

Form **990-PF**

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

OMB No. 1545-0047

2022

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.

Open to Public Inspection

For calendar year 2022 or tax year beginning

, and ending

Name of foundation COOK FAMILY FOUNDATION		A Employer identification number 38-2283809												
Number and street (or P.O. box number if mail is not delivered to street address) PO BOX 278	Room/suite	B Telephone number (see instructions) 989-725-1621												
City or town, state or province, country, and ZIP or foreign postal code OWOSSO MI 48867		C If exemption application is pending, check here <input type="checkbox"/>												
G Check all that apply: <table style="display: inline-table; vertical-align: top; margin-right: 20px;"> <tr><td><input type="checkbox"/></td><td>Initial return</td></tr> <tr><td><input type="checkbox"/></td><td>Final return</td></tr> <tr><td><input type="checkbox"/></td><td>Address change</td></tr> </table> <table style="display: inline-table; vertical-align: top;"> <tr><td><input type="checkbox"/></td><td>Initial return of a former public charity</td></tr> <tr><td><input type="checkbox"/></td><td>Amended return</td></tr> <tr><td><input type="checkbox"/></td><td>Name change</td></tr> </table>		<input type="checkbox"/>	Initial return	<input type="checkbox"/>	Final return	<input type="checkbox"/>	Address change	<input type="checkbox"/>	Initial return of a former public charity	<input type="checkbox"/>	Amended return	<input type="checkbox"/>	Name change	D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
<input type="checkbox"/>	Initial return													
<input type="checkbox"/>	Final return													
<input type="checkbox"/>	Address change													
<input type="checkbox"/>	Initial return of a former public charity													
<input type="checkbox"/>	Amended return													
<input type="checkbox"/>	Name change													
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>												
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 10,797,986	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>												

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule) ...	24,255			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	134,269	134,269		
	4 Dividends and interest from securities	147,085	147,085		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10 STMT 1	-392,613			
	b Gross sales price for all assets on line 6a 3,483,915				
	7 Capital gain net income (from Part IV, line 2)		67,180		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less: Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule) STMT 2	487	487	487		
12 Total. Add lines 1 through 11	-86,517	349,021	487		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	75,000	15,000		60,000
	14 Other employee salaries and wages	116,580	11,659		104,921
	15 Pension plans, employee benefits	94,531	9,175		85,356
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STMT 3	7,535	1,507		6,028
	c Other professional fees (attach schedule) STMT 4	15,677	235		70
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 5	12,753	12,753		
	19 Depreciation (attach schedule) and depletion STMT 6	1,516			
	20 Occupancy	22,190	4,438		17,752
	21 Travel, conferences, and meetings	10,803			10,803
	22 Printing and publications	1,733	1,733		
	23 Other expenses (att. sch.) STMT 7	29,198	935		24,424
	24 Total operating and administrative expenses. Add lines 13 through 23	387,516	57,435	0	309,354
	25 Contributions, gifts, grants paid	581,340			581,340
26 Total expenses and disbursements. Add lines 24 and 25	968,856	57,435	0	890,694	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	-1,055,373				
b Net investment income (if negative, enter -0-)		291,586			
c Adjusted net income (if negative, enter -0-)			487		

For Paperwork Reduction Act Notice, see instructions.

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		Beginning of year		End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1 Cash – non-interest-bearing	1,586	808	808	
	2 Savings and temporary cash investments	325,874	220,925	220,925	
	3 Accounts receivable 128,495				
	Less: allowance for doubtful accounts		128,495	128,495	
	4 Pledges receivable				
	Less: allowance for doubtful accounts				
	5 Grants receivable				
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	7 Other notes and loans receivable (att. schedule)				
	Less: allowance for doubtful accounts 0				
	8 Inventories for sale or use				
	9 Prepaid expenses and deferred charges				
	10a Investments – U.S. and state government obligations (attach schedule)				
	b Investments – corporate stock (attach schedule) SEE STMT 8	6,362,283	4,975,418	8,134,752	
	c Investments – corporate bonds (attach schedule) SEE STMT 9	2,230,483	2,540,437	2,313,006	
	11 Investments – land, buildings, and equipment: basis				
Less: accumulated depreciation (attach sch.)					
12 Investments – mortgage loans					
13 Investments – other (attach schedule)					
14 Land, buildings, and equipment: basis 60,891					
Less: accumulated depreciation (attach sch.) STMT 10 58,935	3,472	1,956			
15 Other assets (describe)					
16 Total assets (to be completed by all filers – see the instructions. Also, see page 1, item I)	8,923,698	7,868,039	10,797,986		
Liabilities	17 Accounts payable and accrued expenses				
	18 Grants payable				
	19 Deferred revenue				
	20 Loans from officers, directors, trustees, and other disqualified persons				
	21 Mortgages and other notes payable (attach schedule)				
	22 Other liabilities (describe SEE STATEMENT 11)	986	700		
23 Total liabilities (add lines 17 through 22)	986	700			
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here and complete lines 24, 25, 29, and 30. <input type="checkbox"/>				
	24 Net assets without donor restrictions				
	25 Net assets with donor restrictions				
	Foundations that do not follow FASB ASC 958, check here and complete lines 26 through 30. <input checked="" type="checkbox"/>				
	26 Capital stock, trust principal, or current funds				
	27 Paid-in or capital surplus, or land, bldg., and equipment fund				
	28 Retained earnings, accumulated income, endowment, or other funds	8,922,712	7,867,339		
29 Total net assets or fund balances (see instructions)	8,922,712	7,867,339			
30 Total liabilities and net assets/fund balances (see instructions)	8,923,698	7,868,039			

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	8,922,712
2 Enter amount from Part I, line 27a	2	-1,055,373
3 Other increases not included in line 2 (itemize)	3	
4 Add lines 1, 2, and 3	4	7,867,339
5 Decreases not included in line 2 (itemize)	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 29	6	7,867,339

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	MERRILL LYNCH			
b				
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	67,180		67,180	
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.				(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a			67,180	
b				
c				
d				
e				
2	Capital gain net income or (net capital loss) If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7		2	67,180
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). See instructions. If (loss), enter -0- in Part I, line 8		3	

Part V Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 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)	1	4,053
b	All other domestic foundations enter 1.39% (0.0139) of line 27b. Exempt foreign organizations, enter 4% (0.04) 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	4,053
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	4,053
6	Credits/Payments:		
a	2022 estimated tax payments and 2021 overpayment credited to 2022	6a	8,500
b	Exempt foreign organizations – tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	8,500
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
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	4,447
11	Enter the amount of line 10 to be: Credited to 2023 estimated tax 4,447 Refunded	11	

Part VI-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?		X
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.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ _____ (2) On foundation managers. \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		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? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year? N/A		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by <i>General Instruction T</i> .		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?	X	
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 XIV	X	
8a Enter the states to which the foundation reports or with which it is registered. See instructions. MI		
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> ? If "No," attach explanation	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 2022 or the tax year beginning in 2022? See instructions for Part XIII. If "Yes," complete Part XIII		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X
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 WWW.COOKFAMILYFOUNDATION.ORG	X	
14 The books are in care of THOMAS COOK Telephone no. 989-725-1621 P O BOX 278, 120 W EXCHANGE ST Located at OWOSSO MI ZIP+4 48867		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 – check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year 15		
16 At any time during calendar year 2022, 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 VI-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?		X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	1a(1)	
	1a(2)	X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	1a(3)	X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	1a(4)	X
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	1a(5)	X
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	1a(6)	X
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions	1b	X
c Organizations relying on a current notice regarding disaster assistance, check here <input type="checkbox"/>		
d 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 2022? N/A	1d	
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 2022, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2022? If "Yes," list the years 20 , 20 , 20 , 20	2a	X
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. 20 , 20 , 20 , 20		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	3a	X
b If "Yes," did it have excess business holdings in 2022 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 2022.) 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 2022?	4b	X

Part VI-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))?		X
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?		X
(3) Provide a grant to an individual for travel, study, or other similar purposes?		X
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d) (4)(A)? See instructions		X
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?		X
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	N/A	
c Organizations relying on a current notice regarding disaster assistance, check here	<input type="checkbox"/>	
d 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?		X
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870.		X
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?		X
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?		X

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

1 List all officers, directors, trustees, and foundation managers and their compensation. See instructions.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 12				

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

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
KERRY DUTCHER PO BOX 278	OWOSSO MI 48867	ADMIN 40.00	53,000	21,927
YVETTE COLLARD PO BOX 278	OWOSSO MI 48867	ADMIN 40.00	57,915	14,105

Total number of other employees paid over \$50,000 **0**

Part VII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services		

Part VIII-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.

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 VIII-B Summary of Program-Related Investments (see instructions)

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	

Part IX Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	11,276,430
b	Average of monthly cash balances	1b	285,486
c	Fair market value of all other assets (see instructions)	1c	10,000
d	Total (add lines 1a, b, and c)	1d	11,571,916
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	11,571,916
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	173,579
5	Net value of noncharitable-use assets. Subtract line 4 from line 3	5	11,398,337
6	Minimum investment return. Enter 5% (0.05) of line 5	6	569,917

Part X 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 IX, line 6	1	569,917
2a	Tax on investment income for 2022 from Part V, line 5	2a	4,053
b	Income tax for 2022. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b	2c	4,053
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	565,864
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	565,864
6	Deduction from distributable amount (see instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XII, line 1	7	565,864

Part XI 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	890,694
b	Program-related investments – total from Part VIII-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part XII, line 4	4	890,694

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Part XII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2021	(c) 2021	(d) 2022
1 Distributable amount for 2022 from Part X, line 7				565,864
2 Undistributed income, if any, as of the end of 2022:				
a Enter amount for 2021 only				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2022:				
a From 2017	123,876			
b From 2018	167,308			
c From 2019	633,995			
d From 2020	849,742			
e From 2021	212,565			
f Total of lines 3a through e	1,987,486			
4 Qualifying distributions for 2022 from Part XI, line 4: \$ 890,694				
a Applied to 2021, but not more than line 2a				
b Applied to undistributed income of prior years (Election required – see instructions)				
c Treated as distributions out of corpus (Election required – see instructions)				
d Applied to 2022 distributable amount				565,864
e Remaining amount distributed out of corpus	324,830			
5 Excess distributions carryover applied to 2022 (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	2,312,316			
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount – see instructions				
e Undistributed income for 2021. Subtract line 4a from line 2a. Taxable amount – see instructions				
f Undistributed income for 2022. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2023				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8 Excess distributions carryover from 2017 not applied on line 5 or line 7 (see instructions)	123,876			
9 Excess distributions carryover to 2023. Subtract lines 7 and 8 from line 6a	2,188,440			
10 Analysis of line 9:				
a Excess from 2018	167,308			
b Excess from 2019	633,995			
c Excess from 2020	849,742			
d Excess from 2021	212,565			
e Excess from 2022	324,830			

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2022, 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)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part IX for each year listed

	Tax year				(e) Total
	(a) 2022	(b) 2021	(c) 2020	(d) 2019	
b 85% (0.85) of line 2a					
c Qualifying distributions from Part XI, 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 IX, 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 XIV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year – see instructions.)

1 Information Regarding Foundation Managers:

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

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

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

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

a The name, address, and telephone number or email address of the person to whom applications should be addressed:
TOM COOK, EXECUTIVE DIRECTOR 989-725-1621
P O BOX 278, 120 W EXCHANGE ST OWOSSO MI 48867

b The form in which applications should be submitted and information and materials they should include:
LETTER OR GRANT FORMAT

c Any submission deadlines:
ANNUAL

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:
STATE OF MICHIGAN-FOCUSES ON SHIAWASSEE COUNTY

Part XIV 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 <i>Paid during the year</i> NONPROFIT NETWORK 2800 SPRINGPORT RD JACKSON MI 49202		CAPACITY BLD	SUPPORT	5,357
SAGINAW BAY WIN/THE CONSERVATION FU PO BOX 734 BAY CITY MI 48707		ENVIRONMENT CONSERVATION FUND		20,000
THE NATURE CONSERVANCY 308 W MAIN ST #7 OWOSSO MI 48867		ENVIRONMENT SHIAWASSEE RIVER		50,000
SHIAWASSEE RESD 114 W NORTH ST OWOSSO MI 48867		EDUCATION CHILD DEVELOPMENT		80,000
UNIVERSITY OF MICHIGAN 3003 S STATE ST ANN ARBOR MI 48109	SCHOLARSHIPS AND RELATED	EDUCATION	SPECIAL	85,823
UNIVERSITY OF MICHIGAN 3003 S STATE ST ANN ARBOR MI 48109	SCHOLARSHIPS AND RELATED	EDUCATION	DC	121,802
VARIOUS OTHERS PO BOX 278 OWOSSO MI 48867		EDUCATION EDUCATIONAL	SUPPORT	1,452
VARIOUS OTHERS PO BOX 278 OWOSSO MI 48867		CAPACITY ORGANIZATIONAL	SUPPORT	3,622
VARIOUS OTHERS PO BOX 278 OWOSSO MI 48867		COMMUNITY	OTHER GRANTS	20,319
VARIOUS OTHERS PO BOX 278 OWOSSO MI 48867	TECHNOLOGY	COMMUNITY TRAINING & NETWORKING		140,665
Total			3a	581,340
b <i>Approved for future payment</i> N/A				
Total			3b	

Part XV-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions.)
	(a) Business code	(b) Amount	(c) Exclusion 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					134,269
4 Dividends and interest from securities					147,085
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					
8 Gain or (loss) from sales of assets other than inventory					-392,613
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a _____					
b OTHER INVESTMENT GAINS/LOSSSE					487
c _____					
d _____					
e _____					
12 Subtotal. Add columns (b), (d), and (e)		0		0	-110,772
13 Total. Add line 12, columns (b), (d), and (e)				13	-110,772

(See worksheet in line 13 instructions to verify calculations.)

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

Line No.	Explain below how each activity for which income is reported in column (e) of Part XV-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)
N/A	

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

<p>1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?</p> <p>a Transfers from the reporting foundation to a noncharitable exempt organization of:</p> <p>(1) Cash</p> <p>(2) Other assets</p> <p>b Other transactions:</p> <p>(1) Sales of assets to a noncharitable exempt organization</p> <p>(2) Purchases of assets from a noncharitable exempt organization</p> <p>(3) Rental of facilities, equipment, or other assets</p> <p>(4) Reimbursement arrangements</p> <p>(5) Loans or loan guarantees</p> <p>(6) Performance of services or membership or fundraising solicitations</p> <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> <p>d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.</p>		Yes	No
1a(1)			X
1a(2)			X
1b(1)			X
1b(2)			X
1b(3)			X
1b(4)			X
1b(5)			X
1b(6)			X
1c			X

(a) Line no.	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
N/A			

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

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here

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

May the IRS discuss this return with the preparer shown below? See instructions. Yes No

Signature of officer or trustee	Date	Title
		EXECUTIVE DIRECTOR

Print/Type preparer's name ROBERT DORCEY, CPA	Preparer's signature ROBERT DORCEY, CPA	Date 05/04/23	Check <input checked="" type="checkbox"/> if self-employed
Firm's name ELITE TAX & FINANCIAL PLLC		PTIN P00565681	
Firm's address 1069 E MAIN ST		Firm's EIN 83-3878725	
OWOSSO, MI 48867		Phone no. 989-720-1120	

Part XIV Supplementary Information *(continued)*

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<p>a <i>Paid during the year</i></p> <p>SAFECENTER (RAVE) 1300 N HICKORY ST OWOSSO MI 48867</p> <p>SEDP 215 N WATER ST OWOSSO MI 48867</p>		<p>COMMUNITY CAPACITY</p>	<p>BUILDING</p>	<p>12,300</p>
		<p>EDUCATION COMMUNITY</p>	<p>DEVELOPMENT</p>	<p>40,000</p>
<p>Total</p>			<p>3a</p>	
<p>b <i>Approved for future payment</i></p> <p>N/A</p>				
<p>Total</p>			<p>3b</p>	

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 6a - Sale of Assets

Description			How Received		Sale Price	Cost	Expense	Depreciation	Net Gain / Loss
Whom Sold	Date Acquired	Date Sold							
FIDELITY ADV GROWTH	OPPS			PURCHASE					
	10/13/21	6/22/22	\$	58,207	\$	100,005	\$	\$	-41,798
FIDELITY ADV GROWTH	OPPS			PURCHASE					
	11/15/21	6/22/22		95,375		174,396			-79,021
FIDELITY ADV GROWTH	OPPS			PURCHASE					
	11/15/21	8/09/22		165,757		275,609			-109,852
FIDELITY ADV GROWTH	OPPS			PURCHASE					
	12/29/21	8/09/22		31,565		44,584			-13,019
FIDELITY ADV GROWTH	OPPS			PURCHASE					
	12/29/21	8/09/22		2,273		3,210			-937
BLACKROCK				PURCHASE					
	5/06/21	4/13/22		249,911		314,913			-65,002
BLACKROCK				PURCHASE					
	8/18/21	6/09/22		263,924		350,000			-86,076
BLACKROCK				PURCHASE					
	8/18/21	6/09/22		37,707		50,005			-12,298
AMERICAN NEW PERSPECTIVE				PURCHASE					
	8/18/21	3/18/22		51,611		51,611			
AMERICAN NEW PERSPECTIVE				PURCHASE					
	8/18/21	3/18/22		223,432		223,432			
AMERICAN NEW PERSPECTIVE				PURCHASE					
	8/18/21	8/09/22		102,236		132,859			-30,623
AMERICAN NEW PERSPECTIVE				PURCHASE					
	8/18/21	8/09/22		45,689		57,769			-12,080
AMERICAN NEW PERSPECTIVE				PURCHASE					
	8/18/21	8/09/22		52,075		67,674			-15,599
GOLDMAN SACHS BK USA				PURCHASE					
	5/11/22	11/21/22		200,000		200,000			
NTL FUEL GAS CO 3.75% 2023				PURCHASE					
	12/05/16	11/25/22		16,000		15,941			59
BLOCK FINCL LLC C 5.50% 22				PURCHASE					
	12/05/16	5/02/22		50,000		50,000			
BLOCK FINCL LLC C 5.50% 22				PURCHASE					
	1/12/17	5/02/22		25,000		25,000			

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 6a - Sale of Assets (continued)

Description		How Received		Sale Price	Cost	Expense	Depreciation	Net Gain / Loss
Whom Sold	Date Acquired	Date Sold						
FS INVST CORP CLD 4.75% 22	3/09/17	4/18/22	PURCHASE	\$ 25,000	\$ 25,000			
INFINITY PROPERTY 5.00% 22	11/08/17	3/25/22	PURCHASE	25,435	25,219			216
VANGUARD REAL ESTATE ETF	5/06/21	8/09/22	PURCHASE	137,129	134,445			2,684
TESLA INC	4/11/14	4/04/22	PURCHASE	1,139	40			1,099
MORGAN STANLEY INSTL FD	3/10/20	1/12/22	PURCHASE	83,256	59,285			23,971
MORGAN STANLEY INSTL FD	5/13/20	1/12/22	PURCHASE	43,410	40,005			3,405
MORGAN STANLEY INSTL FD	8/12/20	1/12/22	PURCHASE	23,102	27,339			-4,237
MORGAN STANLEY INSTL FD	8/12/20	3/01/22	PURCHASE	94,127	132,667			-38,540
MORGAN STANLEY INSTL FD	10/15/20	3/01/22	PURCHASE	5,815	9,912			-4,097
MORGAN STANLEY INSTL FD	10/15/20	6/09/22	PURCHASE	32,826	90,094			-57,268
MORGAN STANLEY INSTL FD	12/10/20	6/09/22	PURCHASE	49,867	150,005			-100,138
FIDELITY ADV INTL CAP	6/19/19	6/22/22	PURCHASE	9,929	9,929			
FIDELITY ADV INTL CAP	2/05/20	6/22/22	PURCHASE	140,071	140,071			
BLACKROCK	5/06/21	6/09/22	PURCHASE	15,848	22,024			-6,176
BLACKROCK TECHNOLOGY	6/13/18	1/14/22	PURCHASE	223,300	116,873			106,427
BLACKROCK TECHNOLOGY	8/08/18	1/14/22	PURCHASE	55	29			26
BLACKROCK TECHNOLOGY	8/08/18	1/14/22	PURCHASE	28	15			13

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 6a - Sale of Assets (continued)

Description		How Received						Net
Whom Sold	Date Acquired	Date Sold	Sale Price	Cost	Expense	Depreciation	Gain / Loss	
BLACKROCK TECHNOLOGY			PURCHASE					
	8/08/18	1/14/22	\$ 75,951	\$ 39,988		\$	\$ 35,963	
AMERICAN BOND FUND OF			PURCHASE					
	10/15/20	3/18/22	121,773	135,005			-13,232	
AMERICAN BOND FUND OF			PURCHASE					
	11/02/20	3/18/22	181,045	200,005			-18,960	
AMERICAN BOND FUND OF			PURCHASE					
	12/10/20	3/18/22	179,130	200,005			-20,875	
AMERICAN NEW PERSPECTIVE			PURCHASE					
	3/20/19	3/18/22	105,500	77,112			28,388	
AMERICAN NEW PERSPECTIVE			PURCHASE					
	5/16/19	3/18/22	59	42			17	
AMERICAN NEW PERSPECTIVE			PURCHASE					
	5/16/19	3/18/22	32	24			8	
AMERICAN NEW PERSPECTIVE			PURCHASE					
	5/16/19	3/18/22	27,297	20,142			7,155	
AMERICAN NEW PERSPECTIVE			PURCHASE					
	2/05/20	3/18/22	72,069	59,990			12,079	
TESLA INC			PURCHASE					
	3/25/22	4/04/22	26,195	24,255			1,940	
BRUCE L COOK TRUST EIN 92-6178784			PURCHASE					
			12,358				12,358	
BRUCE L COOK TRUST EIN 92-6178784			PURCHASE					
			34,227				34,227	
TOTAL			\$ 3,416,735	\$ 3,876,528	\$ 0	\$ 0	\$ -459,793	

Federal Statements**Statement 2 - Form 990-PF, Part I, Line 11 - Other Income**

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
OTHER INVESTMENT GAINS/LOSSSE	\$ 487	\$ 487	\$ 487
TOTAL	<u>\$ 487</u>	<u>\$ 487</u>	<u>\$ 487</u>

Statement 3 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
ACCOUNTING	\$ 7,535	\$ 1,507	\$	\$ 6,028
TOTAL	<u>\$ 7,535</u>	<u>\$ 1,507</u>	<u>\$ 0</u>	<u>\$ 6,028</u>

Statement 4 - Form 990-PF, Part I, Line 16c - Other Professional Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
GRANT ADMIN	\$	\$	\$	\$
ADMIN PROF SERVICES	15,372			
INVESTMENT FEES	235	235		
ADMIN	70			70
TOTAL	<u>\$ 15,677</u>	<u>\$ 235</u>	<u>\$ 0</u>	<u>\$ 70</u>

Statement 5 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
IRS-EXCISE	\$ 11,870	\$ 11,870	\$	\$
OTHER	883	883		
TOTAL	<u>\$ 12,753</u>	<u>\$ 12,753</u>	<u>\$ 0</u>	<u>\$ 0</u>

Federal Statements

Statement 6 - Form 990-PF, Part I, Line 19 - Depreciation

Description								
Date Acquired	Cost Basis	Prior Year Depreciation	Method	Life	Current Year Depreciation	Net Investment Income	Adjusted Net Income	
OFFICE FURNITURE & CABINETS								
12/01/08	\$ 26,021	\$ 26,021	200DB	7	\$	\$	\$	
PHONES								
12/03/08	448	448	200DB	7				
LEASEHOLD IMPROVEMENTS								
12/01/08	8,211	7,390	S/L	15	547			
APPLE COMPUTER								
3/23/12	1,944	1,944	200DB	5				
IPAD AIR WI-FI								
3/12/14	667	667	200DB	5				
MAC MINI								
6/18/15	942	942	200DB	5				
LIGHTING & ELECTRICAL								
8/12/15	3,798	1,892	150DB	15	224			
VIDEO SCREEN & MOUNT								
8/14/15	571	571	200DB	5				
TECH TABLE								
8/18/15	2,578	2,463	200DB	7	115			
FRONT DESK/KITCHEN/CABINETS								
8/20/15	3,520	3,363	200DB	7	157			
CABINETS AND DESIGN								
9/18/15	10,602	10,129	200DB	7	473			
IMAC - BRUCE								
6/24/15	1,589	1,589	200DB	5				
TOTAL	\$ 60,891	\$ 57,419			\$ 1,516	\$ 0	\$ 0	

Federal Statements

Statement 7 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
	\$	\$	\$	\$
EXPENSES				
POSTAGE	450			450
OFFICE SUPPLIES	6,181			6,181
INSURANCE-W/C	108	11		97
OTHER EXPENSE	9,377			9,377
PUBLICITY	3,839			
INSURANCE-LIABILITY	9,243	924		8,319
TOTAL	<u>\$ 29,198</u>	<u>\$ 935</u>	<u>\$ 0</u>	<u>\$ 24,424</u>

Statement 8 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
	\$	\$		\$
3M COMPANY (200)			COST	
3M COMPANY (400)			COST	
3M COMPANY (400)			COST	
ABBOTT LABS (1,300)	11,296	11,296	COST	142,727
ABBVIE INC (1,300)	12,250	12,250	COST	210,093
AMERICAN NEW PERSPECTIVE A (6,721)	606,588	447,887	COST	340,269
AT&T INC (1,350)			COST	
AT&T INC (700)			COST	
BAXTER INTERNATL INC (1,300)	17,732	17,732	COST	66,261
CANADIAN NATL RAILWAY (2,800/1150)	13,754	13,755	COST	136,712
CHEVRON CORP (900)	34,835	34,835	COST	161,541
CISCO SYSTEMS INC (1200)	30,096	30,096	COST	57,168
CISCO SYSTEMS INC (1750)	30,265	30,265	COST	83,370
HONEYWELL INTL INC DEL (500)	16,109	16,109	COST	107,150
HONEYWELL INTL INC DEL (700)	28,330	28,330	COST	150,010
J P MORGAN CHASE AND CO (1950)	57,180	57,180	COST	261,495
JOHNSON & JOHNSON (1,000)	28,500	28,500	COST	176,650
MEDTRONIC INC (1,000)	75,672	75,672	COST	77,720
MICROSOFT CORP (2600/1530/1280)	36,915	36,915	COST	306,970
NEXTERA ENERGY INC (1,500/950/3800)	20,602	20,602	COST	317,680

Federal Statements

Statement 8 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments (continued)

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
PEPSICO INC (800)	\$ 38,744	\$ 38,744	COST	\$ 144,528
PHILLIPS 66 (1,050)	13,966	13,966	COST	109,284
PROCTER GAMBLE (1000)	49,675	49,675	COST	151,560
PROCTER GAMBLE (500)	32,033	32,033	COST	75,780
S&P GLOBAL INC (900)	28,135	28,135	COST	301,446
STRYKER CORP (1,300)	58,216	58,216	COST	317,837
THERMO FISHER SCI (1,600/1,250/640)	20,470	20,470	COST	352,442
TRAVELERS COS (866)	19,690	19,690	COST	162,366
VERIZON COMMUNICATIONS COM (1000)	37,061	37,062	COST	39,400
VERIZON COMMUNICATIONS COM (600)	27,109	27,109	COST	23,640
XCEL ENERGY INC (2000)	48,577	48,577	COST	140,220
COLUMBIA DIVIDEND INCOME FUND CL A	322,161	322,161	COST	405,309
BLACKROCK TECH OPPORTUNITIES FD CL A	156,905		COST	
DISNEY (WALT) CO COM STK (798)	24,733	24,733	COST	69,330
FIDELITY ADV INTL CAP APPREC 6/19/19	617,002	770,589	COST	620,137
CARRIER GLB CORP REG (1700) 9/12/97	5,672	5,672	COST	70,125
OTIS WORLDWIDE CORP REG (850)	8,504	8,504	COST	66,563
RAYTHEON TECHNOLOGIES (1700)	18,921	18,921	COST	171,564
ISHARES S&P GLB CLEAN ENERGY (5500)	120,409	120,409	COST	109,175
JPMORGAN LARGE CAP GRWTH FD CL A	463,326	663,337	COST	535,960
MORGAN STANLEY INSTL FD INC GRW PORT	509,306		COST	
AMERICAN MUTUAL FD CL A			COST	
AMERICAN BOND FD OF AMERICA CL A	535,016		COST	
VANGUARD REAL ESTATE (1400)	136,141		COST	
JPMORGAN US VALUE FD CL A 6/9/21	715,638	715,638	COST	703,910
FIDELITY ADV GRO OPPTS FDCLA 10/13/21	597,807		COST	
BLACKROCK INTERAL FD A 5/6/21	736,942		COST	
BLACKROCK HEALTH SCI OPPORT CL A		340,343	COST	341,641
FIDELITY ADV TECH FD CL A		300,005	COST	196,628
GOLDMAN SACHS INTL EQUITY FD CL A		450,005	COST	430,091
TOTAL	\$ 6,362,283	\$ 4,975,418		\$ 8,134,752

Federal Statements

Statement 9 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
21T CENTY FOX AMER INC GUAR 8.875	\$ 37,638	\$ 35,647	COST	\$ 35,271
ARES CAPITAL CORP 3.625% 01/19/22			COST	
ASSURED GAURANTY US HLDG COMP 5%	32,816	32,499	COST	31,961
AXA EQUITABLE HOLDINGS I GLB 04.350%	54,017	53,428	COST	47,721
BANK OF AMER INC SUBORD. 4.2%	50,788	50,500	COST	49,252
BLOCK FINANCIAL LLC COMP 5.5% 11/01/	50,590		COST	
BLOCK FINANCIAL LLC ORIG.	25,373		COST	
BROOKFIELD FINANCE INC COMP 4.250%	40,489	40,385	COST	38,565
CUBESMART COMP GUARNT GLB 4.00%	50,567	50,428	COST	48,056
CVS CAREMARK CORP GLB 6.250% 6/1/27	57,518	56,225	COST	52,514
DEUTSCHE BANK AG LONDON 3.7% 5/30/24	24,647	24,648	COST	24,574
DEVON ENERGY CORP. 5.85%	54,084	53,105	COST	50,920
DXC TECHNOLOGY CO GLB 4.75% 4/15/27			COST	
EAGLE MATERIALS 2.5% 7/1/31		39,596	COST	39,353
EMC CORP GLB 3.375 06/01/23			COST	
EQT CORP 4.875% NOV 15 2021			COST	
EQUIFAX INC 3.25%	48,502	48,502	COST	46,440
FS INVESTMENT CORP 4.75% 5/15/22	25,067		COST	
HYATT HOTELS CORP GLB 4.375% 9/15/28	53,911	53,377	COST	45,870
HORACE MANN EDUCATORS CO GLB 4.500%	50,569	50,432	COST	47,960
HIGHWOODS REALTY LP GLB 3.875%	51,367	51,120	COST	46,467
HEALTHCARE REALTY TRUST GLB 3.875%	50,239	50,170	COST	47,629
INFINITY PROP. AND CASU 5% 9/19/22	25,323		COST	
KERR-MCGEE CORP 6.95% 8/18/17	37,662	36,627	COST	35,080
KILROY REALTY LP COMP 4.375% 10/1/25	51,159	50,865	COST	48,510
LEHMAN BROS HOLDINGS ZERO% 073113	21,883	21,883	COST	122
LEUCADIA NATION CORP 5.5% OCT 18 23	35,493	35,223	COST	35,000
LLOYDS TSB BANK PLC 6.375%-012121			COST	
MARATHON OIL CORP 2.8% NOV 01 22			COST	
MORGAN STANLEY 5.75%-012521			COST	
MOSAIC CO 4.25% NOV 15 23	50,349	50,166	COST	49,580
MOTOROLA SOLUTNS INC 3.5% MAR 01 23			COST	
MPLX LP GLB 4.125% MAR 01 2027	77,999	77,457	COST	70,891
NATIONAL FUEL GAS CO 3.75% MAR 01 23	49,816	33,875	COST	33,909
NATIONAL OILWELL VARCO 2.6% DEC 01			COST	
NORDSTROM INC 6.95% MAR 15 2028	46,734	45,754	COST	36,880
OCEANEERING INTL INC 4.65%	40,109	40,073	COST	38,202

Federal Statements

Statement 9 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments (continued)

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
ONEOK INC COMPANY GUAR 7.5%	\$ 32,061	\$ 30,837	COST	\$ 30,335
PETRO CANADA 7.875% JUN 15 2026	88,462	85,618	COST	80,596
QWEST CORP 6.75% DEC 02 2021			COST	
ROYAL BK SCOTLAND PLC 6.125%-011121			COST	
SOUTHERN CAL EDISON 3.7% 8/1/25	50,278	50,204	COST	48,412
SYMETRA FINL CORP 4.25%	50,476	50,294	COST	49,049
TANGER PROPERTIES LP ORIGINAL	24,249	24,249	COST	22,731
TANGER PROPERTIES LP GLB 3.125%	37,516	37,516	COST	36,369
TC PIPELINES LP 3.9% 5/25/27	78,155	77,609	COST	70,761
TENNESSEE GAS PIPELINE 7.0% 10/15/28	92,203	89,897	COST	80,252
USD ENCANA CORP 3.9% NOV 15 2021			COST	
WORTHINGTON INDUSTRIES 4.55%	51,827	51,426	COST	48,430
WP CAREY INC 4.6% APR 1 2024	50,525	50,298	COST	49,573
AXIS SPEC FIN CO GUARNT GLB 03.900%	55,984	55,245	COST	44,517
KENNAMETAL INC GLB 04.625% 6/15/28	60,573	59,776	COST	51,686
LAZARD GROUP LLC 04.375% 3/11/29	57,181	56,249	COST	46,279
ONEOK INC CO GUART GLB 04.550%	32,197	31,890	COST	28,365
USD CENOVUS ENERGY 4.400% 4/15/29	52,873	52,520	COST	46,281
NEW JERSEY BELL TEL CO 7.850% 11/15/29	68,567	66,412	COST	56,363
PUGET SOUND ENERGY 7.020% 12/1/27	63,602	61,418	COST	53,628
SOUTHERN CAL EDISON 6.650% 4/1/29	62,176	60,643	COST	51,685
WEINGARTEN REALTY INV 3.250% 8/15/26	26,869	26,476	COST	23,012
ATHENE HOLDING LTD GLB 6.150% 4/3/30		52,786	COST	50,655
BRIGHTHOUSE FINANCIAL IN GLB 5.625%		51,544	COST	47,682
HP INC GLB 2.650% 6/17/31		20,872	COST	19,542
CI FINANCIAL CORP GLB 3.2% 12/17/30		46,304	COST	38,037
DENTSPLY SIRONA INC 3.250% 6/1/30		43,691	COST	41,629
NETFLIX INC 6.375% MAY 15 2029		57,412	COST	51,464
VIACOM INC 7.875% JUL 30 2030		126,910	COST	106,978
WESTERN UNION CO/THE 2.750% 3/15/31		40,356	COST	37,968
TOTAL	\$ 2,230,483	\$ 2,540,437		\$ 2,313,006

Federal Statements**Statement 10 - Form 990-PF, Part II, Line 14 - Land, Building, and Equipment**

Description	Beginning Net Book	End Cost / Basis	End Accumulated Depreciation	Net FMV
	\$ 3,472	\$ 60,891	\$ 58,935	\$
TOTAL	\$ 3,472	\$ 60,891	\$ 58,935	\$ 0

Federal Statements**Statement 11 - Form 990-PF, Part II, Line 22 - Other Liabilities**

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>
PAYROLL TAXES W/H3	\$ 986	\$ 700
TOTAL	\$ 986	\$ 700

Federal Statements

Statement 12 - Form 990-PF, Part VII, Line 1 - List of Officers, Directors, Trustees, Etc.

<u>Name and Address</u>	<u>Title</u>	<u>Average Hours</u>	<u>Compensation</u>	<u>Benefits</u>	<u>Expenses</u>
JACQUELINE P COOK 1015 CHIPMAN LANE OWOSSO MI 48867	TRUSTEE	0.00	0	0	0
PAUL C COOK 1116 RIVERSIDE OWOSSO MI 48867	PRESIDENT	0.00	0	0	0
THOMAS B COOK 815 LAKESIDE DR. OWOSSO MI 48867	EXECUTIVE DI	25.00	75,000	25,775	0
ANNA E OWENS 815 LAKESIDE DR. OWOSSO MI 48867	TRUSTEE	0.00	0	0	0
BAILEY LEPPERT 1945 BROOKSIDE LN OWOSSO MI 48867	SECRETARY TR	0.00	0	0	0
MATT VAN EPPS 618 N ADA ST OWOSSO MI 48867	TRUSTEE	0.00	0	0	0
SUSIE PHILLIPS 622 5TH ST OWOSSO MI 48867	TRUSTEE	0.00	0	0	0

Federal Statements

Form 990-PF, Part XIV, Line 2b - Application Format and Required Contents

Description

LETTER OR GRANT FORMAT

Form 990-PF, Part XIV, Line 2c - Submission Deadlines

Description

ANNUAL

Form 990-PF, Part XIV, Line 2d - Award Restrictions or Limitations

Description

STATE OF MICHIGAN-FOCUSES ON SHIAWASSEE COUNTY