/A
16 At any time during calendar year 2018, 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 ►		X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ 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 Organizations relying on a current notice regarding disaster assistance, check here		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 2018?		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 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? If "Yes," list the years ►	☐ Yes ☒ No	
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. ►		
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 2018 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 2018.)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2018?		X

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

5a	During the year, did the foundation pay or incur any amount to:		Yes	No
(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 Organizations relying on a current notice regarding disaster assistance, check here	N/A ☒	5b	
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? If "Yes," attach the statement required by Regulations section 53.4945-5(d).	N/A ☐ Yes ☐ No		
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.		6b	X
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?	N/A	7b	
8	Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?	☐ Yes ☒ No		

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

1 List all officers, directors, trustees, and 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
SEE STATEMENT 10		134,500.	0.	2,214.

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

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

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

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.

Part IX-B	Summary of Program-Related Investments
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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	39,095,924.
b	Average of monthly cash balances	1b	328,401.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	39,424,325.
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	39,424,325.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	591,365.
5	Net value of noncharitable-use assets Subtract line 4 from line 3. Enter here and on Part V, line 4	5	38,832,960.
6	Minimum investment return. Enter 5% of line 5	6	1,941,648.

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	1,941,648.
2a	Tax on investment income for 2018 from Part VI, line 5	2a	17,866.
b	Income tax for 2018. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	17,866.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,923,782.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	1,923,782.
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	1,923,782.

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	1,890,124.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	1,890,124.
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	17,866.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	1,872,258.

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 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				1,923,782.
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only			318,032.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2018:				
a From 2013				
b From 2014				
c From 2015				
d From 2016				
e From 2017				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2018 from Part XII, line 4: \$ 1,890,124.				
a Applied to 2017, but not more than line 2a			318,032.	
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 2018 distributable amount				1,572,092.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	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 2017. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2018. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2019				351,690.
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 2013 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2014				
b Excess from 2015				
c Excess from 2016				
d Excess from 2017				
e Excess from 2018				

N/A

- 4942(1)(5)

- (4) Gross investment income**

[illegible]

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				
BUFFALO FINE ARTS ACADEMY 1285 ELMWOOD AVENUE BUFFALO, NY 14222		PUBLIC	AK360 CAPITAL CAMPAIGN	100,000.
UNITED WAY OF BUFFALO AND ERIE COUNTY 742 DELAWARE AVENUE BUFFALO, NY 14209		PUBLIC	CAPITAL CAMPAIGN	50,000.
ADOPTION STAR 131 JOHN MUIR DR. AMHERST, NY 14228		PUBLIC	MOVE CHILDREN FROM FOSTER CARE TO FAMILY ADOPTION	8,000.
ASPIRE 2356 NORTH FOREST GETZVILLE, NY 14068		PUBLIC	TECHNOLOGY RESOURCES FOR STUDENTS WITH DISABILITIES	4,564.
BOYS & GIRLS CLUB OF HENDERSON COUNTY 1304 ASHE STREET HENDERSONVILLE, NC 28793		PUBLIC	CONNECTING OUR CAMPUS	100,000.
Total SEE CONTINUATION SHEET(S)				1,787,794.
b Approved for future payment				
BOYS & GIRLS CLUBS OF BUFFALO 282 BABCOCK STREET BUFFALO, NY 14210		PUBLIC	MASTEN RENOVATION	20,000.
CENTRE FOR ADDICTION & MENTAL HEALTH 100 STOKES STREET, 5TH FLOOR, BELL GATEWAY BUILDING TORONTO, CANADA M6J 1H4		PUBLIC	LUMINEX 100/200 SYSTEM	66,300.
CHILD AND FAMILY SERVICES 330 DELAWARE AVENUE BUFFALO, NY 14209		PUBLIC	300 DELAWARE AVENUE RENOVATION	50,000.
Total SEE CONTINUATION SHEET(S)				2,471,507.

Form 990-PF (2018)

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	
		14	1,161.	
		14	1,069,975.	
		18	958,964.	
	0.		2,030,100.	0
			13	2,030,100

2018.04010 JAMES H. CUMMINGS FOUNDATIO 03153 1

2018.04010 JAMES H. CUMMINGS FOUNDATIO 03153 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	3,566.690 SHS. DFA EMERGING MARKETS VALUE PORTFOL	P	VARIOUS	01/17/19
b	4,438.857 SHS. DFA US LARGE CAP VALUE PORFOLIO IN	P	VARIOUS	02/19/19
c	1,000 SHS. ISHARES CORE S&P MID-CAP ETF	P	VARIOUS	VARIOUS
d	2,300 SHS. ISHARES CORE S&P SMALL-CAP ETF	P	11/13/13	07/24/18
e	12,100 SHS. ISHARES FLOATING BRATE BOND ETF	P	VARIOUS	07/24/18
f	16,028.846 SHS. PIMCO COMMODITIESPLUS STRATEGY FU	P	VARIOUS	10/17/18
g	50,803.851 SHS. VIRTUS SEIX FLOATING RATE HIGH IN	P	VARIOUS	VARIOUS
h	6,800 SHS. SPDR BLOOMBERG BARCLAYS INVESTMENT GRA	P	07/24/18	VARIOUS
i	8,270.428 SHS. VANGUARD BOND MARKET INDEX FUND AD	P	VARIOUS	11/20/18
j	2,841.721 SHS. VANGUARD INFLATION-PROTECTED SECUR	P	VARIOUS	11/20/18
k	5,745.644 SHS. VANGUARD INSTITUTIONAL INDEX FUND	P	VARIOUS	VARIOUS
l	CAPITAL GAINS DIVIDENDS			
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 100,000.		101,388.	-1,388.
b 160,000.		167,413.	-7,413.
c 196,731.		129,351.	67,380.
d 198,985.		120,014.	78,971.
e 616,774.		614,059.	2,715.
f 100,000.		102,353.	-2,353.
g 430,314.		455,115.	-24,801.
h 206,612.		209,146.	-2,534.
i 85,000.		87,409.	-2,409.
j 70,000.		71,665.	-1,665.
k 1,500,000.		971,244.	528,756.
l 323,705.			323,705.
m			
n			
o			

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

(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a			-1,388.
b			-7,413.
c			67,380.
d			78,971.
e			2,715.
f			-2,353.
g			-24,801.
h			-2,534.
i			-2,409.
j			-1,665.
k			528,756.
l			323,705.
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	958,964.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter "-0-" in Part I, line 8 }	3	N/A

**JAMES H. CUMMINGS
FOUNDATION, INC.**

16-0864200

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
BUFFALO CITY MISSION 100 E. TUPPER STREET BUFFALO, NY 14203		PUBLIC	NEXT CENTURY CAMPAIGN - MEDICAL DISCHARGE QUAD	50,000.
BUFFALO HEARING & SPEECH CENTER 50 E. NORTH STREET BUFFALO, NY 14203		PUBLIC	DIAGNOSTIC EQUIPMENT	34,930.
BUFFALO PREP 18 ACHESON ANNEX BUFFALO, NY 14214		PUBLIC	PREP FOR TOMORROW CAPITAL CAMPAIGN	100,000.
CANISIUS COLLEGE 2001 MAIN STREET BUFFALO, NY 14208		PUBLIC	ALLIED HEALTH LABORATORIES AND FACILITIES	150,000.
CHILD AND FAMILY SERVICES 330 DELAWARE AVENUE BUFFALO, NY 14209		PUBLIC	HAVEN HOUSE REPAIRS AND MAINTENANCE	9,600.
COMMUNITY SERVICES FOR THE DEVELOPMENTALLY DISABLED 180 OAK STREET BUFFALO, NY 14203		PUBLIC	JEFFERSON RESPITE ENVIRONMENT PROJECT	3,048.
DAEMEN COLLEGE 4380 MAIN STREET AMHERST, NY 14226		PUBLIC	UPGRADE BIOLOGY LABORATORY	60,000.
ECMC FOUNDATION 462 GRIDER STREET BUFFALO, NY 14215		PUBLIC	TRAUMA CENTER AND EMERGENCY DEPARTMENT MODERNIZATION	200,000.
FOUNDATION FOR DEAF EDUCATION 2253 MAIN STREET BUFFALO, NY 14214		PUBLIC	THERAPEUTIC CLASSROOM AND PLAYGROUND EQUIPMENT	5,150.
FOUR SEASONS COMPASSION FOR LIFE FOUNDATION 221 N MAIN STREET HENDERSONVILLE, NC 28792		PUBLIC	ELIZABETH HOUSE HVAC	50,000.
Total from continuation sheets				1,525,230.

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
HOMESPACE CORP. 1030 ELLICOTT STREET BUFFALO, NY 14209		PUBLIC	CONCRETE WORK	10,000.
JOURNEY'S END REFUGEE SERVICES 2495 MAIN STREET BUFFALO, NY 14214		PUBLIC	SPACE CONSOLIDATION AND BUILD OUT	19,641.
KEN-TON MEALS ON WHEELS 169 SHERIDAN PARKSIDE DRIVE, SUITE 5 TONAWANDA, NY 14150		PUBLIC	FREEZER-COOLER	15,000.
MEALS ON WHEELS WNY 100 JAMES E. CASEY DRIVE BUFFALO, NY 14206		PUBLIC	50 OVENS	35,662.
MICHAEL GARRON HOSPITAL 825 COXWELL AVENUE TORONTO, ONTARIO, CANADA M4C 3E7		PUBLIC	HANA ANTERIOR HIP REPLACEMENT TABLE	100,000.
REACH OUT AND READ 89 SOUTH STREET BOSTON, MA 02111		PUBLIC	EARLY LITERACY PROGRAM FOR PODIATRIC PRIMARY CARE	10,000.
REACH OUT AND READ CAROLINAS 18 PLOTT DRIVE SYLVA, NC 28779		PUBLIC	REACH OUT AND READ CAROLINAS	5,350.
SCHOFIELD RESIDENCE 3333 ELMWOOD AVENUE KENMORE, NY 14217		PUBLIC	EXPAND THERAPY FOR SENIORS	10,000.
SICKKIDS FOUNDATION 525 UNIVERSITY AVENUE, 14TH FLOOR TORONTO, ONTARIO, CANADA M5G 2L3		PUBLIC	INCREASING AVAILABLE ORGAN DONATIONS	65,457.
SUMMIT CENTER 150 STAHL RD. GETZVILLE, NY 14068		PUBLIC	BUILDING HOPE CAPITAL CAMPAIGN	74,999.
Total from continuation sheets				

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
TEACH FOR AMERICA 345 W FERRY STREET BUFFALO, NY 14213		PUBLIC	TEACH FOR AMERICA BUFFALO PHASE 2	50,000.
THEATRE OF YOUTH 203 ALLEN STREET BUFFALO, NY 14201		PUBLIC	TOURING TOY	5,791.
UNIVERSITY AT BUFFALO FOUNDATION, INC. P. O. BOX 900 BUFFALO, NY 14226		PUBLIC	TISSUE BANK FOR RESEARCH IN STROKE DIAGNOSTICS	25,000.
UNYTS 110 BROADWAY STREET BUFFALO, NY 14203		PUBLIC	AMALGATONE MD SKIN RECOVERY DEVICE	16,683.
WEST PARK FOUNDATION 82 BUTTONWOOD AVENUE TORONTO, ONTARIO, CANADA M6M 2J5		PUBLIC	EXOSKELETON ASSISTIVE TECHNOLOGY	57,000.
WESTMINSTER ECONOMIC DEVELOPMENT INITIATIVE 436 GRANT STREET BUFFALO, NY 14213		PUBLIC	ENERGY SPACE REDESIGN	15,000.
BUFFALO ARTS & TECHNOLOGY CENTER, INC. 1219 MAIN STREET BUFFALO, NY 14209		PUBLIC	RECORDING STUDIO RENOVATION	15,648.
BUFFALO AND ERIE COUNTY HISTORICAL SOCIETY 1 MUSEUM COURT BUFFALO, NY 14216		PUBLIC	AUDITORIUM IMPROVEMENTS	40,956.
BUFFALO ZOO 300 PARKSIDE AVENUE BUFFALO, NY 14214		PUBLIC	ZOO TV	17,168.
DANCEABILITY 2365 GEORGE URBAN BLVD. DEPEW, NY 14043		PUBLIC	NEXT STEPS CAPITAL CAMPAIGN	15,000.
Total from continuation sheets				

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
EXPLORE AND MORE 130 MAIN STREET BUFFALO, NY 14202		PUBLIC	WORKING ON WELLNESS EDUCATIONAL ZONE	50,000.
FRIENDS OF NIGHT PEOPLE 394 HUDSON STREET BUFFALO, NY 14201		PUBLIC	DINING ROOM FLOORING	9,550.
JUNIOR LEAGUE OF BUFFALO 45 ELMWOOD AVENUE BUFFALO, NY 14201		PUBLIC	CENTENNIAL CAMPAIGN	3,000.
PEACE OF THE CITY 301 14TH STREET BUFFALO, NY 14213		PUBLIC	SCHOOL 77 EXPANSION	14,902.
SALVATION ARMY 960 MAIN STREET BUFFALO, NY 14202		PUBLIC	EQUIPMENT UPGRADE	7,695.
SOCIETY OF ST. VINCENT DE PAUL 1298 MAIN STREET BUFFALO, NY 14209		PUBLIC	WINDOW REPLACEMENT	25,000.
UNIVERSITY AT BUFFALO FOUNDATION, INC. P.O. BOX 900 BUFFALO, NY 14226		PUBLIC	MACHINE LEARNING INFRASTRUCTURE FOR VASCULAR DISEASE DIAGNOSIS AND TREATMENT PREVENTION	87,000.
UNIVERSITY DISTRICT COMMUNITY DEVELOPMENT ASSOCIATION INC. 3242 MAIN STREET BUFFALO, NY 14214		PUBLIC	AFTER SCHOOL COMPUTERS	10,000.
CHILDREN & FAMILY RESOURCE CENTER 851 CASE STREET HENDERSONVILLE, NC 28792		PUBLIC	RENOVATION FOR PCIT THERAPY AND MEETING ROOM AND HVAC UNITS	26,000.
UNITED WAY OF HENDERSON COUNTY 32 SMYTH AVENUE, SUITE 100 HENDERSONVILLE, NC 28796		PUBLIC	PROGRAMS FOR AGED AND INFIRM	25,000.
Total from continuation sheets				

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

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
MEALS ON WHEELS WNY 100 JAMES E. CASEY DRIVE BUFFALO, NY 14206		PUBLIC	COLD ROOM HUMIDITY PROJECT	25,000.
NIAGARA LUTHERAN HEALTH FOUNDATION 5959 BROADWAY LANCASTER, NY 14086		PUBLIC	CHILDREN AND WELLNESS CENTER	25,000.
TROCAIRE COLLEGE 360 CHOATE AVENUE BUFFALO, NY 14220		PUBLIC	HEALTHCARE EDUCATION EQUIPMENT	25,370.
UNIVERSITY OF TORONTO NURSING 155 COLLEGE ST., SUITE 218 TORONTO, ONTARIO, CANADA M5T 1P8		PUBLIC	PEDIATRIC SIMULATIONS	37,350.
WOMEN'S COLLEGE HOSPITAL FOUNDATION 76 GRENVILLE ST TORONTO, ONTARIO, CANADA M5S 1B2		PUBLIC	QUANTERIX MACHINE - ELISA SYSTEM	100,000.
BUFFALO FINE ARTS ACADEMY 1285 ELMWOOD AVENUE BUFFALO, NY 14222		PUBLIC	AK360 CAPITAL CAMPAIGN	100,000.
BUFFALO ZOO 300 PARKSIDE AVENUE BUFFALO, NY 14214		PUBLIC	ZOO TV	2,832.
CRADLE BEACH 8038 LAKE SHORE ROAD ANGOLA, NY 14006		PUBLIC	RENOVATING TWO BUILDINGS	94,210.
EVERGREEN HEALTH SERVICES 206 SOUTH ELMWOOD AVENUE BUFFALO, NY 14201		PUBLIC	BAILEY OUTREACH & TESTING EXPANSION	50,000.
HAUPTMAN-WOODWARD MEDICAL RESEARCH INSTITUTE 700 ELLICOTT STREET BUFFALO, NY 14203		PUBLIC	CENTER FOR THERAPEUTIC INTERACTION	300,000.
Total from continuation sheets				2,335,207.

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

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
KIDS ESCAPING DRUGS 920 HARLEM ROAD BUFFALO, NY 14224		PUBLIC	FACE 2 FACE SUPPORT PROGRAM	25,000.
NIAGARA FALLS MEMORIAL MEDICAL CENTER FOUNDATION 621 10TH STREET, P.O. BOX 708 NIAGARA FALLS, NY 14302		PUBLIC	BIOMEDICAL LABAORATORY	25,000.
PEACE OF THE CITY 301 14TH STREET BUFFALO, NY 14213		PUBLIC	SCHOOL 77 EXPANSION	598.
PEOPLE INC. 1219 NORTH FOREST ROAD WILLIAMSVILLE, NY 14221		PUBLIC	ON MY WAY @ WAYSIDE TRANSITIONAL APARTMENTS	25,000.
THE ARC OF ERIE COUNTY 30 WILSON ROAD WILLIAMSVILLE, NY 14221		PUBLIC	ADAPTIVE OUTDOOR EQUIPMENT	15,000.
TORONTO REHAB FOUNDATION 550 UNIVERSITY AVENUE, 3RD FLOOR TORONTO, ONTARIO, CANADA M5G 2A2		PUBLIC	REDUCING OPIOID RELIANCE AND ACCELERATE RECOVERY WITH GAME READY	44,000.
BUFFALO AND ERIE COUNTY BOTANICAL GARDENS 2655 SOUTH PARK AVENUE BUFFALO, NY 14218		PUBLIC	CAPITAL CAMPAIGN	250,000.
BUFFALO ARTS & TECHNOLOGY CENTER, INC. 1219 MAIN STREET BUFFALO, NY 14209		PUBLIC	RECORDING STUDIO RENOVATION	44,352.
BUFFALO AND ERIE COUNTY HISTORICAL SOCIETY 1 MUSEUM COURT BUFFALO, NY 14216		PUBLIC	AUDITORIUM IMPROVEMENTS	10,144.
BUFFALO PREP 18 ACHESON ANNEX BUFFALO 14214		PUBLIC	PREP FOR TOMORROW PHASE 2	50,000.
Total from continuation sheets				

**JAMES H. CUMMINGS
FOUNDATION, INC.**

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Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

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
CATHOLIC HEALTH SYSTEM 144 GENESEE STREET BUFFALO, NY 14203		PUBLIC	PACE DEMENTIA RENOVATION	50,000.
COMMUNITY MISSIONS OF NIAGARA FRONTIER, INC. 1570 BUFFALO AVENUE NIAGARA FALLS, NY 14303		PUBLIC	INDUSTRIAL CUBE TRUCK WITH A LIFT GATE	31,000.
D'YOUVILLE COLLEGE 320 PORTER AVENUE BUFFALO, NY 14201		PUBLIC	HEALTH PROFESSIONS HUB	100,000.
FRIENDS OF NIGHT PEOPLE 394 HUDSON STREET BUFFALO, NY 14201		PUBLIC	DINING ROOM FLOORING	450.
GERARD PLACE 2515 BAILEY AVENUE BUFFALO, NY 14215		PUBLIC	COMMUNITY KITCHEN	30,401.
HELPING HAND DEVELOPMENTAL CENTER P. O. BOX 222 EAST FLAT ROCK, NC 28739		PUBLIC	NEW BUILDING RENOVATIONS	50,000.
HOMESPACE CORP. 1030 ELLICOTT STREET BUFFALO, NY 14209		PUBLIC	25TH ANNIVERSARY EXTREME MAKEOVER PROJECT	25,000.
JUST BUFFALO LITERARY CENTER 468 WASHINGTON STREET BUFFALO, NY 14203		PUBLIC	2ND FLOOR RENOVATIONS	25,000.
KEVIN GUEST HOUSE 782 ELLICOTT STREET BUFFALO, NY 14203		PUBLIC	HANDICAP ACCESSIBLE DOORS	25,000.
LEARNING DISABILITIES ASSOCIATION OF WNY 2555 ELMWOOD AVENUE KENMORE, NY 14217		PUBLIC	RECEPTION AREA RENOVATION	15,000.
Total from continuation sheets				

**JAMES H. CUMMINGS
FOUNDATION, INC.**

16-0864200

Part XV Supplementary Information

3 Grants and Contributions Approved for Future Payment (Continuation)

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
NARDIN ACADEMY 135 CLEVELAND AVENUE BUFFALO, NY 14222		PUBLIC	COMMUNITY ATHLETIC FACILITY	25,000.
NEIGHBORHOOD LEGAL SERVICES 237 MAIN ST., SUITE 1015 BUFFALO, NY 14203		PUBLIC	VAN PURCHASE	31,000.
PRESBYTERIAN SENIOR CARE FOUNDATION 4455 TRANSIT ROAD BUFFALO, NY 14221		PUBLIC	LOCKPORT PRESBYTERIAN HOME ROOF PROJECT	20,000.
RURAL OUTREACH CENTER 730 OLEAN ROAD EAST AURORA, NY 14052		PUBLIC	WORKING ON WELLNESS EDUCATIONAL ZONE	25,000.
SAY YES BUFFALO 712 MAIN STREET BUFFALO, NY 14202		PUBLIC	ENDOWMENT	100,000.
UNITED WAY OF BUFFALO AND ERIE COUNTY 742 DELAWARE AVENUE BUFFALO, NY 14209		PUBLIC	LEARNING TRAIL	7,500.
WESTMINSTER EARLY CHILDHOOD PROGRAMS 724 DELAWARE AVENUE BUFFALO, NY 14209		PUBLIC	HEAT AND COOLING SYSTEM UPGRADE AND ALARM COMPONENTS	60,000.
ADVENTHEALTH HENDERSONVILLE 100 HOSPITAL DR. HENDERSONVILLE, NC 28792		PUBLIC	256 CT SCANNER	75,000.
MINISTRY SEVEN P.O. BOX 1512 HENDERSONVILLE, NC 28793		PUBLIC	ADDITIONAL HYGIENE FACILITIES FOR THE HOMELESS	25,000.
PISGAH LEGAL SERVICES P.O. BOX 2276 ASHEVILLE, NC 28802		PUBLIC	REPAIRS TO BUILDING, DRAINAGE AND DRIVEWAY	21,000.
Total from continuation sheets				

16-0864200

3 Grants and Contributions Approved for Future Payment (Continuation)

Total from continuation sheets

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
TD AMERITRADE	1,161.	1,161.	
TOTAL TO PART I, LINE 3	1,161.	1,161.	

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
TD AMERITRADE	1,393,680.	323,705.	1,069,975.	1,069,975.	
TO PART I, LINE 4	1,393,680.	323,705.	1,069,975.	1,069,975.	

FORM 990-PF LEGAL FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
WILLIAM C. MORAN & ASSOCIATES, P.C.	300.	150.		150.
TO FM 990-PF, PG 1, LN 16A	300.	150.		150.

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
HADLEY & ASSOCIATES	13,900.	6,950.		6,950.
TO FORM 990-PF, PG 1, LN 16B	13,900.	6,950.		6,950.

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	
ALESCO ADVISORS LLC	141,953.	141,953.		0.	
WHITE BICYCLE	10,424.	5,212.		5,212.	
TO FORM 990-PF, PG 1, LN 16C	152,377.	147,165.		5,212.	

FORM 990-PF	TAXES			STATEMENT	6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
PAYROLL	5,380.	2,690.		2,690.	
2018 EXCISE TAX ON NET INVESTMENT INCOME	17,870.	0.		0.	
TO FORM 990-PF, PG 1, LN 18	23,250.	2,690.		2,690.	

FORM 990-PF	OTHER EXPENSES			STATEMENT	7
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
INSURANCE	5,150.	2,575.		2,575.	
TELEPHONE	3,618.	1,809.		1,809.	
MISCELLANEOUS	3,552.	1,401.		2,151.	
TO FORM 990-PF, PG 1, LN 23	12,320.	5,785.		6,535.	

FORM 990-PF	OTHER DECREASES IN NET ASSETS OR FUND BALANCES	STATEMENT	8
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DESCRIPTION	AMOUNT
UNREALIZED DEPRECIATION ON INVESTMENTS	3,096,225.
TOTAL TO FORM 990-PF, PART III, LINE 5	3,096,225.

FORM 990-PF	CORPORATE STOCK	STATEMENT	9
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
81,484.236 SHS. BRIDGEWAY ULTRA SMALL COMPANY MARKET FUND	878,400.	878,400.
42,551.335 SHS. DFA EMERGING MARKETS VALUE PORTFOLIO INSTITUTIONAL CLASS	1,168,460.	1,168,460.
59,713.778 SHS. DFA INTERNATIONAL SMALL COMPANY PORTFOLIO INSTITUTIONAL CLAS	1,015,731.	1,015,731.
44,278.572 SHS. DFA US LARGE CAP VALUE PORTFOLIO INSTITUTIONAL CLASS	1,497,058.	1,497,058.
59,935.919 SHS. DFA INTERNATIONAL VALUE PORTFOLIO INSTITUTIONAL CLASS	985,946.	985,946.
17,700 SHS. ISHARES CORE S&P MID-CAP ETF	3,206,178.	3,206,178.
30,500 SHS. ISHARES CORE S&P SMALL-CAP ETF	2,231,685.	2,231,685.
237,408.473 SHS. PIMCO COMMODITIESPLUS STARTEGY FUND INSTITUTIONAL CLASS	1,222,654.	1,222,654.
293,390.198 SHS. VANGUARD TOTAL BOND MARKET INDEX FUND ADMIRAL SHARES	3,177,416.	3,177,416.
30,451.170 SHS. VANGUARD INFLATION-PROTECTED SECURITIES FUND ADMIRAL SHARES	784,118.	784,118.
45,919.277 SHS. VANGUARD INSTITUTIONAL INDEX FUND INSTITUTIONAL SHARES	11,470,176.	11,470,176.
8,400 SHS. VANGUARD SHORT-TERM INFLATION-PROTECTED SECURITIES INDEX FUND ETF	413,112.	413,112.
87,900 SHS. ISHARES CORE MSCI EAFE ETF	5,220,381.	5,220,381.
31,300 SHS. ISHARES CORE MSCI EMERGING MARKETS ETF	1,537,456.	1,537,456.
4,200 SHS. ISHARES S&P MID-CAP 400 ETF	623,532.	623,532.
6,500 SHS. VANGUARD GLOBAL EX-U.S. REAL ESTATE INDEX FUND ETF SHARES	373,490.	373,490.
13,100 SHS. SCHWAB U.S. REIT ETF	578,365.	578,365.
13,500 SHS. SPDR PORTFOLIO SHORT TERM TREASURY ETF	403,920.	403,920.
13,200 SHS. SPDR BLOOMBERG BARCLAYS INVESTMENT GRADE FLOATING RATE ETF	405,372.	405,372.
TOTAL TO FORM 990-PF, PART II, LINE 10B	37,193,450.	37,193,450.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS STATEMENT 10
 TRUSTEES AND FOUNDATION MANAGERS

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
THEODORE I. PUTNAM, M.D. 120 WEST TUPPER STREET BUFFALO, NY 14201	DIRECTOR 1.00	12,000.	0.	0.
CHARLES F. KREINER, JR. 120 WEST TUPPER STREET BUFFALO, NY 14201	PRES.-DIR. 1.00	12,000.	0.	0.
RICHARD C. BRYAN, JR. 120 WEST TUPPER STREET BUFFALO, NY 14201	DIRECTOR 1.00	12,000.	0.	0.
WILLIAM L. JOYCE 120 WEST TUPPER STREET BUFFALO, NY 14201	TREAS.-DIR. 1.00	12,000.	0.	0.
CHRISTOPHER T. GREENE 120 WEST TUPPER STREET BUFFALO, NY 14201	V. PRES. - DIR. 1.00	12,000.	0.	0.
AMY L. CLIFTON 120 WEST TUPPER STREET BUFFALO, NY 14201	DIRECTOR 1.00	12,000.	0.	0.
MARY JO HUNT 120 WEST TUPPER STREET BUFFALO, NY 14201	SECT'Y - E. DIR. 30.00	62,500.	0.	2,214.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		134,500.	0.	2,214.

FORM 990-PF

GRANT APPLICATION SUBMISSION INFORMATION
PART XV, LINES 2A THROUGH 2D

STATEMENT 11

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

MARY JO HUNT, EXECUTIVE DIRECTOR, JAMES H. CUMMINGS FOUNDATION, INC.
120 WEST TUPPER STREET
BUFFALO, NY 14201

TELEPHONE NUMBER

716-874-0040

FORM AND CONTENT OF APPLICATIONS

NAME, ADDRESS OF TAX-EXEMPT ORGANIZATION WHICH WOULD BE THE RECIPIENT IF A GRANT WERE MADE; LIST OF CURRENT DIRECTORS (ONE COPY ONLY); ORGANIZATION'S TAX-EXEMPT CERTIFICATION FROM THE U.S. INTERNAL REVENUE SERVICE OR THE DEPARTMENT OF NATIONAL REVENUE, OTTAWA (ONE COPY ONLY); STATE AMOUNT REQUESTED AND THE SPECIFIC PURPOSE OF THE GRANT; WHAT THE GRANT IS EXPECTED TO ACCOMPLISH AND THE NEED OF THE PROJECT; A BUDGET OF THE COSTS AND HOW THE MONEY, IF GRANTED, WOULD BE SPENT; ORGANIZATION'S MOST RECENTLY AUDITED FINANCIAL STATEMENTS (ONE COPY ONLY); EVIDENCE THAT THE ORGANIZATION IS QUALIFIED TO COMPLETE THE PROJECT SUCCESSFULLY; STATE WHETHER AID HAS BEEN SOUGHT DURING THE PRECEDING TWO YEARS FROM OTHER FOUNDATIONS AND AMOUNT RECEIVED, IF ANY; LIST THE NAMES OF FOUNDATIONS THE ORGANIZATION PLANS TO APPROACH ON CURRENT PROJECT; A COVER LETTER SIGNED BY AN OFFICER OF THE ORGANIZATION TO THE EXECUTIVE DIRECTOR WITH A CONCISE SUMMARY PRESENTATION

ANY SUBMISSION DEADLINES

EIGHT PROPOSALS SHOULD BE SUBMITTED BY THE MIDDLE OF THE MONTH PRECEDING A QUARTERLY MEETING WHICH ARE HELD IN THE MONTHS OF FEB., MAY, SEPT. AND DEC.

RESTRICTIONS AND LIMITATIONS ON AWARDS

LIMITS SUPPORT TO THE CITIES OF BUFFALO, NEW YORK, TORONTO, ONTARIO, CANADA AND HENDERSONVILLE, NORTH CAROLINA. GRANTS ARE TO BE USED AND APPLIED EXCLUSIVELY FOR CHARITABLE PURPOSES IN ADVANCING MEDICAL SCIENCE, RESEARCH AND EDUCATION IN THE U.S. AND CANADA, AND FOR CHARITABLE WORK AMONG UNDER-PRIVILEGED BOYS & GIRLS AND AGED & INFIRMED ADULTS. FUNDS ARE DISTRIBUTED ONLY TO NOT-FOR-PROFIT TAX-EXEMPT ORGANIZATIONS WITH THE GREAT MAJORITY OF GRANTS AWARDED BEING OF A CAPITAL NATURE, PARTICULARLY EQUIPMENT NEEDS OF VARIOUS KINDS. THEY CONSIDER HIGHER PRIORITY TO PROJECTS WHICH ARE NOT NORMALLY FINANCED BY PUBLIC TAX FUNDS. APPLICATIONS FOR ENDOWMENTS, CONTINGENCY, RESERVE PURPOSES, OPERATING EXPENSES OR DEFICIT FINANCING, ARE NOT CONSIDERED. REQUESTS FOR GRANTS TO INDIVIDUALS ARE NOT CONSIDERED NOR DOES THE FOUNDATION FUND SCHOLARSHIPS OR

FORM 990-PF

GRANT APPLICATION SUBMISSION INFORMATION
PART XV, LINES 2A - 2D (CONTINUATION)

STATEMENT 12

FORM AND CONTENT OF APPLICATIONS

OF THE ESSENTIAL FACTS STATING THE APPROXIMATE TIME THE GRANT FUNDS WOULD
BE NEEDED.

RESTRICTIONS AND LIMITATIONS ON AWARDS
FELLOWSHIPS.