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

2009

Note: The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year **2009**, or tax year beginning **08/01**, 2009, and ending **07/31**, 2010

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

Use the IRS label. Otherwise, print or type. See Specific Instructions.	Name of foundation SUZANNE FELD ZALK CHARITABLE TRUST		A Employer identification number 43-1148369
	Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see page 10 of the instructions) (314) 231-2800
	911 WASHINGTON AVENUE		C If exemption application is pending, check here <input type="checkbox"/> D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
	City or town, state, and ZIP code SAINT LOUIS, MO 63101		
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) ▶ \$ 1,035,460.		J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis)	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 page 11 of the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch. B.				
3	Interest on savings and temporary cash investments	12,157.	12,157.		ATCH 1
4	Dividends and interest from securities	10,974.	10,974.		ATCH 2
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	64,381.			
b	Gross sales price for all assets on line 6a 495,542.		64,381.		
7	Capital gain net income (from Part IV, line 2)				
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	Total. Add lines 1 through 11	87,512.	87,512.		
13	Compensation of officers, directors, trustees, etc.	2,476.			
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)	3,300.	825.		2,475.
c	Other professional fees (attach schedule) *	7,636.	1,909.		5,727.
17	Interest				
18	Taxes (attach schedule) (see page 14 of the instructions)				
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule)				
24	Total operating and administrative expenses.				
	Add lines 13 through 23	13,412.	2,734.		8,202.
25	Contributions, gifts, grants paid	51,000.			51,000.
26	Total expenses and disbursements. Add lines 24 and 25	64,412.	2,734.		59,202.
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements	23,100.			
b	Net investment income (if negative, enter -0-)		84,778.		
c	Adjusted net income (if negative, enter -0-)			-0-	

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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	1,865.	51,324.	51,324.	
	2	Savings and temporary cash investments				
	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 page 16 of the instructions)				
	7	Other notes and loans receivable (attach schedule) ▶				
		Less allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10 a	Investments - U S and state government obligations (attach schedule)				
	b	Investments - corporate stock (attach schedule) <u>ATCH 4</u>	364,452.	544,254.	613,134.	
	c	Investments - corporate bonds (attach schedule) <u>ATCH 5</u>	585,027.	379,624.	371,004.	
	11	Investments - land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶				
12	Investments - mortgage loans					
13	Investments - other (attach schedule)					
14	Land, buildings, and equipment basis Less accumulated depreciation (attach schedule) ▶					
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	951,344.	975,202.	1,035,462.		
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 ▶)				
23	Total liabilities (add lines 17 through 22)					
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/>					
	and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input checked="" type="checkbox"/>					
	27	Capital stock, trust principal, or current funds	951,344.	975,202.		
28	Paid-in or capital surplus, or land, bldg, and equipment fund					
29	Retained earnings, accumulated income, endowment, or other funds	0.	0.			
30	Total net assets or fund balances (see page 17 of the instructions)	951,344.	975,202.			
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	951,344.	975,202.			

Part III Analysis of Changes in Net Assets or Fund Balances		
1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1 951,344.
2	Enter amount from Part I, line 27a	2 23,100.
3	Other increases not included in line 2 (itemize) ▶ <u>ATTACHMENT 6</u>	3 758.
4	Add lines 1, 2, and 3	4 975,202.
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 30	6 975,202.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a	SEE PART IV SCHEDULE			
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				
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) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				
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 64,381.
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 pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8.	{ }		3

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2008	68,814.	971,286.	0.070848
2007	92,014.	1,293,748.	0.071122
2006	91,197.	1,358,112.	0.067150
2005	74,377.	1,293,527.	0.057499
2004	71,363.	1,226,211.	0.058198
2	Total of line 1, column (d)		2 0.324817
3	Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years		3 0.064963
4	Enter the net value of noncharitable-use assets for 2009 from Part X, line 5		4 1,030,705.
5	Multiply line 4 by line 3		5 66,958.
6	Enter 1% of net investment income (1% of Part I, line 27b)		6 848.
7	Add lines 5 and 6		7 67,806.
8	Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions on page 18		8 59,202.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see page 18 of the instructions)

Table with 11 rows for excise tax calculations. Includes categories like 'Exempt operating foundations', 'Domestic foundations that meet the section 4940(e) requirements', 'Tax under section 511', 'Credits/Payments', and 'Tax due'. Total amount owed is 534.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns include question number, 'Yes', and 'No'. Questions cover political activities, tax on political expenditures, and reporting requirements. Marked 'Yes' for questions 1b, 1c, 2, 3, 4a, 4b, 5, 6, 7, 8b, and 10.

Part VII-A Statements Regarding Activities (continued)

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 page 20 of the instructions) 11 X
12 Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008? 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address N/A
14 The books are in care of THOMAS E. LOWTHER Telephone no (314) 231-2800
Located at 911 WASHINGTON AVE, SAINT LOUIS, MO ZIP + 4 63101
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year 15

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

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

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X Yes No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No 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) Yes No 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 page 20 of the instructions)? 1b X
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009? 1c X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? Yes No X
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see page 20 of the instructions) 2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No X
b If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009) 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 2009? 4b X

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

- 5a During the year did the foundation pay or incur any amount to
 - (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No
 - (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No
 - (3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No
 - (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) Yes No
 - (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No
- b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? **5b**
- Organizations relying on a current notice regarding disaster assistance check here
- c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
If "Yes," attach the statement required by Regulations section 53.4945-5(d)
- 6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No
- b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No **6b** X
If "Yes" to 6b, file Form 8870
- 7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No
- b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No **7b**

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

1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the 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
ATTACHMENT 7		2,476.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1 - see page 23 of the 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
NONE	N/A	0.00	0.	0.

Total number of other employees paid over \$50,000 NONE

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

3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE ----- -----		0.
----- -----		
----- -----		
----- -----		
----- -----		

Total number of others receiving over \$50,000 for professional services NONE

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 N/A ----- -----	0.
2 ----- -----	
3 ----- -----	
4 ----- -----	

Part IX-B Summary of Program-Related Investments (see page 23 of the 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 ----- -----	0.
2 ----- -----	
All other program-related investments. See page 24 of the instructions 3 NONE ----- -----	0.
Total. Add lines 1 through 3	0.

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the 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	954,340.
b	Average of monthly cash balances	1b	92,061.
c	Fair market value of all other assets (see page 24 of the instructions)	1c	0.
d	Total (add lines 1a, b, and c)	1d	1,046,401.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	1,046,401.
4	Cash deemed held for charitable activities Enter 1 1/2 % of line 3 (for greater amount, see page 25 of the instructions)	4	15,696.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,030,705.
6	Minimum investment return. Enter 5% of line 5	6	51,535.

Part XI Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part)

1	Minimum investment return from Part X, line 6	1	51,535.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	848.
b	Income tax for 2009 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	848.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	50,687.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	50,687.
6	Deduction from distributable amount (see page 25 of the instructions)	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7	50,687.

Part XII Qualifying Distributions (see page 25 of the 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	59,202.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	0.
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	0.
b	Cash distribution test (attach the required schedule)	3b	0.
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	59,202.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	848.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	58,354.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				50,687.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only				
b Total for prior years 20 07 20 06 20 05				
3 Excess distributions carryover, if any, to 2009				
a From 2004				11,725.
b From 2005				14,500.
c From 2006				25,824.
d From 2007				28,479.
e From 2008				20,822.
f Total of lines 3a through e	101,350.			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ \$ 59,202.				
a Applied to 2008, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)				
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)				
d Applied to 2009 distributable amount				50,687.
e Remaining amount distributed out of corpus	8,515.			
5 Excess distributions carryover applied to 2009 (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	109,865.			
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 page 27 of the instructions				
e Undistributed income for 2008 Subtract line 4a from line 2a Taxable amount - see page 27 of the instructions				
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2010				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)				
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	11,725.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	98,140.			
10 Analysis of line 9				
a Excess from 2005	14,500.			
b Excess from 2006	25,824.			
c Excess from 2007	28,479.			
d Excess from 2008	20,822.			
e Excess from 2009	8,515.			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, 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)

Table with 5 columns: Tax year (a) 2009, (b) 2008, (c) 2007, (d) 2006, (e) Total. Rows include 2a (Adjusted net income), 2b (85% of line 2a), 2c (Qualifying distributions from Part XII), 2d (Amounts included in line 2c not used directly for active conduct), 2e (Qualifying distributions made directly for active conduct), 3 (Alternative tests: Assets, Endowment, Support).

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see page 28 of the instructions.)

1 Information Regarding Foundation Managers:

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

NONE

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

NONE

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

Check here [X] if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

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

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

c Any submission deadlines

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<p>a Paid during the year</p> <p>ATTACHMENT 8</p>				
Total. ▶ 3a				51,000.
b Approved for future payment				
Total. ▶ 3b				

FORM 990-PF - PART IV

CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
36,085.		PUBLICLY TRADED SECURITIES 35,445.					VAR 640.	VAR
459,458.		PUBLICLY TRADED SECURITIES 395,717.					VAR 63,741.	VAR
TOTAL GAIN (LOSS)					<u>64,381.</u>	

ATTACHMENT 1

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
INTEREST	12,157.	12,157.
TOTAL	<u>12,157.</u>	<u>12,157.</u>

ATTACHMENT 2

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>
DIVIDENDS	10,974.	10,974.
TOTAL	<u>10,974.</u>	<u>10,974.</u>

ATTACHMENT 3

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>CHARITABLE PURPOSES</u>
ENTERPRISE BANK & TRUST	7,636.	1,909.	5,727.
TOTALS	<u>7,636.</u>	<u>1,909.</u>	<u>5,727.</u>

FORM 990PF, PART II - CORPORATE STOCK

ATTACHMENT 4

<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
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SCHEDULE ATTACHED	544,254.	613,134.
TOTALS	<u>544,254.</u>	<u>613,134.</u>

For the Account of:
SUZANNE FELD ZALK CHARITABLE TRUST DATED 3/8/72
ROBERT MARGOLIN, THOMAS LOWTHER AND ANDREW
WOLFSON CO-TRUSTEES
 Account Number:
 Date: **JULY 31, 2010**



150 North Meramec Avenue
 Clayton, MO 63105
 (314) 725-5900 FAX: (314) 862-8929

Review of Assets

Shares or Par Value		Unit Market	Investment Cost Basis	Total Market Value	Est. Annual Income	Current Yield
CASH						
	INCOME CASH		140,905 03	140,905 03		
	PRINCIPAL CASH		-140,895 03	-140,895 03		
	TOTAL CASH		10.00	10.00		
CASH EQUIVALENTS						
MISC CASH EQUIV-TAXABLE						
47,412.66	ENTERPRISE MONEY MARKET FUND	1 000	47,412 66	47,412 66	119	0.25
3,901 14	FEDERATED GOVERNMENT OBLIGATIONS FD #5	1 000	3,901 14	3,901 14	3	0 07
	TOTAL MISC CASH EQUIV-TAXABLE		51,313.80	51,313.80	122	0.24
	TOTAL CASH EQUIVALENTS		51,313.80	51,313.80	122	0.24
FIXED INCOME SECURITIES						
U.S. GOVT AGENCY OBLIGATIONS						
20,000	FHLB 5.125% 09/01/10	100.563	20,041 10	20,112 60	1,025	5.10
35,000	FHLB 4 875% 11/18/11	105 688	34,883 60	36,990 80	1,706	4 61
50,000	FHLB 3.500% 12/09/16	106 906	52,426 50	53,453 00	1,750	3 27
20,000	FFCB 4 150% 05/15/13	108.781	20,000 00	21,756 20	830	3 82
35,000	FFCB 4 875% 02/18/11	102.469	34,943 09	35,864.15	1,706	4.76
25,000	FHLMC 5.125% 07/15/12	108 844	25,201.15	27,211 00	1,281	4 71
	TOTAL U.S. GOVT AGENCY OBLIGATIONS		187,495.44	195,387.75	8,298	4.25
CORPORATE BONDS & NOTES						
50,000	BANK OF AMERICA 4 750% 08/01/15	103 215	50,972 50	51,607 50	2,375	4 60
25,000	GENERAL ELECTRIC CAP 4.625% 03/15/13	104 768	25,000 00	26,192 00	1,156	4 41
50,000	WELLS FARGO & CO 3 750% 10/01/14	104 663	51,056 00	52,331.50	1,875	3 58

For the Account of:
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 Account Number:
 Date: JULY 31, 2010



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Review of Assets

Shares or Par Value		Unit Market	Investment Cost Basis	Total Market Value	Est. Annual Income	Current Yield
	TOTAL CORPORATE BONDS & NOTES		127,028.50	130,131.00	5,406	4.15
	MUTUAL FUNDS - FIXED INCOME					
2,283 105	VANGUARD HI YLD	5.600	10,000 00	12,785 39	970	7 59
	PREFERRED STOCK					
1,000	FIRST PFD 8 15%	10 250	27,550 00	10,250 00	0	0 00
1,000	STERLING BANCSHR 8 3% 9/26/32 SERIES	22 450	27,550 00	22,450 00	2,075	9 24
	TOTAL PREFERRED STOCK		55,100.00	32,700.00	2,075	6.35
	TOTAL FIXED INCOME SECURITIES		379,623.94	371,004.14	16,749	4.51
	EQUITIES					
	COMMON STOCK					
300	INGERSOLL RAND LTD	37 460	6,009 62	11,238 00	84	0.75
250	ALLERGAN INC	61 060	10,818.40	15,265 00	50	0 33
350	BEST BUY CO INC	34 660	12,499 24	12,131 00	210	1 73
250	BIOGEN IDEC INC	55 880	13,610 00	13,970 00	0	0.00
450	CARNIVAL CORP PAIRED	34 680	10,629 09	15,606 00	180	1 15
800	CHICO'S FAS INC	9 370	10,018 16	7,496 00	128	1 71
800	CISCO SYSTEMS INC	23.070	10,664 00	18,456 00	0	0 00
200	CITRIX SYS INC	55 020	7,030 00	11,004 00	0	0 00
500	DANAHER CORPORATION	38.410	19,774 70	19,205 00	40	0 21
750	E M C CORP MASS	19.790	12,082 38	14,842.50	0	0 00
450	EBAY INC	20 910	10,225 89	9,409 50	0	0.00
250	ENERGIZER HLDGS INC	61 520	7,392 33	15,380 00	0	0 00
200	FACTSET RESEARCH SYSTEMS INC	75.000	8,782.85	15,000 00	184	1 23
200	GILEAD SCIENCES	33 320	9,350.00	6,664 00	0	0 00
40	GOOGLE INC-CL A	484 850	15,848 28	19,394 00	0	0 00

For the Account of:
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 Date: JULY 31, 2010



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Review of Assets

Shares or Par Value		Unit Market	Investment Cost Basis	Total Market Value	Est. Annual Income	Current Yield
700	INTEL CORP	20 600	17,315 50	14,420 00	441	3.06
295	EAFE INDEX TR MSCI I SHS	51 910	9,082 07	15,313 45	399	2.61
290	ISHARES S&P SMALL CAP 600 VALUE INDEX	61 050	9,713 55	17,704 50	229	1 29
350	LEGG MASON INC	28 890	10,257 07	10,111 50	56	0 55
65	MASTERCARD INC	210 040	10,420 03	13,652 60	39	0 29
950	MAXIM INTEGRATED PRODS INC	17 530	16,020 96	16,653 50	798	4 79
200	MCKESSON CORP	62 820	10,695 12	12,564 00	144	1 15
550	MOLEX INC	19 710	13,936.32	10,840 50	336	3 09
200	MURPHY OIL CORP	54 750	11,171 37	10,950 00	200	1 83
1,100	NEWELL RUBBERMAID	15.500	21,289 45	17,050 00	220	1 29
500	ORACLE CORP	23 640	7,210 00	11,820 00	100	0.85
400	PRINCIPAL FINL GROUP ONC	25 610	9,112 00	10,244 00	200	1 95
250	QUALCOMM INC	38.080	9,786 88	9,520 00	190	2 00
200	RALCORP HLDGS INC NEW	58.400	11,223 64	11,680 00	0	0.00
300	STARWOOD HOTEL & RESORTS	48.450	7,064 82	14,535 00	60	0 41
200	STATE STREET CORP	38 920	8,667 42	7,784.00	8	0 10
250	SYSCO CORP	30 970	5,808.78	7,742.50	250	3 23
350	TRIMBLE NAV LTD	28 370	9,386 65	9,929 50	0	0 00
350	ULTRA PETROLEUM CORP	42.370	16,347 25	14,829 50	0	0 00
350	UNITED HEALTH GROUP INC	30 450	9,929 63	10,657.50	175	1 64
200	V F CORP	79 330	13,049 34	15,866 00	480	3.03
200	VARIAN MED SYS INC	55.200	9,759 12	11,040 00	0	0 00
250	WALGREEN CO	28 550	6,471 85	7,137 50	175	2.45
	TOTAL COMMON STOCK		418,453.76	487,106.55	5,376	1.10

For the Account of:
 SUZANNE FELD ZALK CHARITABLE TRUST DATED 3/8/72
 ROBERT MARGOLIN, THOMAS LOWTHER AND ANDREW
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 Account Number:
 Date: JULY 31, 2010



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 Clayton, MO 63105
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Review of Assets

Shares or Par Value		Unit Market	Investment Cost Basis	Total Market Value	Est. Annual Income	Current Yield
MUTUAL FUNDS-EQUITY						
811 556	ARTIO INTERNATIONAL EQUITY CLASS I	26 800	27,500 00	21,749 70	1,747	8 03
782 313	BLACKROCK SMALL CAP GROWTH	19 330	13,800 00	15,122.11	0	0 00
767 263	WM BLAIR INTL GROWTH	19 830	15,000 00	15,214 83	122	0 80
636 938	DODGE & COX INTERNATIONAL STOCK FUND	31 460	15,000 00	20,038 07	278	1 39
1,087 204	FORWARD INTL SMALL CAP INSTL SHS	12.270	17,000 00	13,339 99	170	1 27
1,870 009	TWEEDY BROWNE GLOB	21 690	37,500 00	40,560 50	621	1.53
	TOTAL MUTUAL FUNDS-EQUITY		125,800.00	126,025.20	2,938	2.33
	TOTAL EQUITIES		544,253.76	613,131.75	8,314	1.36
	GRAND TOTAL		975,201.50	1,035,459.69	25,185	2.43

FORM 990PF, PART II - CORPORATE BONDS

ATTACHMENT 5

<u>DESCRIPTION</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
SCHEDULE ATTACHED	379,624.	371,004.
TOTALS	<u>379,624.</u>	<u>371,004.</u>

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

<u>DESCRIPTION</u>	<u>AMOUNT</u>
PRIOR YEAR ADJUSTMENT	758.
TOTAL	<u>758.</u>

SUZANNE FELD ZALK CHARITABLE TRUST

43-1148369

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

ATTACHMENT 7

TITLE AND AVERAGE HOURS PER
WEEK DEVOTED TO POSITION

NAME AND ADDRESS

COMPENSATION

CONTRIBUTIONS
TO EMPLOYEE
BENEFIT PLANS

EXPENSE ACCT
AND OTHER
ALLOWANCES

THOMAS E. LOWTHER
911 WASHINGTON AVE, 7TH FLOOR
ST. LOUIS, MO 63101

825.

0.

0.

ANDREW S. WOLFSON
11200 ST. CHARLES ROCK ROAD
BRIDGETON, MO 63044

825.

0.

0.

ROBERT J. MARGOLIN
1628 RIVER RIDGE
WILLIAMSBURG, VA 23185

826.

0.

0.

GRAND TOTALS

2,476.

0.

0.

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 8

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
BETTY FORD CENTER FOUNDATION 41990 COOK ST., STE C-301 PALM DESERT, CA 92211	NONE MEDICAL	EXT OF PROGRAM FOR CHILDREN INTO COLORADO	5,000
WASHINGTON UNIVERSITY MEDICAL SCHOOL 4444 FOREST PARK AVE ST LOUIS, MO 63110	NONE MEDICAL	AFRICAN AMERICAN SCHOLARSHIP	5,000.
BRANDEIS UNIVERSITY MAIL STOP 122 WALTHAM, MA 02453	NONE EDUCATIONAL	AFRICAN AMERICAN SCHOLARSHIP	5,000.
DON CHISHOLM CENTER 2401 GILLHAM ROAD KANSAS CITY, MO 64108	NONE CHARITABLE	PAYMENT OF ANNUAL COMMITMENT FOR CHILDREN'S HOSPITAL	5,000.
BIRDIES FOR BREAST CANCER 8367 SW 137TH AVE MIAMI, FL 33182	NONE CHARITABLE	BREAST CANCER RESEARCH	5,000
CRAFT ALLIANCE OF ST LOUIS 6640 DELMAR BLVD ST LOUIS, MO 63130	NONE CHARITABLE	CHARITABLE SUPPORT FOR CRAFT PROGRAMS & EDUCATION	5,000

FORM 990PF, PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 8 (CONT'D)

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
CHILDREN'S HOSPITAL FOUNDATION ONE CHILDREN'S PLACE ST LOUIS, MO 63110	NONE CHARITABLE	SUPPORT FOR HOSPITAL & CHILDREN'S PATIENT CARE, EDUCATION & RESEARCH	5,000
NOTRE DAME DE SION 10631 WORNALL ROAD KANSAS CITY, MO 64114	NONE EDUCATIONAL	SUPPORT SCHOOL'S OF CAPITAL CAMPAIGN	6,000
MEMORIAL SLOAN-KETTERING CANCER CENTER 1275 YORK AVENUE NEW YORK, NY 10065	NONE MEDICAL	SUPPORT FOR CANCER RESEARCH, EDUCATION, AND PATIENT CARE	5,000
ROCKHURST UNIVERSITY 1100 ROCKHURST ROAD KANSAS CITY, MO 64110	NONE EDUCATIONAL	GENERAL PURPOSE	5,000.
TOTAL CONTRIBUTIONS PAID			<u>51,000</u>