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

2010

Department of the Treasury
Internal Revenue Service

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 **MAY 1, 2010**, and ending **APR 30, 2011**

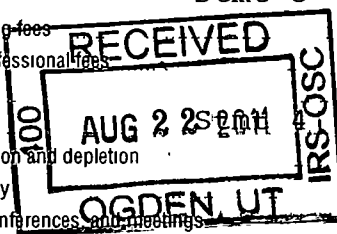
G Check all that apply: Initial return, Amended return, Initial return of a former public charity, Address change, Final return, Name change

Name of foundation EDWARD & VERNA GERBIC FAMILY FOUNDATION		A Employer identification number 22-3457387
Number and street (or P O box number if mail is not delivered to street address) Cummings & Lockwood, PO Box 271820	Room/suite	B Telephone number (860) 313-4930
City or town, state, and ZIP code West Hartford, CT 06127		C If exemption application is pending, check here <input type="checkbox"/> D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation, <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust, <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 7,352,352	J Accounting method: <input checked="" type="checkbox"/> Cash, <input type="checkbox"/> Accrual, <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))</small>	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received	293,243.		N/A	
2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	18,026.	18,026.		Statement 1
4 Dividends and interest from securities	183,028.	183,028.		Statement 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	4,800.			
b Gross sales price for all assets on line 6a	25,355.			
7 Capital gain net income (from Part IV, line 2)		4,800.		
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	499,097.	205,854.		
13 Compensation of officers, directors, trustees, etc	0.	0.		0.
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees Stmt 3	13,785.	13,785.		0.
b Accounting fees				
c Other professional fees				
17 Interest				
18 Taxes	3,445.	0.		0.
19 Depreciation and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses				
24 Total operating and administrative expenses. Add lines 13 through 23	17,230.	13,785.		0.
25 Contributions, gifts, grants paid	303,000.			303,000.
26 Total expenses and disbursements. Add lines 24 and 25	320,230.	13,785.		303,000.
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	178,867.			
b Net investment income (if negative, enter -0-)		192,069.		
c Adjusted net income (if negative, enter -0-)			N/A	

SCANNED SEP 08 2011

Operating and Administrative Expenses



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				
2 Savings and temporary cash investments	98,137.	163,886.	163,886.	
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 Stmt 5	99,805.	99,805.	100,484.	
b Investments - corporate stock Stmt 6	5,250,988.	5,284,656.	6,767,395.	
c Investments - corporate bonds Stmt 7	221,228.	300,678.	320,587.	
11 Investments - land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers)	5,670,158.	5,849,025.	7,352,352.	
Liabilities				
17 Accounts payable and accrued expenses				
18 Grants payable				
19 Deferred revenue				
20 Loans from officers, directors, trustees, and other disqualified persons				
21 Mortgages and other notes payable				
22 Other liabilities (describe ▶)				
23 Total liabilities (add lines 17 through 22)	0.	0.		
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 checked="" type="checkbox"/>				
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	0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds	5,670,158.	5,849,025.		
30 Total net assets or fund balances	5,670,158.	5,849,025.		
31 -Total liabilities and net assets/fund balances	5,670,158.	5,849,025.		

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	5,670,158.
2 Enter amount from Part I, line 27a	2	178,867.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	5,849,025.
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	5,849,025.

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	\$20,000 2010 Raymond James Analysts Best			
b	Picks Notes due 12/17/10	P	12/14/09	12/17/10
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	25,355.	20,555.	4,800.	
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				
b			4,800.	
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	4,800.	
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	230,000.	6,111,572.	.037634
2008	319,198.	5,991,925.	.053271
2007	263,500.	6,633,191.	.039724
2006	260,500.	6,164,707.	.042257
2005	346,701.	5,905,286.	.058710
2	Total of line 1, column (d)	2	.231596
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	.046319
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	6,576,635.
5	Multiply line 4 by line 3	5	304,623.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,921.
7	Add lines 5 and 6	7	306,544.
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	8	303,000.

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

Table with 11 rows for excise tax calculations. Includes sub-tables for Credits/Payments (6a-6d) and Total Credits (7). Values include 3,841, 0, 3,300, and 541.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Columns: Question, Yes, No. Includes questions about political campaigns, expenditures, and state registration. Values include 'X' and 'N/A'.

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 instructions)
12 Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A
14 The books are in care of Paul L. Bourdeau, Esquire Telephone no (860) 313-4930 Located at Cummings & Lockwood PO Box 271820, W Hartford, CT ZIP+4 06127
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
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

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

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

1a During the year did the foundation (either directly or indirectly)
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(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)?
(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)
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
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?
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? 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)
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?
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.)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
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?

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)? Yes No
 Organizations relying on a current notice regarding disaster assistance check here N/A

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). N/A

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
 If "Yes" to 6b, file Form 8870. N/A

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

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
Peter E. Gerbic P.O. Box 88, Wolfanger Road Middlesex, NY 14507	Trustee 0.00	0.	0.	0.
Joseph Caruso 1824 Seventh Street, SW, Apt. #2 Washington, DC 20009	Trustee 0.00	0.	0.	0.
Celina Gerbic 1824 Seventh Street, SW, Apt. #2 Washington, DC 20009	Trustee 0.00	0.	0.	0.
Paul L. Bourdeau Cummings & Lockwood, PO Box 271820 West Hartford, CT 06127	Trustee 0.00	0.	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.

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	6,507,891.
b	Average of monthly cash balances	1b	168,896.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	6,676,787.
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	6,676,787.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	100,152.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	6,576,635.
6	Minimum investment return. Enter 5% of line 5	6	328,832.

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	328,832.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	3,841.
b	Income tax for 2010 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	3,841.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	324,991.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	324,991.
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	324,991.

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	303,000.
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	303,000.
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	303,000.

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				324,991.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2010				
a From 2005	4,289.			
b From 2006				
c From 2007				
d From 2008	23,206.			
e From 2009				
f Total of lines 3a through e	27,495.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ 303,000.				
a Applied to 2009, but not more than line 2a			0.	
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				303,000.
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))	21,991.			21,991.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	5,504.			
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				0.
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	5,504.			
10 Analysis of line 9				
a Excess from 2006				
b Excess from 2007				
c Excess from 2008	5,504.			
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				(e) Total
	(a) 2010	(b) 2009	Prior 3 years		
			(c) 2008	(d) 2007	
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
 Paul L. Bourdeau, Esquire, Cummings & Lockwood LLC, (860) 313-4930
 PO Box 271820, West Hartford, CT 06127

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

Schedule B

(Form 990, 990-EZ, or 990-PF)

Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

▶ Attach to Form 990, 990-EZ, or 990-PF.

OMB No 1545-0047

2010

Name of the organization

Employer identification number

EDWARD & VERNA GERBIC FAMILY FOUNDATION

22-3457387

Organization type (check one):

Filers of:

Section:

Form 990 or 990-EZ

 501(c)() (enter number) organization 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation 527 political organization

Form 990-PF

 501(c)(3) exempt private foundation 4947(a)(1) nonexempt charitable trust treated as a private foundation 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.**Note.** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.**General Rule**

-
- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

- For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2010)

Name of organization

Employer identification number

EDWARD & VERNA GERBIC FAMILY FOUNDATION

22-3457387

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	Verna A. Gerbic Charitable Lead Annuity Trust DTD 7/7/97 Cummings & Lockwood, PO Box 271820 West Hartford, CT 06127	\$ 293,243.	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.)

Name of organization

Employer identification number

EDWARD & VERNA GERBIC FAMILY FOUNDATION

22-3457387

Part II Noncash Property (see instructions)

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____
	_____ _____ _____	\$ _____	_____

Name of organization

Employer identification number

EDWARD & VERNA GERBIC FAMILY FOUNDATION

22-3457387

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations aggregating more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year. (Enter this information once. See instructions.) ▶ \$

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

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

Source	Amount
Federal Home Ln Mtg Corp 4% due 4/14/2025	4,000.
HSBC Finance Corp 6% due 8/15/2014	6,000.
Morgan Stanley Dean Witter Mtn Stepped Cpn Isin 4% due 9/22/20	2,000.
Raymond James Elite, Account #52652534	226.
Southtrust Corp NTS 5.8% due 6/15/2014	5,800.
Total to Form 990-PF, Part I, line 3, Column A	18,026.

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
Capital World Growth & Income Fund Inc	20,633.	0.	20,633.
Davis New York Venture Fund Inc	6,484.	0.	6,484.
Euro Pacific Growth Fund Class A	6,551.	0.	6,551.
Johnson & Johnson Powershares QQQ Trust Unit 1	146,716.	0.	146,716.
Standard & Poor's 500 Depository Receipts Trust, Sers 1	772.	0.	772.
	1,872.	0.	1,872.
Total to Fm 990-PF, Part I, ln 4	183,028.	0.	183,028.

Form 990-PF Legal Fees Statement 3

Description	(a) Expenses Per Books	(b) Net Investment Income	(c) Adjusted Net Income	(d) Charitable Purposes
Cummings & Lockwood LLC	13,785.	13,785.		0.
To Fm 990-PF, Pg 1, ln 16a	13,785.	13,785.		0.

Form 990-PF	Taxes			Statement	4
Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes	
Financial Agent - Excise Tax fye 4/30/10	145.	0.			0.
Financial Agent - Estimated Excise Tax fye 4/30/11	3,300.	0.			0.
To Form 990-PF, Pg 1, ln 18	3,445.	0.			0.

Form 990-PF	U.S. and State/City Government Obligations			Statement	5
Description	U.S. Gov't	Other Gov't	Book Value	Fair Market Value	
\$100,000 Federal Home Loan Banks Debenture stepped Cpn 4% 4/14/2025	X		99,805.	100,484.	
Total U.S. Government Obligations			99,805.	100,484.	
Total State and Municipal Government Obligations					
Total to Form 990-PF, Part II, line 10a			99,805.	100,484.	

Form 990-PF	Corporate Stock		Statement	6
Description	Book Value	Fair Market Value		
7,300 Shs. Johnson & Johnson	290,744.	479,756.		
800 Shs. Standard & Poor's 500 Depository Receipts Trust, Ser 1	68,075.	109,144.		
2,754 Shs. Johnson & Johnson	146,995.	180,993.		
35,703 Shs. Johnson & Johnson	1,802,466.	2,346,401.		
17,000 Shs. Johnson & Johnson	508,937.	1,117,240.		
2,000 Shs. Powershares QQQ Trust Unit Ser 1	79,468.	118,160.		
5,167 Shs. Johnson & Johnson	291,109.	339,575.		
23,324.67 Shs. Capital World Growth & Income Fund Inc	958,803.	906,163.		
17,487.996 Shs. Davis New York Venture Fund Inc	626,072.	645,307.		
11,653.841 Shs. Euro Pacific Growth Fund Class A	511,987.	524,656.		
Total to Form 990-PF, Part II, line 10b	5,284,656.	6,767,395.		

Form 990-PF Corporate Bonds Statement 7

Description	Book Value	Fair Market Value
\$100,000 HSBC Finance Corp Internotes 6% 5/15/14	100,000.	108,587.
\$100,000 Southtrust Corp Nts 5.8% due 6/15/2014	100,673.	110,255.
\$100,000 Morgan Stanley Dean Witter Mtn Stepped Spn Isin 4% due 9/22/2020	100,005.	101,745.
Total to Form 990-PF, Part II, line 10c	<u>300,678.</u>	<u>320,587.</u>

Form 990-PF List of Substantial Contributors Statement 8
Part VII-A, Line 10

Name of Contributor	Address
Verna A. Gerbic Charitable Lead Annuity Trust	Cummings & Lockwood, PO Box 271820 West Hartford, CT 06127

Form 990-PF Grants and Contributions Statement 9
Paid During the Year

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
Alliance for Democracy P.O. Box 540115 Waltham, MA 02454	None Current Use for General Charitable Purposes	Public	1,000.
American Friends Service Committee 1501 Cherry Street Philadelphia, PA 19102	None Current Use for General Charitable Purposes	Public	5,000.
American Indian College Fund 8333 Greenwood Blvd. Denver, CO 80221	None Current Use for General Charitable Purposes	Public	20,000.
Anti-Cruelty Society 157 W Grand Avenue Chicago, IL 60654	None Current Use for General Charitable Purposes	Public	1,000.
Borinquen Dance Theatre Inc. PO Box 10493 Rochester, NY 14610	None Current Use for General Charitable Purposes	Public	1,000.
Bristol Valley Theater 117 South Main St., 2nd Floor Naples, NY 14512	None Current Use for General Charitable Purposes	Public	1,000.
Camp Good Days and Special Times, Inc. 1332 Pittsford-Mendon Road, PO Box 665 Mendon, NY 14506	None Current Use for General Charitable Purposes	Public	1,000.
Center for Development in Central America (Jubilee House Community) - 820 Kensford Court Lewisville, NC 27023	None Current Use for General Charitable Purposes	Public	2,000.

Children's Defense Fund 25 E Street, NW Washington, DC 20001	None Current Use for General Charitable Purposes	Public	2,000.
Crudem Foundation 362 Sewall St., PO Box 804 Ludlow, MA 01056	None Current Use for General Charitable Purposes	Public	10,000.
Delancey Street Foundation 600 Embarcadero San Francisco, CA 94107	None Current Use for General Charitable Purposes	Public	1,000.
Environmental Defense Fund Inc. 257 Park Avenue, South New York, NY 10010	None Current Use for General Charitable Purposes	Public	10,000.
Finger Lakes Land Trust 202 East Court Street Ithaca, NY 14850	None Current Use for General Charitable Purposes	Public	10,000.
Free Arts of Arizona 103 W Highland Ave., Suite 200 Phoenix, AZ 85013	None Current Use for General Charitable Purposes	Public	1,000.
Friends of Chicago Animal Care and Control Inc. 9704 S Charles Chicago, IL 60643	None Current Use for General Charitable Purposes	Public	1,000.
Friends of Ganondagan Inc. 61 W Main Street Victor, NY 14564	None Current Use for General Charitable Purposes	Public	10,000.
Garth Fagan Dance Inc. 50 Chestnut Street Rochester, NY 14604	None Current Use for General Charitable Purposes	Public	1,000.
Hillside Children's Center 1183 Monroe Avenue Rochester, NY 14620	None Current Use for General Charitable Purposes	Public	10,000.

Hospice House P.O. Box 343 Naples, NY 14512	None Current Use for General Charitable Purposes	Public	5,000.
Human Rights Watch, Inc. 350 Fifth Avenue, 34th Floor New York, NY 10118	None Current Use for General Charitable Purposes	Public	10,000.
Jobs for Youth/Chicago 17 North State Street, 6th Floor Chicago, IL 60602	None Current Use for General Charitable Purposes	Public	10,000.
Mount Desert Island Biological Laboratory PO Box 35, Old Bar Harbor Road Salisbury Cove, ME 04672	None Current Use for General Charitable Purposes	Public	1,000.
Native American Rights Fund 1506 Broadway Boulder, CO 80302	None Current Use for General Charitable Purposes	Public	10,000.
Northwestern University, Feinberg School of Medicine 303 East Chicago Avenue Chicago, IL 60611	None Current Use for General Charitable Purposes	Public	100,000.
Peruvian Amazon Conservation Inc. 1759 Dyson Dr NE Atlanta, GA 30307	None Current Use for General Charitable Purposes	Public	2,000.
Potters for Peace P.O. Box 1043 Bisbee, AZ 85603	None Current Use for General Charitable Purposes	Public	1,000.
Rochester Rehabilitation Center, Inc. 1000 Elmwood Avenue Rochester, NY 14620	None Current Use for General Charitable Purposes	Public	1,000.
Southern Poverty Law Center 400 Washington Avenue Montgomery, AL 36104	None Current Use for General Charitable Purposes	Public	10,000.

The Sentencing Project 1705 Desales St. NW, 8th Floor Washington, DC 20036	None Current Use for General Charitable Purposes	Public	1,000.
The Tracking Project 6211 2nd St S St Petersburg, FL 33705	None Current Use for General Charitable Purposes	Public	1,000.
Trust for Public Lands 666 Broadway, 9th Floor New York, NY 10012	None Current Use for General Charitable Purposes	Public	10,000.
United Negro College Fund, Inc. 8260 Willow Oaks Corporate Dr. Fairfax, VA 22031	None Current Use for General Charitable Purposes	Public	5,000.
US Fund for UNICEF 125 Maiden Lane New York, NY 10038	None Current Use for General Charitable Purposes	Public	10,000.
Wheelchair Foundation (Global Health and Education Foundation) 3820 Blackhawk Road Danville, CA 94506	None Current Use for General Charitable Purposes	Public	5,000.
Yates County ARC (NYSARC INC) 235 North Avenue Penn Yan, NY 14527	None Current Use for General Charitable Purposes	Public	1,000.
Yates County Arts Council 119 Elm Street Penn Yan, NY 14527	None Current Use for General Charitable Purposes	Public	1,000.
Rio Salado Rowing Club P.O. Box 1555 Tempe, AZ 85280	None Current Use for General Charitable Purposes	Public	1,000.
Doctors Without Borders USA, Inc. 333 Seventh Ave., 2nd Floor New York, NY 10001	None Current Use for General Charitable Purposes	Public	10,000.

Make it Right Foundation P.O. Box 58009 New Orleans, LA 70158	None Current Use for General Charitable Purposes	Public	1,000.
Middlebury College 5 Court Street Middlebury, VT 05753	None Current Use for General Charitable Purposes	Public	1,000.
The Trevor Project 8704 Santa Monica Boulevard, Suite 200 West Hollywood, CA 90069	None Current Use for General Charitable Purposes	Public	1,000.
Water for Sudan, Inc. P.O. Box 25551 Rochester, NY 14625	None Current Use for General Charitable Purposes	Public	1,000.
New Directions Youth and Family Services Inc. 6395 Old Niagara Road Lockport, NY 14094	None Current Use for General Charitable Purposes	Public	1,000.
Physicians for Social Responsibility Inc. 1875 Connecticut Ave NW, Suite 1012 Washington, DC 20009	None Current Use for General Charitable Purposes	Public	5,000.
Spinal Cord Society 19051 Co Rd 1 Fergus Falls, MN 56537	None Current Use for General Charitable Purposes	Public	10,000.
Total to Form 990-PF, Part XV, line 3a			303,000.

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Form 990-PF - Average Monthly Value of Investments

	(Line 1a)		(Line 1b)	
	FMV of Securities	Calculated Averages	Cash Balances	Calculated Averages
Beginning (optional):				
1st month	<u>6,662,591.</u>		<u>98,137.</u>	
Ending:				
1st month	<u>6,073,195.</u>	<u>6,367,893.</u>	<u>98,648.</u>	<u>98,393.</u>
2nd month	<u>6,075,149.</u>	<u>6,074,172.</u>	<u>138,743.</u>	<u>118,696.</u>
3rd month	<u>6,154,964.</u>	<u>6,115,057.</u>	<u>139,864.</u>	<u>139,304.</u>
4th month	<u>6,016,512.</u>	<u>6,085,738.</u>	<u>140,382.</u>	<u>140,123.</u>
5th month	<u>6,625,172.</u>	<u>6,320,842.</u>	<u>74,127.</u>	<u>107,255.</u>
6th month	<u>6,815,354.</u>	<u>6,720,263.</u>	<u>77,339.</u>	<u>75,733.</u>
7th month	<u>6,612,786.</u>	<u>6,714,070.</u>	<u>77,848.</u>	<u>77,594.</u>
8th month	<u>6,736,719.</u>	<u>6,674,753.</u>	<u>129,723.</u>	<u>103,786.</u>
9th month	<u>6,621,517.</u>	<u>6,679,118.</u>	<u>130,759.</u>	<u>130,241.</u>
10th month	<u>6,790,101.</u>	<u>6,705,809.</u>	<u>424,539.</u>	<u>277,649.</u>
11th month	<u>6,647,697.</u>	<u>6,718,899.</u>	<u>463,760.</u>	<u>444,150.</u>
12th month	<u>7,188,467.</u>	<u>6,918,082.</u>	<u>163,886.</u>	<u>313,823.</u>
Total of all months		<u>78,094,696.</u>		<u>2,026,747.</u>
Number of months in year		<u>12</u>		<u>12</u>
Average monthly value		<u>6,507,891.</u>		<u>168,896.</u>
Number of months in year - override				<u> </u>