

Form **990-PF**

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

OMB No. 1545-0047

2025

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 **2025** 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		
City or town OWOSSO		State or province MI	Country	ZIP or foreign postal code 48867	
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <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					
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 39,095,039			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) ...	15,547			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	453,187	453,187		
	4 Dividends and interest from securities	447,148	447,148		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10 STMT 1	1,341,777			
	b Gross sales price for all assets on line 6a 3,313,591				
	7 Capital gain net income (from Part IV, line 2)		904,974		
	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	9,286	7,379	9,286		
12 Total. Add lines 1 through 11	2,266,945	1,812,688	9,286		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	45,038	9,008		36,030
	14 Other employee salaries and wages	265,803	178,876		86,927
	15 Pension plans, employee benefits	87,218	9,154		78,064
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STMT 3	9,850	1,970		7,880
	c Other professional fees (attach schedule) STMT 4	2,201	334		
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 5	39,362	39,362		
	19 Depreciation (attach schedule) and depletion STMT 6	225			
	20 Occupancy	23,299	4,660		18,639
	21 Travel, conferences, and meetings	22,112			22,112
	22 Printing and publications	2,204	2,204		
	23 Other expenses (att. sch.) STMT 7	44,568	876		33,591
	24 Total operating and administrative expenses. Add lines 13 through 23	541,880	246,444	0	283,243
	25 Contributions, gifts, grants paid	2,345,830			2,345,830
26 Total expenses and disbursements. Add lines 24 and 25	2,887,710	246,444	0	2,629,073	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	-620,765				
b Net investment income (if negative, enter -0-)		1,566,244			
c Adjusted net income (if negative, enter -0-)			9,286		

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2025)

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	1,449	2,753	2,753
	2 Savings and temporary cash investments	3,056,115	1,173,614	1,173,614
	3 Accounts receivable			
	Less: allowance for doubtful accounts			
	4 Pledges receivable			
	Less: allowance for doubtful accounts			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (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	19,772,718	19,144,207	27,606,089
	c Investments — corporate bonds (attach schedule) SEE STMT 9	7,966,709	8,656,103	9,112,583
	11 Investments — land, buildings, and equipment: basis			
Less: accumulated depreciation (attach sch.)				
12 Investments — mortgage loans				
13 Investments — other (attach schedule) SEE STATEMENT 10		1,200,000	1,200,000	
14 Land, buildings, and equipment: basis	60,891			
Less: accumulated depreciation (attach sch.) STMT 11	59,882	1,234	1,009	
15 Other assets (describe)				
16 Total assets (to be completed by all filers — see the instructions. Also, see page 1, item I)	30,798,225	30,177,686	39,095,039	
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 12)	5,442	5,668	
23 Total liabilities (add lines 17 through 22)	5,442	5,668		
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	30,792,783	30,172,018	
29 Total net assets or fund balances (see instructions)	30,792,783	30,172,018		
30 Total liabilities and net assets/fund balances (see instructions)	30,798,225	30,177,686		

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year — Part II, line 29, column (a) (must agree with end-of-year figure reported on prior year's return)	1	30,792,783
2 Enter amount from Part I, line 27a	2	-620,765
3 Other increases not included on line 2 (itemize)	3	
4 Add lines 1, 2, and 3	4	30,172,018
5 Decreases not included on line 2 (itemize)	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, line 29, column (b)	6	30,172,018

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 904,974			904,974
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.			(l) Gains (col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) 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			904,974
b			
c			
d			
e			

2 Capital gain net income or (net capital loss) If gain, also enter on Part I, line 7. If (loss), enter -0- on Part I, line 7.	2	904,974
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- on 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	21,771
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, column (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	21,771
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	21,771
6 Credits/Payments:		
a 2025 estimated tax payments and 2024 overpayment credited to 2025	6a	17,600
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	17,600
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	4,171
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11 Enter the amount of line 10 to be: Credited to 2026 estimated tax _____ Refunded _____ For Refunded amount, also complete and attach Form 8050. See instructions.	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		X
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?		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?		X
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		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?		X
If "Yes," attach the statement required by <i>General Instruction T</i> .		
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 2025 or the tax year beginning in 2025? See the 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 2025, 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?		X
See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country		

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?	1a(1)	X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	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		
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 2025?	1d	N/A
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 2025, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2025? If "Yes," list the years	2a	X
20, 20, 20, 20		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement — see instructions.)	2b	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.		
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 2025 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 2025.)	3b	N/A
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 2025?	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 13				

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
YVETTE COLLARD PO BOX 278	OWOSSO MI 48867	ADMIN 40.00	83,485	31,750
RACHEL OSMER 829 S WASHINGTON ST	OWOSSO MI 48867	ADMIN 40.00	106,885	6,389

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.

	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.

	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	37,792,778
b	Average of monthly cash balances	1b	1,448,542
c	Fair market value of all other assets (see instructions)	1c	910,000
d	Total (add lines 1a, 1b, and 1c)	1d	40,151,320
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	40,151,320
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see instructions)	4	602,270
5	Net value of noncharitable-use assets. Subtract line 4 from line 3	5	39,549,050
6	Minimum investment return. Enter 5% (0.05) of line 5	6	1,977,453

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	1,977,453
2a	Tax on investment income for 2025 from Part V, line 5	2a	21,771
b	Income tax for 2025. (This does not include the tax from Part V.)	2b	
c	Add lines 2a and 2b	2c	21,771
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,955,682
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	1,955,682
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	1,955,682

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, line 26, column (d)	1a	2,629,073
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	2,629,073

Part XII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2024	(c) 2024	(d) 2025
1 Distributable amount for 2025 from Part X, line 7				1,955,682
2 Undistributed income, if any, as of the end of 2025:				
a Enter amount for 2024 only				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2025:				
a From 2020	849,742			
b From 2021	212,565			
c From 2022	324,830			
d From 2023				
e From 2024	608,949			
f Total of lines 3a through 3e	1,996,086			
4 Qualifying distributions for 2025 from Part XI, line 4: \$ 2,629,073				
a Applied to 2024, 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 2025 distributable amount				1,955,682
e Remaining amount distributed out of corpus	673,391			
5 Excess distributions carryover applied to 2025 (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	2,669,477			
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 2024. Subtract line 4a from line 2a. Taxable amount — see instructions				
f Undistributed income for 2025. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2026				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 2020 not applied on line 5 or line 7 (see instructions)	849,742			
9 Excess distributions carryover to 2026. Subtract lines 7 and 8 from line 6a	1,819,735			
10 Analysis of line 9:				
a Excess from 2021	212,565			
b Excess from 2022	324,830			
c Excess from 2023				
d Excess from 2024	608,949			
e Excess from 2025	673,391			

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 2025, 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) 2025	(b) 2024	(c) 2023	(d) 2022	
b 85% (0.85) of line 2a					
c Qualifying distributions from Part XI, line 4, for each year listed					
d Amounts included on 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, 3b, or 3c 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 on 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, 2b, 2c, and 2d. 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> SHIAWASSEE RESD 114 W NORTH ST OWOSSO MI 48867		PC	CHILD DEVELOPMENT	183,986
UNIVERSITY OF MICHIGAN 3003 S STATE ST ANN ARBOR MI 48109		PC	SCHOLARSHIPS AND RELATED-SPECIAL	217,681
UNIVERSITY OF MICHIGAN 3003 S STATE ST ANN ARBOR MI 48109		PC	SCHOLARSHIPS AND RELATED-DC	90,146
VARIOUS OTHERS PO BOX 278 OWOSSO MI 48867		PC	OTHER GRANTS	310,026
VARIOUS OTHERS PO BOX 278 OWOSSO MI 48867		PC	TECHNOLOGY TRAINING & NETWORKING	281,991
FRIENDS OF THE SHIAWASSEE RIVER 308 W MAIN ST SUITE 7 OWOSSO MI 48867		PC	ENVIRONMENT	10,000
SAFECENTER (RAVE) 1300 N HICKORY ST OWOSSO MI 48867		PC	CAPACITY BUILDING	80,000
SHIAWASSEE YMCA 515 W MAIN ST OWOSSO MI 48867		PC	CAPACITY BUILDING	40,000
SHIAWASSEE ARTS CENTER 206 CURWOOD CASTLE DR OWOSSO MI 48867		PC	CAPACITY BUILDING	25,000
VOICES FOR CHILDREN ADVOCACY CENTER 1216 W MAIN ST OWOSSO MI 48867		PC	CAPACITY BUILDING	40,000
Total			3a	2,345,830
b <i>Approved for future payment</i> N/A				
Total			3b	

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> RESPIRE VOLUNTEERS OF SHIA 710 W KING ST OWOSSO MI 48867		PC CAPACITY	BUILDING	15,000
SHIAWASSEE HUMANE SOCIETY 2752 W BENNINGTON RD OWOSSO MI 48867		PC CAPACITY	BUILDING	15,000
LEBOWSKY CENTER 122 E MAIN ST OWOSSO MI 48867		PC CAPACITY	BUILDING	40,000
PERRY PUBLIC SCHOOLS 2665 W BRITTON RD PERRY MI 48872		PC EDUCATIONAL	SUPPORT	12,000
CORUNNA PUBLIC SCHOOLS 124 N SHIAWASSEE ST CORUNNA MI 48817		PC EDUCATIONAL	SUPPORT	35,000
DURAND UNION STATION INC (DUSI) 200 RAILROAD ST DURAND MI 48429		PC CAPACITY	BUILDING	10,000
SHIAWASSEE ECONOMIC DEV. PARTNERS 201 N. SHIAWASSEE ST CORUNNA MI 48817		PC COMMUNITY	DEVELOPMENT	99,000
CATHOLIC CHARITIES OF SHIA. & GENES 11480 N M-52 OWOSSO MI 48867		PC COMMUNITY	DEVELOPMENT	101,000
UNITED WAY OF GENESSE COUNTY 111 E COURT STREET FLINT MI 48502		PC COMMUNITY	DEVELOPMENT	35,000
SHIAWASSEE DISTRICT LIBRARY 502 W MAIN STREET OWOSSO MI 48867		PC COMMUNITY	DEVELOPMENT	705,000
Total			3a	
b <i>Approved for future payment</i> N/A				
Total			3b	

Federal Statements

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

Whom Sold	Description		How Received		Cost	Expense	Depreciation	Net Gain / Loss
	Date Acquired	Date Sold	Sale Price					
AIR LEASE CORP				PURCHASE				
	10/14/22	7/01/25	\$	50,000	\$	46,480	\$	\$
BLOCK FINCL LLC				PURCHASE				
	10/14/22	9/19/25		50,000		49,243	748	9
HORACE MANN EDUCA				PURCHASE				
	1/22/19	10/14/25		50,000		50,000		
HORACE MANN EDUCA				PURCHASE				
	10/14/22	10/14/25		50,000		48,707	1,235	58
HP ENTERPRISE CO				PURCHASE				
	10/14/22	9/17/25		25,000		24,760	233	7
HEALTHCARE REALTY				PURCHASE				
	3/21/19	5/01/25		50,000		50,000		
CUBESMART				PURCHASE				
	3/21/19	11/17/25		50,000		50,000		
DEVON ENERGY CORP				PURCHASE				
	9/13/17	9/15/25		50,000		50,000		
KILROY REALTY LP				PURCHASE				
	3/21/19	9/18/25		50,000		50,000		
MORGAN STANLEY				PURCHASE				
	10/14/22	11/24/25		125,000		123,024	1,976	
REYNOLDS AMN INC				PURCHASE				
	10/14/22	6/12/25		100,000		96,375	3,625	
SPECTRA ENERGY PA				PURCHASE				
	10/14/22	3/17/25		50,000		47,699	2,301	
SOUTHERN CAL EDIS				PURCHASE				
	3/21/19	8/01/25		50,000		50,000		
WEINGARTEN REALTY				PURCHASE				
	10/14/22	6/02/25		50,000		47,578	2,422	
WACHOVIA BANK				PURCHASE				
	10/14/22	10/01/25		50,000		50,000		
BANK OF AMERICA CORP				PURCHASE				
	10/14/22	4/21/25		50,000		47,942	2,058	
JPMORGAN US VALUE				PURCHASE				
	7/09/21	9/10/25		158,231		123,580		34,651

Federal Statements

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

Whom Sold	Description		How Received		Cost	Expense	Depreciation	Net Gain / Loss				
	Date Acquired	Date Sold	Sale Price									
JPMORGAN US VALUE				PURCHASE								
	11/11/21	9/10/25	\$	183,035	\$		\$	\$ 33,030				
JPMORGAN US VALUE				PURCHASE								
	6/07/23	9/10/25		128,734	100,047			28,687				
ARCHER DANIELS MIDLD				PURCHASE								
	10/14/22	3/12/25		84,411	155,106			-70,695				
CONSOLIDATED EDISON INC				PURCHASE								
	10/14/22	10/09/25		120,293	98,724			21,569				
HONEYWELL INTL INC DEL				PURCHASE								
	10/27/05	12/10/25		94,907	15,160			79,747				
HONEYWELL INTL INC DEL				PURCHASE								
	11/02/06	12/10/25		132,870	26,661			106,209				
HONEYWELL INTL INC DEL				PURCHASE								
	5/09/23	12/10/25		47,453	46,258			1,195				
JPMORGAN CHASE & CO				PURCHASE								
	8/26/96	9/10/25		201,210	19,793			181,417				
KELLANOVA				PURCHASE								
	10/14/22	12/11/25		62,625	51,327			11,298				
SUN COMMNTYS INC				PURCHASE								
	10/14/22	3/12/25		127,221	121,742			5,479				
SOLSTICE ADVANCED				PURCHASE								
	10/27/05	11/04/25		22	4			18				
TEXAS INSTRUMENTS				PURCHASE								
	10/14/22	11/19/25		167,605	163,481			4,124				
TOTAL			\$	<u>2,408,617</u>	\$	<u>1,953,696</u>	\$	<u>18,118</u>	\$	<u>0</u>	\$	<u>436,803</u>

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	\$ 7,379	\$ 7,379	\$ 7,379
CREDIT CARD REWARDS	1,907		1,907
TOTAL	<u>\$ 9,286</u>	<u>\$ 7,379</u>	<u>\$ 9,286</u>

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

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
ACCOUNTING	\$ 9,850	\$ 1,970	\$	\$ 7,880
TOTAL	<u>\$ 9,850</u>	<u>\$ 1,970</u>	<u>\$ 0</u>	<u>\$ 7,880</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	1,867			
INVESTMENT FEES	334	334		
ADMIN				
TOTAL	<u>\$ 2,201</u>	<u>\$ 334</u>	<u>\$ 0</u>	<u>\$ 0</u>

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

<u>Description</u>	<u>Total</u>	<u>Net Investment</u>	<u>Adjusted Net</u>	<u>Charitable Purpose</u>
IRS-EXCISE	\$ 24,197	\$ 24,197	\$	\$
OTHER	15,165	15,165		
TOTAL	<u>\$ 39,362</u>	<u>\$ 39,362</u>	<u>\$ 0</u>	<u>\$ 0</u>

Federal Statements

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

Description								
<u>Date</u> <u>Acquired</u>	<u>Cost</u> <u>Basis</u>	<u>Prior Year</u> <u>Depreciation</u>	<u>Method</u>	<u>Life</u>	<u>Current Year</u> <u>Depreciation</u>	<u>Net Investment</u> <u>Income</u>	<u>Adjusted Net</u> <u>Income</u>	
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	8,211	S/L	15				
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	2,564	150DB	15	225			
VIDEO SCREEN & MOUNT								
8/14/15	571	571	200DB	5				
TECH TABLE								
8/18/15	2,578	2,578	200DB	7				
FRONT DESK/KITCHEN/CABINETS								
8/20/15	3,520	3,520	200DB	7				
CABINETS AND DESIGN								
9/18/15	10,602	10,602	200DB	7				
IMAC - BRUCE								
6/24/15	1,589	1,589	200DB	5				
TOTAL	\$ 60,891	\$ 59,657			\$ 225	\$ 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	1,483			1,483
OFFICE SUPPLIES	6,883			6,883
INSURANCE-W/C				
OTHER EXPENSE	17,339			17,339
PUBLICITY	10,101			
INSURANCE-LIABILITY	8,762	876		7,886
ADMIN REFERENCE MATERIALS				
TOTAL	<u>\$ 44,568</u>	<u>\$ 876</u>	<u>\$ 0</u>	<u>\$ 33,591</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
MERRILL LYNCH SECURITIES	\$ 19,772,718	\$ 19,144,207	COST	\$ 27,606,089
TOTAL	<u>\$ 19,772,718</u>	<u>\$ 19,144,207</u>		<u>\$ 27,606,089</u>

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
MERRILL LYNCH BONDS	\$ 7,966,709	\$ 8,656,103	COST	\$ 9,112,583
TOTAL	<u>\$ 7,966,709</u>	<u>\$ 8,656,103</u>		<u>\$ 9,112,583</u>

Federal Statements**Statement 10 - Form 990-PF, Part II, Line 13 - Other Investments**

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
WASHINGTON PARK HOUSING	\$ <u> </u>	\$ <u>1,200,000</u>	COST	\$ <u>1,200,000</u>
TOTAL	\$ <u> 0</u>	\$ <u>1,200,000</u>		\$ <u>1,200,000</u>

Statement 11 - Form 990-PF, Part II, Line 14 - Land, Building, and Equipment

<u>Description</u>	<u>Beginning Net Book</u>	<u>End Cost / Basis</u>	<u>End Accumulated Depreciation</u>	<u>Net FMV</u>
	\$ <u>1,234</u>	\$ <u>60,891</u>	\$ <u>59,882</u>	\$ <u> </u>
TOTAL	\$ <u>1,234</u>	\$ <u>60,891</u>	\$ <u>59,882</u>	\$ <u> 0</u>

Federal Statements**Statement 12 - 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	\$ 5,442	\$ 3,705
SIMPLE IRA		1,963
TOTAL	<u>\$ 5,442</u>	<u>\$ 5,668</u>

Federal Statements**Statement 13 - 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>
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	45,038	5,420	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