

Form 990-PF

Return of Private Foundation

OMB No 1545-0047

Department of the Treasury Internal Revenue Service

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.

2019

Open to Public Inspection

For calendar year 2019 or tax year beginning

, and ending

Name of foundation: JAMES G. CUMMINGS FOUNDATION C/O ROBERT PETERSEN & MATTHEW DECAMINADA. Employer identification number: 68-6170773. Telephone number: (707) 540-4445. City: MENDOCINO, CA 95460. Fair market value: \$3,706,906.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-27).

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JAMES G. CUMMINGS FOUNDATION

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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				
	2	Savings and temporary cash investments		185,565.	555,412.	555,412.
	3	Accounts receivable ▶				
		Less: allowance for doubtful accounts ▶		318.		
	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 ▶		387,029.	0.	0.
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U.S. and state government obligations				
		b Investments - corporate stock STMT 8		1,183,485.	1,189,142.	1,795,568.
		c Investments - corporate bonds STMT 9		1,147,654.	1,054,894.	1,088,720.
	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 ▶)		270,874.	266,390.	267,206.	
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		3,174,925.	3,065,838.	3,706,906.	
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
23	Total liabilities (add lines 17 through 22)		0.	0.		
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input type="checkbox"/>					
	and complete lines 24, 25, 29, and 30.					
	24	Net assets without donor restrictions				
	25	Net assets with donor restrictions				
	Foundations that do not follow FASB ASC 958, check here ▶ <input checked="" type="checkbox"/>					
	and complete lines 26 through 30.					
	26	Capital stock, trust principal, or current funds		0.	0.	
	27	Paid-in or capital surplus, or land, bldg., and equipment fund		0.	0.	
28	Retained earnings, accumulated income, endowment, or other funds		3,174,925.	3,065,838.		
29	Total net assets or fund balances		3,174,925.	3,065,838.		
30	Total liabilities and net assets/fund balances		3,174,925.	3,065,838.		

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 29 (must agree with end-of-year figure reported on prior year's return)	1	3,174,925.
2	Enter amount from Part I, line 27a	2	-106,591.
3	Other increases not included in line 2 (itemize) ▶ DIFFERENCE IN K-1 INCOME	3	1,548.
4	Add lines 1, 2, and 3	4	3,069,882.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 7	5	4,044.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	3,065,838.

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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	RBC ACCOUNTS - VARIOUS	P			
b	PASSTHROUGH ENTITIES	P			
c	CAPITAL GAINS DIVIDENDS				
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	144,472.	148,059.	-3,587.		
b	2.		2.		
c	2,227.		2,227.		
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.				(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a			-3,587.		
b			2.		
c			2,227.		
d					
e					
2 Capital gain net income or (net capital loss)		{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }		2	-1,358.
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))
2018	170,169.	3,469,812.	.049043
2017	179,490.	3,511,340.	.051117
2016	167,559.	3,426,217.	.048905
2015	169,370.	3,488,565.	.048550
2014	184,305.	3,540,818.	.052052
2 Total of line 1, column (d)			2 .249667
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 .049933
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5			4 3,348,103.
5 Multiply line 4 by line 3			5 167,181.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 673.
7 Add lines 5 and 6			7 167,854.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions			8 175,219.

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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 <input type="checkbox"/> 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 <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	673.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	2	0.
3	Add lines 1 and 2	3	673.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)	4	0.
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	673.
6	Credits/Payments:		
a	2019 estimated tax payments and 2018 overpayment credited to 2019	6a	1,280.
b	Exempt foreign organizations - tax withheld at source	6b	0.
c	Tax paid with application for extension of time to file (Form 8868)	6c	0.
d	Backup withholding erroneously withheld	6d	0.
7	Total credits and payments. Add lines 6a through 6d	7	1,280.
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	0.
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	607.
11	Enter the amount of line 10 to be Credited to 2020 estimated tax <input type="checkbox"/> 607. <input checked="" type="checkbox"/> Refunded	11	0.

Part VII-A Statements Regarding Activities

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

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

8b 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 2019 or the tax year beginning in 2019? 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

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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 ▶ NONE	X	
14	The books are in care of ▶ ROBERT PETERSEN & MATTHEW DECAMINAD Telephone no. ▶ (707) 540-4445 Located at ▶ P.O. BOX 1064, MENDOCINO, CA ZIP+4 ▶ 95460		
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 2019, 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? <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 ▶ <input type="checkbox"/>	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 2019?	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 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? <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	2b	
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2019 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.) N/A	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?	4b	X

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

		Yes	No
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))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2)	Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3)	Provide a grant to an individual for travel, study, or other similar purposes?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(4)	Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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		<input checked="" type="checkbox"/>
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	
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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.		<input checked="" type="checkbox"/>
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	
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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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
ROBERT C. PETERSEN P.O. BOX 1064 MENDOCINO, CA 95460	TRUSTEE 5.00	32,000.	0.	0.
MATTHEW DECAMINADA P.O. BOX 1064 MENDOCINO, CA 95460	TRUSTEE 5.00	32,000.	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

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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	
All other program-related investments. See instructions.	
3	

Total. Add lines 1 through 3 ▶ 0.

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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	2,781,016.
b	Average of monthly cash balances	1b	355,593.
c	Fair market value of all other assets	1c	262,480.
d	Total (add lines 1a, b, and c)	1d	3,399,089.
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	3,399,089.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	50,986.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,348,103.
6	Minimum investment return. Enter 5% of line 5	6	167,405.

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	167,405.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	673.
b	Income tax for 2019. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	673.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	166,732.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	166,732.
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	166,732.

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	175,219.
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	175,219.
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	673.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	174,546.

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.

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				166,732.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only			165,587.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2019:				
a From 2014				
b From 2015				
c From 2016				
d From 2017				
e From 2018				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2019 from Part XII, line 4. ▶ \$ 175,219.				
a Applied to 2018, but not more than line 2a			165,587.	
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 2019 distributable amount				9,632.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2019 (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:	0.			
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 2018. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2020				157,100.
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 2014 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2020 Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9.				
a Excess from 2015				
b Excess from 2016				
c Excess from 2017				
d Excess from 2018				
e Excess from 2019				

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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 2019, enter the date of the ruling ▶
- b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year				(e) Total
	(a) 2019	(b) 2018	(c) 2017	(d) 2016	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4, for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities					
Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6, for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

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

NONE

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

NONE

- 2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
- Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

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

SEE STATEMENT 11

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

- c Any submission deadlines

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

JAMES G. CUMMINGS FOUNDATION

Form 990-PF (2019)

C/O ROBERT PETERSEN & MATTHEW DECAMINADA

68-6170773

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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				
CAL POLY STATE UNIVERSITY, SAN LUIS OBISPO FINANCIAL AID OFFICE ADMINISTRATION BUILDING, ROOM 212 SAN LUIS OBISPO, CA 93407-0201	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
CALIFORNIA STATE UNIV, STANISLAUS ONE UNIVERSITY CIRCLE TURLOCK, CA 95382	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
CALIFORNIA STATE UNIVERSITY, EAST BAY 25800 CARLOS BEE BLVD, HAYWARD, CA 94542	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
FORT BRAGG HIGH SCHOOL 300 DANA STREET FORT BRAGG, CA 95437	NONE	GOV	DONATION TO TRACK TEAM	2,000.
FORT BRAGG UNIFIED SCHOOL DISTRICT DANA GRAY ELEMENTARY SCHOOL 1197 E. CHESTNUT STREET FORT BRAGG, CA 95437	NONE	GOV	DONATION TO STUDENT LIBRARY PROGRAM	500.
Total	SEE CONTINUATION SHEET(S)			101,500.
b Approved for future payment				
NONE				
Total				0.

Form 990-PF (2019)

JAMES G. CUMMINGS FOUNDATION
C/O ROBERT PETERSEN & MATTHEW DECAMINADA 68-6170773

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
HUMBOLDT STATE UNIVERSITY 1 HARPST STREET ARCATA, CA 95521	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
HUMBOLDT STATE UNIVERSITY 1 HARPST STREET ARCATA, CA 95521	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
JUG HANDLE CREEK FARM 15501 N. HIGHWAY 1 CASPAR, CA 95420	NONE	PC	DONATION FOR CLASSROOM FLOORING	5,000.
MENDOCINO COAST HOSPITALITY CENTER PO BOX 2168 FORT BRAGG, CA 95437	NONE	PC	DONATION TO STRATEGIC PLANNING PROGRAM	1,000.
MENDOCINO FOOD & NUTRITION PO BOX 70 FORT BRAGG, CA 95437	NONE	PC	DONATION TO FOOD BANKS NUTRITION PROGRAM	15,000.
MENDOCINO FOOD AND NUTRITION PROGRAM, INC. 1000 HENSLEY CREEK ROAD UKIAH, CA 95482	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
POINT ARENA HIGH SCHOOL 270 LAKE STREET, PO BOX 7 POINT ARENA, CA 95468	NONE	GOV	DONATION FOR MUSICAL INSTRUMENTS	5,000.
REED COLLEGE, ELIOT HALL 202 3203 SOUTHEAST, WOODSTOCK BLVD. PORTLAND, OR 97202-8199	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
SAN DIEGO STATE UNIVERSITY 5500 CAMPANILE DRIVE, SSW 3605 SAN DIEGO, CA 92182-7436	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
SAN FRANCISCO STATE UNIVERSITY 1600 HOLLOWAY AVENUE SAN FRANCISCO, CA 94231-4011	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
Total from continuation sheets				87,000.

JAMES G. CUMMINGS FOUNDATION
C/O ROBERT PETERSEN & MATTHEW DECAMINADA 68-6170773

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
SONOMA STATE UNIVERSITY 1801 EAST COTATI AVENUE ROHNERT PARK, CA 94928	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
SONOMA STATE UNIVERSITY 1801 EAST COTATI AVENUE ROHNERT PARK, CA 94928	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
SOUTH COAST YOUTH SOCCER LEAGUE PO BOX 1755 GUALALA, CA 95445	NONE	PC	DONATION FOR PLAYER, REFEREE AND COACH CLINICS	3,000.
ST. VINCENT DEPAUL CONFERENCE OUR LADY OF GOOD COUNSEL CATHOLIC CHURCH 255 S. HAROLD STREET FORT BRAGG, CA 95437	NONE	PC	DONATION FOR DISADVANTAGED YOUTH AFTER SCHOOL PROGRAMS	10,000.
UC DAVIS 1100 DUTTON HALL ONE SHIELDS AVE DAVIS, CA 95616-8596	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
UC REGENTS UCLA PO BOX 951435 LOS ANGELES, CA 90095-1435	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
UC SANTA BARBARA 2103 SAASB SANTA BARBARA, CA 93106-3180	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
UC SANTA CRUZ 1156 HIGH STREET SANTA CRUZ, CA 95064	NONE	GOV	TO PROVIDE FUND FOR EDUCATIONAL SCHOLARSHIP	4,000.
Total from continuation sheets				

FORM 990-PF		DIVIDENDS AND INTEREST FROM SECURITIES			STATEMENT 1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
INTEREST AND DIVIDENDS FROM PASSTHROUGHS RBC ACCOUNTS	3. 117,456.	0. 2,227.	3. 115,229.	3. 109,996.	
TO PART I, LINE 4	117,459.	2,227.	115,232.	109,999.	

FORM 990-PF		OTHER INCOME		STATEMENT 2
DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	
INTEREST INCOME ENTERPRISE PRODUCTS PARTNERS L.P.	7,990.	7,990.		
MAGELLAN MIDSTREAM PARTNERS L.P.	-368.	0.		
	-258.	0.		
TOTAL TO FORM 990-PF, PART I, LINE 11	7,364.	7,990.		

FORM 990-PF		ACCOUNTING FEES		STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	15,225.	3,806.		11,419.
TO FORM 990-PF, PG 1, LN 16B	15,225.	3,806.		11,419.

FORM 990-PF		OTHER PROFESSIONAL FEES		STATEMENT 4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MANAGEMENT	21,563.	21,563.		0.
TO FORM 990-PF, PG 1, LN 16C	21,563.	21,563.		0.

FORM 990-PF	TAXES			STATEMENT 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX PAID ON DIVIDENDS	859.	859.		0.
OTHER TAXES	1,905.	0.		0.
TO FORM 990-PF, PG 1, LN 18	2,764.	859.		0.

FORM 990-PF	OTHER EXPENSES			STATEMENT 6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LICENSES, PERMITS, OTHER TAXES	60.	0.		60.
OUTSIDE SERVICES	10,000.	2,500.		7,500.
BANK SERVICE CHARGES	72.	36.		36.
INSURANCE	12,098.	0.		12,098.
OFFICE SUPPLIES	361.	181.		180.
BUSINESS MEETINGS/MEALS	61.	0.		61.
DUES & SUBSCRIPTIONS	125.	0.		125.
TO FORM 990-PF, PG 1, LN 23	22,777.	2,717.		20,060.

FORM 990-PF	OTHER DECREASES IN NET ASSETS OR FUND BALANCES	STATEMENT 7
DESCRIPTION		AMOUNT
DIFFERENCE IN INTEREST/DIVIDEND INCOME		3,478.
DIFFERENCE IN GAIN/LOSSES		566.
TOTAL TO FORM 990-PF, PART III, LINE 5		4,044.

FORM 990-PF	CORPORATE STOCK	STATEMENT 8
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
VARIOUS U.S. CORPORATE EQUITIES - SEE ATTACHMENT	877,874.	1,439,464.
VARIOUS INTERNATIONAL CORPORATE EQUITIES - SEE ATTACHMENT	311,268.	356,104.
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,189,142.	1,795,568.

FORM 990-PF	CORPORATE BONDS	STATEMENT 9
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
VARIOUS CORPORATE BONDS - SEE ATTACHMENT	1,054,894.	1,088,720.
TOTAL TO FORM 990-PF, PART II, LINE 10C	1,054,894.	1,088,720.

FORM 990-PF	OTHER ASSETS		STATEMENT 10
DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
2,300 SH VIRTUS HERZFELD FUND CLASS C	25,000.	25,000.	26,219.
2073 SH WORLD FUNDS INC NEW REMS REAL ESTATE INCOME 50/50 INSTL	29,083.	29,083.	26,992.
10352 SH LOCORR INVT TR MANAGED FUTURES	100,000.	100,000.	88,613.
2189 SH FIDELITY SECURITY FD REAL ESTATE	25,000.	25,000.	26,926.
2473 SH LOCORR INVT TR SPECTRUM INCOME FD CL C	23,017.	22,351.	17,211.
1546 SH ISHARES GOLD TRUST	18,435.	18,435.	22,417.
175 SH DIGITAL REALTY TRUST INC.	11,912.	11,775.	20,955.
78 SH SIMON PROPERTY GROUP INC.	15,502.	15,502.	11,619.
142 SH WELLTOWER INC. COM	8,255.	8,231.	11,613.
25 SH BARCLAYS BANK PLC IPATH S&P 500	3,505.	0.	0.
103 SH CROWN CASTLE INTERNATIONAL CORP	11,165.	11,013.	14,641.
TO FORM 990-PF, PART II, LINE 15	270,874.	266,390.	267,206.

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

ROBERT PETERSEN OR MATTHEW DECAMINADA
P.O. BOX 1064
MENDOCINO, CA 95460

TELEPHONE NUMBER

(707) 671-6230

FORM AND CONTENT OF APPLICATIONS

PLEASE CALL FOR INFORMATION

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

AWARDS ARE EXCLUSIVELY FOR CHARITABLE AND EDUCATIONAL PURPOSES IN AND AROUND MENDOCINO COUNTY, CALIFORNIA. AWARDS INCLUDE THE FUNDING OF SCHOLARSHIPS, DRUG ABUSE PREVENTION AND REHABILITATION, LOW-COST HOUSING AND A MARITIME MUSEUM. CONTRIBUTIONS WILL BE MADE EITHER DIRECTLY OR TO ORGANIZATIONS DULY AUTHORIZED TO CARRY ON SUCH ACTIVITIES.
