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Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation**2010**

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

For calendar year 2010, or tax year beginning , 2010, and ending , 20

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

Name of foundation P J AND MARY ZONDERVAN FOUNDATION		A Employer identification number 38-2411884
Number and street (or P.O. box number if mail is not delivered to street address) 7140 CAMINO DEL REY DR NE	Room/suite	B Telephone number (see page 10 of the instructions) 616-874-8706
City or town, state, and ZIP code ROCKFORD, MICHIGAN 49341		C If exemption application is pending, check here <input type="checkbox"/>
H Check type of organization: <input type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input checked="" type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 3,234,093	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
(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)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	68,405			
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	323	323	323	
	4 Dividends and interest from securities	70,217	67,122	67,122	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	22,868			
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		22,868		
	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)	1,173	1,173	1,173		
12 Total. Add lines 1 through 11	162,986	91,486	68,618		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	23,500	19,000	19,000	4,500
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)	4,709	4,709	4,709	0
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	1,149	1,222	1,222	10
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings	7,462	3,731	3,731	3,731
	22 Printing and publications	290			290
	23 Other expenses (attach schedule)				
	24 Total operating and administrative expenses. Add lines 13 through 23	37,110	28,662	28,662	12,531
	25 Contributions, gifts, grants paid	143,685			143,685
	26 Total expenses and disbursements. Add lines 24 and 25	180,795	28,662	28,662	152,216
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	(17,809)				
b Net investment income (if negative, enter -0-)		62,824			
c Adjusted net income (if negative, enter -0-)			39,956		

5

Part II Balance Sheets		Beginning of year (a) Book Value	End of year	
			(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	639,716	639,420	639,420
	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 15 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			
	10a Investments—U.S. and state government obligations (attach schedule)	183,635	163,395	162,184
	b Investments—corporate stock (attach schedule)	2,095,956	2,032,628	2,355,998
	c Investments—corporate bonds (attach schedule)	9,222	75,277	76,491
	11 Investments—land, buildings, and equipment: basis ▶			
Liabilities	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)	2,928,529	2,910,720	3,234,093
	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 ▶ <input type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	2,928,529	2,910,720	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see page 17 of the instructions)	2,928,529	2,910,720	
	31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	2,928,529	2,910,720	

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	2,928,529
2	Enter amount from Part I, line 27a	2	(17,809)
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	
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	2,910,720

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 ATTACHED 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				
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
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	22,867	
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	(35)	

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.

(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))
2009	127,351	2,101,728	.0605935
2008	139,644	2,281,722	.0612011
2007	154,820	2,832,162	.0546650
2006	136,646	2,659,790	.0513747
2005	133,021	2,547,815	.0522098
2 Total of line 1, column (d)		2	.2800441
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	.0560088
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5		4	3,011,705
5 Multiply line 4 by line 3		5	168,682
6 Enter 1% of net investment income (1% of Part I, line 27b)		6	628
7 Add lines 5 and 6		7	169,310
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	152,216

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	1,256	
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2		
3	Add lines 1 and 2	3	1,256	
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4		
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	1,256	
6	Credits/Payments:			
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a	2,000	
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	744	
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	744	
11	Enter the amount of line 10 to be: Credited to 2011 estimated tax 744 Refunded	11		

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	Yes	No
1a			✓
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?		✓
	<i>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.</i>		
c	Did the foundation file Form 1120-POL for this year?		✓
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ \$ _____ (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? <i>If "Yes," attach a detailed description of the activities.</i>	2	✓
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? <i>If "Yes," attach a conformed copy of the changes</i>	3	✓
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	✓
b	If "Yes," has it filed a tax return on Form 990-T for this year?	4b	✓
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5	✓
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?	6	✓
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	7	✓
8a	Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ Michigan		
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i>	8b	✓
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 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? <i>If "Yes," complete Part XIV</i>	9	✓
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	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		✓
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		✓
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	✓	
Website address ▶				
14	The books are in care of ▶ Thomas B. Kladder Telephone no. ▶ 616-874-8706			
	Located at ▶ 7140 Camino Del Rey Dr NE Rockford, MI ZIP+4 ▶ 49341-9463			
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			
16	At any time during calendar year 2010, 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 page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶	16	Yes	No
				✓

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>	1b	
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 2010?	1c	✓
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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 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 page 22 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. ▶ 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 2010 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 2010.)	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	✓
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 2010?	4b	✓

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)? Organizations relying on a current notice regarding disaster assistance check here ☐ **5b**
- c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ 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**
- 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
SEE ATTACHED SCHEDULE				

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				

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

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		

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

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 SEE ATTACHED SCHEDULE OF GRANTS

PART XV FORM 990-PF

2**3****4****Part IX-B** Summary of Program-Related Investments (see page 24 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 NONE**2**

All other program-related investments. See page 24 of the instructions.

3 NONE

Total. Add lines 1 through 3 ▶

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	3,057,579
b	Average of monthly-cash balances	1b	
c	Fair market value of all other assets (see page 25 of the instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	3,057,579
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	
3	Subtract line 2 from line 1d	3	3,057,579
4	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see page 25 of the instructions)	4	45,864
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,011,715
6	Minimum investment return. Enter 5% of line 5	6	150,586

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	150,586
2a	Tax on investment income for 2010 from Part VI, line 5	2a	1,256
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,256
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	149,330
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	149,330
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	149,330

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	152,216
b	Program-related investments—total from Part IX-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 V, line 8, and Part XIII, line 4	4	152,216
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	152,216

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 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				149,330
2 Undistributed income, if any, as of the end of 2010:				
a Enter amount for 2009 only				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2010:				
a From 2005				
b From 2006				
c From 2007				8,590
d From 2008				25,558
e From 2009				23,121
f Total of lines 3a through e	57,269			
4 Qualifying distributions for 2010 from Part XII, line 4: ► \$ 152,216				
a Applied to 2009, 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 2010 distributable amount				149,330
e Remaining amount distributed out of corpus	2,886			
5 Excess distributions carryover applied to 2010 (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	60,155			
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 2009. Subtract line 4a from line 2a. Taxable amount—see page 27 of the instructions				
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011				
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 2005 not applied on line 5 or line 7 (see page 27 of the instructions)				
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	60,155			
10 Analysis of line 9:				
a Excess from 2006				
b Excess from 2007				8,590
c Excess from 2008				25,558
d Excess from 2009				23,121
e Excess from 2010				2,886

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-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 2010, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

Marilyn Faber 281 Fremont St, Upland, CA 91784 909-982-6008

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

A letter explaining the charitable purpose, detailed project info, completed grant request form. Request form available from above address.

c Any submission deadlines:

Requests are reviewed in April and October of each year.

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

The request must be consistent with the mission statement of the foundation

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a <i>Paid during the year</i> SEE ATTACHED SCHEDULE				
Total			▶ 3a	143,685
b <i>Approved for future payment</i>				
Total			▶ 3b	

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

- | 1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | Yes | No |
|---|--|-------|----|
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | |
| (1) | Cash | 1a(1) | ✓ |
| (2) | Other assets | 1a(2) | ✓ |
| b | Other transactions: | | |
| (1) | Sales of assets to a noncharitable exempt organization | 1b(1) | ✓ |
| (2) | Purchases of assets from a noncharitable exempt organization | 1b(2) | ✓ |
| (3) | Rental of facilities, equipment, or other assets | 1b(3) | ✓ |
| (4) | Reimbursement arrangements | 1b(4) | ✓ |
| (5) | Loans or loan guarantees | 1b(5) | ✓ |
| (6) | Performance of services or membership or fundraising solicitations | 1b(6) | ✓ |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | ✓ |
| 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. | | |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (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

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 or fiduciary) is based on all information of which preparer has any knowledge.

Ramon B. Kladd | 5/1/2011 | TREASURER/DIRECTOR
Signature of officer or trustee | Date | Title

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶			Firm's EIN ▶	
	Firm's address ▶			Phone no.	

Name of organization

P J and Mary Zondervan Foundation

Employer identification number

38-2411884

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	William J.Zondervan CRUT 7140 Camino Del Rey DR NE Rockford, MI 49341-9463	\$ 66,055.40	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution.)

Part I Line 1 Detail

Assets Received from Peter J. Zondervan Marital Trust

	<u>Face Value</u>	<u>Cost</u>
Money Market		2,349.96
Total Cost		2,349.96

Assets Received from William Zondervan Split Trust

Bonds

AT & T Inc	20000	21,628.20
Coca-Cola, Inc	20000	22,628.40
ConocoPhillips, Inc	20000	21,798.80

Total Cost		66,055.40
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Total Assets		68,405.36
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Part I Line 11 Detail

Securities Litigation Settlements	\$ 1,172.87
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Part I Line 16 (a) Detail

Split Trust Asset Transfer and tax returns	\$ 4,709.00
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Part I Line 18 Detail

Foreign taxes paid	\$ 1,212.37
Michigan Annual Report	<u>\$ 20.00</u>

\$ 1,232.37

Federal Excise Tax (Net Refund)	<u>\$ (83.31)</u>
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\$ 1,149.06

BEGINNING OF THE YEAR

	<u>Face Value</u>	<u>Cost</u>
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Part II Line 2 Detail

Money Market

639,715.63**Part II Line 10 a Detail**

FT Franklin US Gov't	11041.978	FKUSX	77,072.00
U.S. Treasury Notes C-2012	10000		12,640.89
Ca. State Dept Water	10000		10,275.53
Anaheim Ca Pub Fing Auth	10000		10,079.51
San Marcos Ca Pub Facs Auth	10000		9,977.38
San Francisco Ca City Cty Arpts	20000		20,240.00
Ca St Rfdg	10000		10,004.30
Grand Rapids Kent Cty Bldg	10000		6,791.00
Ca St 5.125% 6/01/22	5000		5,191.26
Ca St 5.125% 2007 6/01/22	5000		5,195.05
Eaton Vance Ca Muni Income Tr	404	12.50	5,050.00
Nuveen Ca Select Muni	380	13.66	5,190.80
Virtus High-Yeild Fund	1551.603	3.82	5,927.12

Total Cost**183,634.85**

BEGINNING OF THE YEAR**Part II Line 10 b Detail****Other**

			<u>Face Value</u>	<u>Cost</u>
Amerigas (APU)	500	26.76	13,380.00	
Alliance Global High Incom Fund	1984	11.73	24,607.92	
Enerplus Resources	200	21.67	4,334.00	
Ferrelgas Partners (FGP)	500	23.54	11,770.00	
ING Groep Perp 7.2%	500	20.78	10,390.00	
ING Groep Perp 6 2%	400	18.23	7,292.00	
Ishares MSCI Singapore	200	10.29	2,058.00	
Ishares MSCI Japan	200	9.95	1,990.00	
Ishares MSCI Dow Jones	100	46.55	4,655.00	
Royce Micro Cap Trust	400	24.08	9,632.00	
Senior Housing Trust	400	21.10	8,440.00	
SPDR Gold Trust	50	94.60	4,730.00	
Templeton Global	7600	XGIMX	58,762.00	
Williams Pipeline Partners	200	18.48	3,696.00	
			165,736.92	

Mutual Funds

AIM Income Fund	1096.475	4.67	5,120.54
Alliance Global Fund	1285.115	ALTFX	49,161.00
Europacific Growth	121.89	35.19	4,289.31
Fundamental Investors	267.498	29.72	7,950.04
Oppenheimer Commodity	1055.999	3.30	3,484.80
			70,005.68

Stocks

AFLAC	1000	40.75	40,748.01
Abbott Labs	1000	41.52	41,515.35
Adelphia Recovery Trust	9768	0.00	9.76
Adobe Systems	100	32.42	3,242.00
Aegeon Marine Petroleum	100	18.29	1,829.00
AEGON NV	2540	15.21	38,625.01
Allied Capital	1500	29.08	43,616.34
Apollo Goup	1125	12.75	14,346.67
Automatic Data Proc	500	38.40	19,200.00

BEGINNING OF THE YEAR

	<u>Face Value</u>	<u>Cost</u>
Bank of America	300	16.70
Baxter Intl, Inc.	400	54.88
Berkshire Hathaway	100	1069.50
Canadian Natural Resources	200	61.61
Cardinal Health	1000	39.21
Carefusion Corp	500	39.21
China Mobile	1600	8.52
Conoco Phillips	100	44.12
Diebold	500	30.90
DineEquity	100	23.40
Donnelley (R.R.) & Sons	2000	18.20
Du Pont	1200	42.77
Dune Energy	400	0.62
Eagle Bulk Shipping	200	5.49
Eastman Chemical	1000	43.93
Eaton Corp	400	51.01
Emerson Electric	500	37.56
Frontier Communication	300	7.01
Arthur J. Gallagher	1000	31.91
General Electric	1600	33.00
Heinz	1000	32.35
Home Depot	1000	21.15
Humana	1000	9.24
Intel	2700	24.46
IBM	200	127.24
Johnson & Johnson	1000	55.97
Koninklijke/Philips Elec	156	23.18
Lawson Software	400	5.81
Lloyds Banking Group	410	7.08
Medtronic	400	46.04
Mylan Laboratories	2250	11.29
Nabors Industries	200	17.53
NII Holdings	800	25.51
New York Comm. Bancorp	2000	22.76
Occidental Petroleum	800	69.88
PartnerRe LTD	1000	49.09
Paychex	1400	37.24
Pengrowth Energy Trust	220	8.32
Pharmaceutical Prod Develop	200	20.47
Robbins & Myers, Inc	200	21.71
		4,342.00

BEGINNING OF THE YEAR

	<u>Face Value</u>	<u>Cost</u>
Royal Bank Of Canada	400	46.86
Royal Dutch Shell	400	51.91
Henry Schein, Inc.	100	50.23
Southwest Airlines	2055	12.57
Stryker Corp	1000	45.32
Sysco Corp	700	25.50
Taiwan Semiconductor	5074	11.35
Telephone & Data Services	100	26.52
Time Warner Cable	67	49.23
Total System Services	967	30.08
US GeoThermal	1000	1.74
United Parcel Service	1000	78.01
UnitedHealth Corp	1200	50.31
Walgreen	1400	43.41
Waste Management	600	30.14
Wells Fargo	2500	33.22
Worthington Inds.	2000	20.47
Xilinx	900	20.89
Zimmer Holdings	800	78.17
		1,860,214.21

Total Securities**2,095,956.81****Part II Line 10 c Detail****Bonds**

Anheuser Busch	10000	9,221.80
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Total Cost**9,221.80****Total Assets****2,928,529.09**

END OF THE YEAR

<u>Face Value</u>	<u>Cost</u>	<u>Market</u>	<u>Gain (Loss)</u>
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Part II Line 2 Detail**Money Market**

	639,420.19	639,420.19	
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Part II Line 10 a Detail

FT Franklin US Gov't	11041.978	FKUSX	77,072.00	6.76	74,643.77	(2,428.23)
U.S. Treasury Notes C-2012	10000		12,640.89		12,921.01	280.12
Ca. State Dept Water	10000		10,275.53		10,160.00	(115.53)
Anaheim Ca Pub Fing Auth	10000		10,079.51		10,211.80	132.29
San Marcos Ca Pub Facs Auth	10000		9,977.38		10,480.50	503.12
Ca St Rfdg	10000		10,004.30		10,003.60	(0.70)
Grand Rapids Kent Cty Bldg	10000		6,791.00		7,422.90	631.90
Ca St 5.125% 6/01/22	5000		5,191.26		5,099.75	(91.51)
Ca St 5.125% 2007 6/01/22	5000		5,195.05		5,100.80	(94.25)
Eaton Vance Ca Muni Income Tr	404	12.50	5,050.00	11.67	4,714.68	(335.32)
Nuveen Ca Select Muni	380	13.66	5,190.80	13.04	4,955.20	(235.60)
Virtus High-Yield Fund	1551.603	3.82	5,927.12	4.17	6,470.18	543.06
Total Cost			163,394.85		162,184.20	(1,210.66)

END OF THE YEAR**Part II Line 10 b Detail****Other**

	<u>Face Value</u>	<u>Cost</u>	<u>Market</u>	<u>Gain (Loss)</u>
Amerigas (APU)	500	26 76	48.81	24,405.00
Alliance Global High Incom Fund	1984	11 73	14.30	28,371.20
Enelplus Resources	200	21.67	30.84	6,168.00
Ferrelgas Partners (FGP)	500	23 54	25.61	12,805.00
ING Groep Perp 7 2%	500	20.78	23.17	11,585.00
ING Groep Perp 6.2%	400	18 23	20.50	8,200.00
Ishares MSCI Singapore	200	10.29	13.85	2,770.00
Ishares MSCI Japan	200	9.95	10.91	2,182.00
Ishares MSCI Dow Jones	100	46.55	65.40	6,540.00
Royce Micro Cap Trust	400	24.08	25.06	10,024.00
Senior Housing Trust	400	21.10	21.94	8,776.00
SPDR Gold Trust	50	94 60	138 72	6,936.00
Templeton Global	7600	XGIMX	10 70	81,320.00
Williams Pipeline Partners	151	24.37	46 65	7,044.15
			217,126.35	51,406.00

Mutual Funds

AIM Income Fund	1096.475	4.67	5.02	5,504.30	383.77
Alliance Global Fund	1285.115	ALTFX	77.16	99,159.47	49,998.47
Europacific Growth	121.89	35 19	41.37	5,042.59	753.28
Fundamental Investors	267.498	29.72	36.70	9,817.18	1,867.14
Oppenheimer Commodity	1055.999	3.30	3.66	3,864.96	380.16
			70,005.68	123,388.50	53,382.82

Stocks

AFLAC	1000	40 75	56.43	56,430.00	15,681.99
Abbott Labs	1000	41.52	47.91	47,910.00	6,394.65
Adelphia Recovery Trust	9768	0 00	0.01	97.68	87 92
Adobe Systems	100	32 42	30.78	3,078.00	(164 00)
Aegeon Marine Petroleum	100	18.29	10.43	1,043.00	(786.00)
AEGON NV	2540	15.21	6.13	15,570.20	(23,054.81)
Ares Capital	487	89.47	16.48	8,025.76	(35,545.85)
Apollo Goup	1125	12 75	39.49	44,426.25	30,079.58
Automatic Data Proc	500	38.40	46 28	23,140.00	3,940.00
Bank of America	300	16.70	13.34	4,002.00	(1,008.00)

END OF THE YEAR

	<u>Face Value</u>	<u>Cost</u>	<u>Market</u>	<u>Gain (Loss)</u>
Baxter Intl, Inc.	400	54.88	21,952.00	50.62
Berkshire Hathaway	100	1069.50	106,950.00	1,204.50
Canadian Natural Resources	400	30.81	12,322.00	44.42
Cardinal Health	1000	39.21	39,207.13	38.31
Carefusion Corp	500	39.21	19,603.56	25.70
China Mobile	1600	8.52	13,636.00	49.62
Conoco Phillips	100	44.12	4,412.00	68.10
Diebold	500	30.90	15,450.00	32.05
Donnelley (R.R.) & Sons	2000	18.20	36,392.35	17.47
Du Pont	1200	42.77	51,319.78	49.88
Dune Energy	400	0.62	249.80	0.40
Eagle Bulk Shipping	200	5.49	1,098.00	4.98
Eastman Chemical	1000	43.93	43,931.88	84.08
Eaton Corp	400	51.01	20,405.00	101.51
Emerson Electric	500	37.56	18,780.00	57.17
Frontier Communication	300	7.01	2,103.00	9.73
Furieux Pharmaceuticals	16	1.83	29.33	14.45
Arthur J Gallagher	1000	31.91	31,909.51	29.08
General Electric	1600	33.00	52,806.58	18.29
Heinz	1000	32.35	32,346.62	49.46
Home Depot	1000	21.15	21,152.99	35.06
Humana	1000	9.24	9,242.56	54.74
Intel	2700	24.46	66,049.00	21.03
IBM	200	127.24	25,448.00	146.76
Johnson & Johnson	1000	55.97	55,968.31	61.85
Koninklijke/Philips Elec	156	23.18	3,616.08	30.70
Lawson Software	400	5.81	2,324.00	9.25
Lloyds Banking Group	410	7.08	2,902.80	4.11
Medtronic	400	46.04	18,417.00	37.09
Mylan Laboratories	2250	11.29	25,404.00	21.13
Nabors Industries	200	17.53	3,506.00	23.46
NII Holdings	800	25.51	20,405.00	44.66
New York Comm Bancorp	2000	22.76	45,974.56	18.85
PartnerRe LTD	1000	49.09	49,093.06	80.35
Paychex	1400	37.24	52,129.01	30.91
Pengrowth Energy Trust	220	8.32	1,830.40	12.86
Pharmaceutical Prod Develop	200	20.32	4,063.45	27.14
Robbins & Myers, Inc	200	21.71	4,342.00	35.78
Royal Bank Of Canada	400	46.86	18,744.00	52.36
Royal Dutch Shell	400	51.91	20,764.00	66.78
				5,948.00

END OF THE YEAR

	Face Value		Cost		Market	Gain (Loss)
Southwest Airlines	2055	12.57	25,824.00	12.98	26,673.90	849.90
Stryker Corp	1000	45.32	45,321.94	53.70	53,700.00	8,378.06
Sysco Corp	700	25.50	17,848.00	29.40	20,580.00	2,732.00
Taiwan Semiconductor	5074	11.35	57,582.05	12.54	63,627.96	6,045.91
Telephone & Data Services	100	26.52	2,652.00	36.55	3,655.00	1,003.00
Time Warner Cable	67	49.23	9,894.24	66.03	4,424.01	(5,470.23)
Total System Services	967	30.08	29,087.13	15.38	14,872.46	(14,214.67)
US GeoThermal	1000	1.74	1,740.00	1.17	1,170.00	(570.00)
United Parcel Service	1000	78.01	78,014.34	72.58	72,580.00	(5,434.34)
UnitedHealth Corp	1200	50.31	60,376.22	36.11	43,332.00	(17,044.22)
Walgreen	1400	43.41	60,767.98	38.96	54,544.00	(6,223.98)
Waste Management	600	30.14	18,083.00	36.87	22,122.00	4,039.00
Wells Fargo	2500	33.22	83,058.33	30.99	77,475.00	(5,583.33)
Worthington Inds.	2000	20.47	40,932.37	18.40	36,800.00	(4,132.37)
Xilinx	900	20.89	18,804.03	28.98	26,082.00	7,277.97
Zimmer Holdings	800	78.17	62,537.46	53.68	42,944.00	(19,593.46)
Total Securities			1,796,901.26		2,015,482.42	218,581.16
			2,032,627.29		2,355,997.27	323,369.98

Part II Line 10 c Detail**Bonds**

Adelphia Communication	10000		-		150.00	150.00
Anheuser Busch	10000		9,221.80		10,285.60	1,063.80
AT & T Inc	20000		21,628.20		21,628.20	-
Coca-Cola, Inc	20000		22,628.40		22,628.40	-
ConocoPhillips, Inc	20000		21,798.80		21,798.80	-

Total Cost**75,277.20****76,491.00****1,063.80****Total Assets****2,910,719.53****3,234,092.66****323,223.12**

Part IV Capital Gains and Losses for Tax on Investment IncomeShort-Term

<u>(a)</u>	<u>(b)</u>	<u>(c)</u>	<u>(d)</u>	<u>Shares</u>	<u>(e)</u>	<u>(g)</u>	<u>(h)</u>
San Francisco Airport Bond	D	11/2/2009	5/7/2010	20000	20,000.00	20,040.00	(40.00)
Furlex Pharmaceutical	D	8/6/2009	6/16/2010	0.667	6.71	1.22	5.49
					20,006.71	20,041.22	(34.51)

Long-Term

<u>(a)</u>	<u>(b)</u>	<u>(c)</u>	<u>(d)</u>	<u>Shares</u>	<u>(e)</u>	<u>(g)</u>	<u>(h)</u>
Ares Capital Corp	P	10/4/2005	4/5/2010	0.5	7.60	44.73	(37.13)
Wierton Steel Return of Capital	P		8/10/2010		87.92	-	87.92
Williams Partners	D	8/6/2009	9/1/2010	0.68	28.97	16.57	12.40
Dine Equity	D	8/6/2009	12/14/2010	100	5,155.67	2,340.00	2,815.67
Henry Schiein	D	8/6/2009	12/14/2010	100	5,894.84	5,023.00	871.84
Occidental Petroleum	D	8/6/2009	12/14/2010	800	75,055.30	55,904.00	19,151.30
					\$86,230.30	\$63,328.30	\$22,902.00
					\$106,237.01	\$83,369.52	\$22,867.49

SCHEDULE for Part VIII
Form 990-PF LINE 1

(a)	(b)	(c)	(d)	(e)
Dr Robert Zondervan 706 W. 10th Street Claremont, CA 91711	Pres - Dir. 1hr. Per Wk.	\$2,000.00	-0-	-0-
Mary Beth Schouten 752 Bragg Hill Norwich, VT 05055	Dir. 1hr. Per Wk.	\$2,000.00	-0-	-0-
Thomas B Kladder 7140 Camino Del Rey Dr NE Rockford, MI 49341	Treas - Dir 7hr. Per Wk	\$17,000.00	-0-	-0-
Norman Pylman 1666 Tammarron Grand Rapids, MI 49546	Dir. 1hr. Per Wk.	\$2,000.00	-0-	-0-
Marilyn Faber 281 Fremont St. Upland, CA 91784	Secretary 1hr. Per Wk.	\$500.00	-0-	-0-

Schedule For Part XV Form 990-PF Grants Paid

RECIPIENT	PURPOSE	AMOUNT
Haitian American Friendship Foundation, Inc. PO Box 3421 N. Fort Meyers, FL 33918	Hunger Relief	\$8,000.00
Bethany Christian Services 901 Eastern Ave NE Grand Rapids, MI 49501	Educational Materials	\$2,500.00
Gotta Go Corporation 3690 Broadway North Bend, OR 97459	Training matgerial for China Works	\$2,000 00
Volunteers in Service 2303 Kalamazoo Ave SE Grand Rapids, MI 49507	For Connecting Side Ministry	\$5,000.00
Americans Caring Sharing Teaching 2330 Gove Hill Road Thetford, VT 05075	For health and Development teaching materials	\$2,705.00
Forgotten Man Ministries 3940 Fruitridge NW Grand Rapids, MI 49544	Outreach Ministry to jail inmates	\$1,500.00
Ascending Lights Leadership Network PO Box 27790 Los Angeles, CA 90027	Christian Leadership Ministry Training	\$3,000.00
Guiding Light Mission 255 S. Division Grand Rapids, Michigan 49503	Outreach Ministry providing overnight rooms and food	\$1,500.00
Wedgewood Christian Services 3300 36 th Street SE Grand Rapids, Michigan 49518	Outreach Ministry providing troubled teen services	\$5,000 00
Potter's House 810 Van Raalte SW Grand Rapids, MI 49509-1149	Bible placement and Listening Centers	\$1,430.00
Mission India PO Box 141312 Grand Rapids, MI 49514	Literacy Program	\$2,250.00
Gideons International PO Box 140800 Nashville, TN 37214	Bible Placement Ministry	\$2,000.00
Calvin Theological Seminary 3233 Burton SE Grand Rapids, MI	College Seminary PhD Chair	\$106,800.00
	Total	3a \$143,685 00

NO RECIPIENT IS AN INDIVIDUAL OR A FOUNDATION