Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052

2010

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

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
HOPE, LOVE AND CHARITY FOUNDATION
C/O JOHN COOK

A Employer identification number
55-0616253

Number and street (or P O box number if mail is not delivered to street address) Room/suite
P.O. BOX 492

B Telephone number
(304)463-4155

City or town, state, and ZIP code
THOMAS, WV 26292

C If exemption application is pending, check here ▶☐
D 1. Foreign organizations, check here ▶☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶☐

H Check type of organization: [X] Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶☐

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶$ 2,830,093.

J Accounting method: [X] Cash ☐ Accrual ☐ 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 ▶☐

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))

		(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	6,011.		N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	3,029.	3,029.		Statement 1
	4 Dividends and interest from securities	21,875.	21,875.		Statement 2
	5a Gross rents	2,400.	2,400.		Statement 3
	b Net rental income or (loss) 85.				Statement 4
	6a Net gain or (loss) from sale of assets not on line 10	14,715.			
	b Gross sales price for all assets on line 6a 127,176.				
	7 Capital gain net income (from Part IV, line 2)		14,715.		
	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)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	48,030.	42,019.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	10,000.	0.		0.
	14 Other employee salaries and wages	2,040.	0.		0.
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees Stmt 5	2,940.	1,770.		1,170.
	c Other professional fees				
	17 Interest				
	18 Taxes Stmt 6	1,601.	0.		1,601.
	19 Depreciation and depletion	4,955.	1,735.		
	20 Occupancy	37.	0.		37.
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses Stmt 7	3,095.	580.		2,515.
	24 **Total operating and administrative expenses** Add lines 13 through 23	24,668.	4,085.		5,323.
	25 Contributions, gifts, grants paid	94,350.			94,350.
	26 **Total expenses and disbursements.** Add lines 24 and 25	119,018.	4,085.		99,673.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	<70,988.>			
	b **Net investment income** (if negative, enter -0-)		37,934.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	9,064.	5,428.	5,428.
	2 Savings and temporary cash investments	252,061.	240,549.	240,549.
	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			
	7 Other notes and loans receivable ▶			
	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			
	b Investments - corporate stock			
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment: basis ▶ 38,634.			
	Less accumulated depreciation Stmt 8 ▶ 11,265.	29,104.	27,369.	27,369.
	12 Investments - mortgage loans			
	13 Investments - other Stmt 9	2,260,023.	2,205,461.	2,326,428.
	14 Land, buildings, and equipment: basis ▶ 254,770.			
	Less accumulated depreciation Stmt 10 ▶ 24,451.	228,709.	230,319.	230,319.
	15 Other assets (describe ▶)	1,341.	0.	0.
	16 **Total assets** (to be completed by all filers)	2,780,302.	2,709,126.	2,830,093.
Liabilities	17 Accounts payable and accrued expenses	684.	496.	
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	684.	496.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here** ▶ ☐ **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 ▶ [X] **and complete lines 27 through 31.**			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	252,416.	252,416.	
	29 Retained earnings, accumulated income, endowment, or other funds	2,527,202.	2,456,214.	
	30 **Total net assets or fund balances**	2,779,618.	2,708,630.	
	31 **Total liabilities and net assets/fund balances**	2,780,302.	2,709,126.	

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	2,779,618.
2 Enter amount from Part I, line 27a	2	<70,988.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	2,708,630.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,708,630.

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	5,462.185 SHS INCOME FD OF AMERICA FD	P	Various	12/16/10
b	Capital Gains Dividends			
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	91,000.		112,461.	<21,461.>
b	36,176.			36,176.
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				<21,461.>
b				36,176.
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** 14,715.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):
If gain, also enter in Part I, line 8, column (c).
If (loss), enter -0- in Part I, line 8 **3** N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see 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))
2009	136,171.	2,248,245.	.060568
2008	107,355.	2,678,915.	.040074
2007	177,598.	3,401,423.	.052213
2006	120,567.	3,082,792.	.039110
2005	118,183.	2,824,527.	.041842

2	**Total** of line 1, column (d)	2	.233807
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	.046761
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	2,462,054.
5	Multiply line 4 by line 3	5	115,128.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	379.
7	Add lines 5 and 6	7	115,507.
8	Enter qualifying distributions from Part XII, line 4	8	99,673.

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.

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

1a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ 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 ▶ ☐ and enter 1% of Part I, line 27b		1	759.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	759.
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	759.
6 Credits/Payments:			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a		
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	0.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	11.
9 **Tax due** If the total of lines 5 and 8 is more than line 7, enter **amount owed** See Statement 11 ▶		9	770.
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 2011 estimated tax** ▶ **Refunded** ▶		11	

Part VII-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?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?	1b		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?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	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 XV*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ WV			
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? If "No," attach explanation*	8b	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 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	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 ▶ JOHN COOK Telephone no. ▶304-463-4155

Located at ▶P.O. BOX 492, THOMAS, WV ZIP+4 ▶26292

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A

			Yes	No
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?	16		X
	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 ▶			

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?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ 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			
	(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			
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)?	N/A	1b		
	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 2010?		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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010?	☐ Yes ☒ No			
	If "Yes," list the years ▶ ____, ____, ____, ____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions.)	N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ____, ____, ____, ____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ 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.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?		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)? ☐ 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 instructions)? N/A | 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? N/A ☐ 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? | 6b | | X (No)
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? N/A | 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.

(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 14		10,000.	0.	0.

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

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

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

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over $50,000 for professional services ▶		0

Part IX-A **Summary of Direct Charitable Activities**

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

Part IX-B **Summary of Program-Related Investments**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	0.

Form **990-PF** (2010)

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	2,230,191.
b	Average of monthly cash balances	1b	269,356.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	2,499,547.
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	2,499,547.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	37,493.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,462,054.
6	**Minimum investment return.** Enter 5% of line 5	6	123,103.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6			1	123,103.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	759.		
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	759.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	122,344.
4	Recoveries of amounts treated as qualifying distributions			4	0.
5	Add lines 3 and 4			5	122,344.
6	Deduction from distributable amount (see instructions)			6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	122,344.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	99,673.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	99,673.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	**Adjusted qualifying distributions** Subtract line 5 from line 4	6	99,673.

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 instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				122,344.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			82,473.	
b Total for prior years: ____ , ____ , ____		0.		
3 Excess distributions carryover, if any, to 2010:				
a From 2005				
b From 2006				
c From 2007				
d From 2008				
e From 2009				
f **Total** of lines 3a through e	0.			
4 Qualifying distributions for 2010 from Part XII, line 4: ▶ $ 99,673.				
a Applied to 2009, but not more than line 2a			82,473.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2010 distributable amount				17,200.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2009. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011				105,144.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2006				
b Excess from 2007				
c Excess from 2008				
d Excess from 2009				
e Excess from 2010				

Part XIV | Private Operating Foundations (see instructions and Part VII-A, question 9) N/A

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

Part XV | Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year-see 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 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
a Paid during the year				
See Statement 15				
Total			▶ 3a	94,350.
b Approved for future payment				
None				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	3,029.	
4 Dividends and interest from securities			14	21,875.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property	531110	85.			
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			14	36,176.	<21,461.>
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		85.		61,080.	<21,461.>

13 Total Add line 12, columns (b), (d), and (e) 13 39,704.

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

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes)
8	THE FOUNDATIONS INVESTMENTS WERE PRIMARILLY IN EQUITIES. ON THE ADVICE OF FINANCIAL ADVISOR (EDWARD JONES REPRESENTATIVE), THE FOUNDATION RE-POSITIONED ALL OF THE EQUITY INVESTMENTS INTO A PROPER INVESTMENT MIX TO MEET ITS LONG TERM GOALS IN MAINTAING ADEQUATE PRINCIPAL

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

			Yes	No
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?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

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.

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

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

Sign Here

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

John J. Cook | 06-29-2011 | TRUSTEE
Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
MILAN NYPL, CPA		06/27/11		

Firm's name ▶ SCOTT AND NYPL, CPAs, A.C. — Firm's EIN ▶
P.O. BOX 1998
Firm's address ▶ ELKINS, WV 26241 — Phone no. 304-636-7420

Form 990-PF	Interest and Penalties	Statement 11

Tax due from Form 990-PF, Part VI	759.
	11.
	4.
	8.
Total Amount Due	782.

Form 990-PF	Late Payment Penalty	Statement 12

Description	Date	Amount	Balance	Months	Penalty
Tax due	05/15/11	759.	759.	2	8.
Date filed	06/30/11		759.		
Total late payment penalty					8.

Form 990-PF	Late Payment Interest	Statement 13

Description	Date	Amount	Balance	Rate	Days	Interest
Tax due	05/15/11	759.	759.	.0400	46	4.
Date filed	06/30/11		763.			
Total late payment interest						4.

2010 DEPRECIATION AND AMORTIZATION REPORT

Form 990-PF Page 1 990-PF

Asset No	Description	Date Acquired	Method	Life	Line No	Unadjusted Cost Or Basis	Bus % Excl	* Reduction In Basis	Basis For Depreciation	Accumulated Depreciation	Current Sec 179	Current Year Deduction
2	LAND	071103	L			175,000.			175,000.			0.
3	BUILDING #1 - CHURCH	071103	SL	40.00	16	28,122.			28,122.	4,570.		703.
4	BUILDING #2 - POST OFFICE	071103	SL	40.00	16	5,959.			5,959.	968.		149.
5	BUILDING #3 - PAVILLION	071103	SL	40.00	16	5,616.			5,616.	910.		140.
6	BUILDING #5 - SHOP/GARAGE	071103	SL	40.00	16	16,874.			16,874.	2,743.		422.
7	MAINTENANCE EQUIPMENT	071103	ADS	10.00	17	7,616.			7,616.	4,953.		762.
8	J.DEERE MOWER	051200	ADS	10.00	17	3,200.			3,200.	3,040.		160.
9	CONTENTS-EQ. & FIXTURES, CHURCH	071103	ADS	10.00	17	3,375.			3,375.	2,197.		338.
11	CARPET - CHURCH	071106	SL	5.00	16	1,273.			1,273.	892.		255.
12	SIGNS - SMALLEST CHURCH	070106	SL	10.00	16	2,705.			2,705.	948.		271.
17	CASH BOXES	070109	SL	10.00	16	200.			200.	10.		20.
18	LAND SURVEY	070110	L			4,830.			4,830.			0.
	* Total 990-PF Pg 1 Depr					254,770.		0.	254,770.	21,231.	0.	3,220.

028102
05-01-10

(D) - Asset disposed

* ITC, Section 179, Salvage, Bonus, Commercial Revitalization Deduction

Form 990-PF	Interest on Savings and Temporary Cash Investments	Statement 1

Source	Amount
MINERS & MERCHANTS BANK	3,029.
Total to Form 990-PF, Part I, line 3, Column A	3,029.

Form 990-PF	Dividends and Interest from Securities	Statement 2

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
VARIOUS	58,051.	36,176.	21,875.
Total to Fm 990-PF, Part I, ln 4	58,051.	36,176.	21,875.

Form 990-PF	Rental Income	Statement 3

Kind and Location of Property	Activity Number	Gross Rental Income
RENTAL HOUSE	1	2,400.
Total to Form 990-PF, Part I, line 5a		2,400.

Form 990-PF	Rental Expenses	Statement 4

Description	Activity Number	Amount	Total
Depreciation		1,735.	
PROPERTY INSURANCE		580.	
- SubTotal -	1		2,315.
Total rental expenses			2,315.
Net rental Income to Form 990-PF, Part I, line 5b			85.

Form 990-PF Accounting Fees Statement 5

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ACCOUNTING FEES	2,940.	1,770.		1,170.
To Form 990-PF, Pg 1, ln 16b	2,940.	1,770.		1,170.

Form 990-PF Taxes Statement 6

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
WORKERS COMPENSATION	1,034.	0.		1,034.
PAYROLL TAX	567.	0.		567.
To Form 990-PF, Pg 1, ln 18	1,601.	0.		1,601.

Form 990-PF Other Expenses Statement 7

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
OFFICE EXPENSE	179.	0.		179.
LICENSES	25.	0.		25.
PROPERTY REPAIRS	215.	0.		215.
PROPERTY INSURANCE	564.	0.		564.
CHURCH SUPPLIES	1,532.	0.		1,532.
PROPERTY INSURANCE	580.	580.		0.
To Form 990-PF, Pg 1, ln 23	3,095.	580.		2,515.

Form 990-PF Depreciation of Assets Held for Investment Statement 8

Description	Cost or Other Basis	Accumulated Depreciation	Book Value
RENTAL HOUSE	14,800.	8,610.	6,190.
NEW FURNACE	3,180.	851.	2,329.
DEMOLITION COST-GARAGE	3,065.	0.	3,065.
METAL BLDG - GARAGE	5,500.	596.	4,904.
IMPROVEMENTS-SEWER LINES	1,313.	191.	1,122.
IMPROVEMENTS-SEWER LINES	10,776.	1,017.	9,759.
Total to Fm 990-PF, Part II, ln 11	38,634.	11,265.	27,369.

Form 990-PF Other Investments Statement 9

Description	Valuation Method	Book Value	Fair Market Value
EDWARD JONES MUTUAL FUNDS	COST	2,205,461.	2,326,428.
Total to Form 990-PF, Part II, line 13		2,205,461.	2,326,428.

Form 990-PF Depreciation of Assets Not Held for Investment Statement 10

Description	Cost or Other Basis	Accumulated Depreciation	Book Value
LAND	175,000.	0.	175,000.
BUILDING #1 - CHURCH	28,122.	5,273.	22,849.
BUILDING #2 - POST OFFICE	5,959.	1,117.	4,842.
BUILDING #3 - PAVILLION	5,616.	1,050.	4,566.
BUILDING #5 - SHOP/GARAGE	16,874.	3,165.	13,709.
MAINTENANCE EQUIPMENT	7,616.	5,715.	1,901.
J.DEERE MOWER	3,200.	3,200.	0.
CONTENTS-EQ. & FIXTURES, CHURCH	3,375.	2,535.	840.
CARPET - CHURCH	1,273.	1,147.	126.
SIGNS - SMALLEST CHURCH	2,705.	1,219.	1,486.
CASH BOXES	200.	30.	170.
LAND SURVEY	4,830.	0.	4,830.
Total To Fm 990-PF, Part II, ln 14	254,770.	24,451.	230,319.

Form 990-PF Part VIII - List of Officers, Directors Trustees and Foundation Managers Statement 14

Name and Address	Title and Avrg Hrs/Wk	Compen-sation	Employee Ben Plan Contrib	Expense Account
LARRY ROTH HORSE SHOE RUN, WV 26716	TRUSTEE 15.00	8,200.	0.	0.
JOHN J. COOK THOMAS, WV 26292	TRUSTEE 2.00	1,400.	0.	0.
PATRICK A. NICHOLS THOMAS, WV 26292	TRUSTEE 0.50	200.	0.	0.
MARK TEETS EGLON, WV 26716	TRUSTEE 0.50	200.	0.	0.
LADONNA TEETS EGLON, WV 26716	TRUSTEE 0.50	0.	0.	0.
Totals included on 990-PF, Page 6, Part VIII		10,000.	0.	0.

Form 990-PF — Grants and Contributions Paid During the Year — Statement 15

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
2010 CORPORATION-KNIGHTS OF COLUMBUS			3,500.
AURORA HISTORICAL SOCIETY			500.
AURORA PIONEERS			500.
AURORA SCHOOLS			3,000.
AURORA VOLUNTEER FIRE DEPARTMENT			5,000.
BLACKWATER MINISTERIAL ASSOCIATION			10,000.
BOY SCOUT TROOP 96			500.
CITY OF THOMAS			5,000.

CORTLAND ACRES FOUNDATION	5,000.
CORTLAND ACRES NURSING HOME	1,000.
CORTLAND ACRES SECOND WIND DREAMS	1,000.
DAVIS THOMAS ELEMENTARY MIDDLE SCHOOL	2,000.
EGLON MOUNTAINEER 4H	500.
FARMERS WILDLIFE CLUB	2,000.
FOUNDATION OF MON GENERAL HOSPITAL	1,000.
FRIENDS OF CORTLAND ACRES	1,500.
GEARS, INC.	500.
HOSPICE CARE CORP-PRESTON COUNTY	2,000.

HOSPICE CARE CORPORATION-TUCKER COUNTY	2,000.
KITZMILLER ASSEMBLY OF GOD	7,500.
MT. GROVE VOLUNTEER FIRE DEPT.	5,000.
MT. TOP PUBLIC LIBRARY	4,000.
PRESTON CO. 4-H CAMP	2,500.
PRESTON CO. 4-H FOUNDATION	1,000.
PRESTON TAYLOR COMMUNITY HEALTH CENTERS	2,500.
ST. JOHN LUTHERAN CHURCH	1,000.
ST. THOMAS CATHOLIC CHURCH	5,500.
THOMAS EDUCATION CENTER	2,000.

THOMAS VOLUNTEER FIRE DEPT.	5,000.
TOWN OF DAVIS	500.
TUCKER CO. EMS	3,000.
TUCKER CO. HIGH SCHOOL	1,000.
TUCKER COMMUNITY CHORUS	500.
TUCKER COUNTY 4-H CAMP	1,000.
TUCKER COUNTY 4-H FOUNDATION	2,500.
TUCKER COUNTY HELPING HANDS	350.
UNION AMBULANCE SERVICE	3,000.
Total to Form 990-PF, Part XV, line 3a	94,350.

Form **8868** (Rev January 2011) Department of the Treasury Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

▶ **File a separate application for each return.**

OMB No. 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box ▶ [X]
- If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868

Electronic filing (e-file). You can electronically file Form 8868 if you need a 3-month automatic extension of time to file (6 months for a corporation required to file Form 990-T), or an additional (not automatic) 3-month extension of time You can electronically file Form 8868 to request an extension of time to file any of the forms listed in Part I or Part II with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, which must be sent to the IRS in paper format (see instructions) For more details on the electronic filing of this form, visit *www irs gov/efile* and click on *e-file for Charities & Nonprofits.*

Part I Automatic 3-Month Extension of Time. Only submit original (no copies needed)

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ▶ [ ]

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Type or print	Name of exempt organization HOPE, LOVE AND CHARITY FOUNDATION C/O JOHN COOK	**Employer identification number** 55-0616253
File by the due date for filing your return See instructions	Number, street, and room or suite no If a P.O box, see instructions P.O. BOX 492	
	City, town or post office, state, and ZIP code For a foreign address, see instructions THOMAS, WV 26292	

Enter the Return code for the return that this application is for (file a separate application for each return) 0 4

Application Is For	Return Code	Application Is For	Return Code
Form 990	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 990-EZ	03	Form 4720	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

- The books are in the care of ▶ JOHN COOK P.O. BOX 492, THOMAS, WV - 26292
  Telephone No. ▶ 304-463-4155 FAX No ▶
- If the organization does not have an office or place of business in the United States, check this box ▶ [ ]
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ______ . If this is for the whole group, check this box ▶ [ ] If it is for part of the group, check this box ▶ [ ] and attach a list with the names and EINs of all members the extension is for

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until August 15, 2011 , to file the exempt organization return for the organization named above The extension is for the organization's return for:
▶ [X] calendar year 2010 or
▶ [ ] tax year beginning ______ , and ending ______

2 If the tax year entered in line 1 is for less than 12 months, check reason [ ] Initial return [ ] Final return
[ ] Change in accounting period

3a	If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits See instructions	3a	$ 0.
b	If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b	$ 0.
c	**Balance due.** Subtract line 3b from line 3a Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions	3c	$ 0.

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions

HOPE LOVE AND CHARITY

MONTHLY AVERAGES 2010

BEG MONTHLY BALANCE

	SAVINGS 2011	CHECKING 208048	CD 12779	CD 12863	CD 11440	CD 12754	E JONES CASH ACCT	TOTAL MONTHLY BEG BAL
JAN	22061 05	128798 15	200000.00			30000.00	4321 69	385180 89
FEB	22292 01	26971 72		200000.00		30000.00	4321 69	283585.42
MARCH	22572 28	21315.29		200000 00		30000 00	4321 69	278209 26
APRIL	22825 43	14102.11		200000.00		30000 00	4321.69	271249 23
MAY	23105 70	10899 81		200000.00		30000 00	4321 69	268327 20
JUNE	23376 94	721 07		200000 00		30000 00	4321 69	258419.70
JULY	23688.59	384.21		200000 00		30000 00	4321 69	258394 49
AUG	16457 36	5331 50		200000 00		30000 00	4321 69	256110 55
SEPT	16675 63	6140.07		200000 00		30000.00	4321 69	257137.39
OCT	16893 90	7209 46		200000 00		30000 00	4321 69	258425 05
NOV	10105 13	11686 47		200000.00		30000.00	4321 69	256113 29
DEC	10323 40	6910 24		200000 00		30000 00	4321 72	251555 36
	230377.42	240470 10	200000 00	2200000 00	0 00	360000.00	51860 31	3282707 83

END MONTHLY BALANCE

	SAVINGS 2011	CHECKING 208048	CD 12258	CD 12863	CD 11440	CD 12754	E JONES CASH ACCT	TOTAL MONTHLY END BAL
JAN	22292 01	26971 72	0 00	200000 00		30000 00	4321 69	283585 42
FEB	22572 28	21315 29		200000 00		30000 00	4321 69	278209 26
MARCH	22825 43	14102.11		200000 00		30000 00	4321 69	271249 23
APRIL	23105 70	10899 81		200000 00		30000 00	4321 69	268327 20
MAY	23376 94	721 07		200000 00		30000 00	4321 69	258419 70
JUNE	23688 59	384 21		200000 00		30000.00	4321 69	258394 49
JULY	16457.36	5331.50		200000 00		30000 00	4321 69	256110.55
AUG	16675 63	6140 07		200000.00		30000.00	4321 69	257137 39
SEPT	16893 90	7209 46		200000 00		30000 00	4321 69	258425 05
OCT	10105 13	11686 47		200000 00		30000 00	4321.69	256113 29
NOV	10323 40	6910 24		200000 00		30000 00	4321 72	251555 36
DEC	10548 99	43449.92		200000.00		30000 00	321 76	284320.67
	218865.36	155121.87	0 00	2400000.00	0 00	360000 00	47860 38	3181847 61

MONTHLY AVERAGE COMPUTATIONS

	CASH BEGIN	CASH END	AVERAGE CASH	SECURITIES	ACQ INDEBTEDNESS
JAN	385180 89	283585 42	334383 16	2132978 96	0 00
FEB	283585 42	278209 26	280897 34	2168811 17	0 00
MARCH	278209 26	271249 23	274729 25	2245467 39	0.00
APRIL	271249 23	268327 20	269788.22	2275844 03	0 00
MAY	268327 20	258419 70	263373 45	2138319 07	0 00
JUNE	258419 70	258394 49	258407.10	2143322 19	0 00
JULY	258394.49	256110 55	257252 52	2200102.25	0 00
AUG	256110 55	257137 39	256623 97	2169171 82	0 00
SEPT	257137 39	258425 05	257781 22	2286916.33	0.00
OCT	258425 05	256113 29	257269 17	2344176 62	0.00
NOV	256113.29	251555.36	253834 33	2330752 10	0 00
DEC	251555.36	284320.67	267938 02	2326427 52	0.00

	3232277 75	26762289.45
MONTHLY AVERAGE	269356 48	2230190 79

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