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

OMB No 1545-0052

2010Department 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 **7/01**, 2010, and ending **6/30**, 2011

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

JOHN CALVIN BIBLE FOUNDATION, INC.
P.O. BOX 268
JARRETTSVILLE, MD 21084

A Employer identification number

52-2135959

B Telephone number (see the instructions)

410-776-4000

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 ☐**E** If private foundation status was terminated under section 507(b)(1)(A), check here ☐**F** If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

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

I Fair market value of all assets at end of year (from Part II, column (c), line 16) **J** Accounting method: ☒ Cash ☐ Accrual
☐ Other (specify) _____

▶ \$ **2,220,463.**

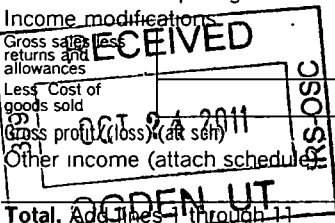
(Part I, column (d) must be on cash basis)

Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see the instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc, received (att sch)	1,867,290.			
2 Ck ▶ <input type="checkbox"/> if the foundn is not req to att Sch B				
3 Interest on savings and temporary cash investments	257.	257.	257.	
4 Dividends and interest from securities	4,233.	4,233.	4,233.	
5a Gross rents				
b Net rental income or (loss)				
6a Net gain/(loss) from sale of assets not on line 10	6,410.			
b Gross sales price for all assets on line 6a	149,041.			
7 Capital gain net income (from Part IV, line 2)		6,410.		
8 Net short-term capital gain			18,057.	
9 Income modifications				
10a Gross sales less returns and allowances				
b Less: Cost of goods sold				
c Gross profit/(loss) (att sch)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	1,878,190.	10,900.	22,547.	
13 Compensation of officers, directors, trustees, etc	0.			
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach sch) SEE ST 1	2,225.			
c Other prof fees (attach sch)				
17 Interest				
18 Taxes (attach schedule) (see instr) SEE STM 2	432.	432.	432.	
19 Depreciation (attach sch) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) SEE STATEMENT 3	424.	237.	237.	
24 Total operating and administrative expenses. Add lines 13 through 23	3,081.	669.	669.	
25 Contributions, gifts, grants paid PART XV	774,850.			774,850.
26 Total expenses and disbursements. Add lines 24 and 25	777,931.	669.	669.	774,850.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	1,100,259.			
b Net investment income (if negative, enter -0-)		10,231.		
c Adjusted net income (if negative, enter -0-)			21,878.	

SCANNED OCT 27 2011

REVENUE
ADMINISTRATIVE
AND
EXPENSES

P 14

Part II Balance Sheets		Beginning of year (a) Book Value	End of year	
			(b) Book Value	(c) Fair Market Value
ASSETS	1 Cash — non-interest-bearing	158,848.	91,454.	91,454.
	2 Savings and temporary cash investments	491,498.	361,539.	361,539.
	3 Accounts receivable			
	Less: allowance for doubtful accounts			
	4 Pledges receivable			
	Less: allowance for doubtful accounts			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see the instructions)			
	7 Other notes and loans receivable (attach sch)			
	Less: allowance for doubtful accounts			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments — U.S. and state government obligations (attach schedule)			
	b Investments — corporate stock (attach schedule)	413,565.	843,224.	948,680.
	c Investments — corporate bonds (attach schedule)			
	11 Investments — land, buildings, and equipment: basis			
LIABILITIES	Less: accumulated depreciation (attach schedule)			
	12 Investments — mortgage loans			
	13 Investments — other (attach schedule)		892,953.	818,790.
	14 Land, buildings, and equipment: basis			
	Less: accumulated depreciation (attach schedule)			
	15 Other assets (describe)			
	16 Total assets (to be completed by all filers — see instructions. Also, see page 1, item I)	1,063,911.	2,189,170.	2,220,463.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
NET FUND ASSETS OR BALANCES	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe SEE STATEMENT 4)		25,000.	
	23 Total liabilities (add lines 17 through 22)	0.	25,000.	
	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. <input checked="" type="checkbox"/>			
	24 Unrestricted	1,063,911.	2,164,170.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. <input type="checkbox"/>			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, building, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see the instructions)	1,063,911.	2,164,170.	
	31 Total liabilities and net assets/fund balances (see the instructions)	1,063,911.	2,189,170.	

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	1,063,911.
2	Enter amount from Part I, line 27a	2	1,100,259.
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	2,164,170.
5	Decreases not included in line 2 (itemize)	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, column (b), line 30	6	2,164,170.

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 shares MLC Company)	(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1 a 1000 PENN WEST ENERGY TRUST	P	VARIOUS	9/21/10
b 6425 FIRST TRUST UNIT 2366 PRECIOUS METALS	P	VARIOUS	11/23/10
c 4163 FIRST TRUST UNIT 2491 PRECIOUS METALS	P	8/30/10	VARIOUS
d 90 COEUR D ALENE MINES CORP	P	VARIOUS	12/08/10
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 18,951.		27,914.	-8,963.
b 74,385.		65,858.	8,527.
c 53,524.		43,994.	9,530.
d 2,181.		4,865.	-2,684.
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
a			-8,963.
b			8,527.
c			9,530.
d			-2,684.
e			

2 Capital gain net income or (net capital loss)	<div style="border: 1px solid black; padding: 2px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div>	2	6,410.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	<div style="border: 1px solid black; padding: 2px;"> If gain, also enter in Part I, line 8, column (c) (see the instructions) If (loss), enter -0- in Part I, line 8 </div>	3	18,057.

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 the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (column (b) divided by column (c))
2009	479,459.	1,220,828.	0.392733
2008	342,800.	1,262,738.	0.271474
2007	363,793.	1,116,714.	0.325771
2006	559,639.	1,244,915.	0.449540
2005	397,830.	1,024,235.	0.388417

2 Total of line 1, column (d)	2	1.827935
3 Average distribution ratio for the 5-year base period — divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.365587
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	1,497,256.
5 Multiply line 4 by line 3	5	547,377.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	102.
7 Add lines 5 and 6	7	547,479.
8 Enter qualifying distributions from Part XII, line 4	8	774,850.

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 the instructions)

1 a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter 'N/A' on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary – see instr.)		1	102.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, column (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	102.
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	102.
6 Credits/Payments:			
a 2010 estimated tax pmts and 2009 overpayment credited to 2010	6a	491.	
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	491.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	0.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	389.	
11 Enter the amount of line 10 to be: Credited to 2011 estimated tax 389. Refunded	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1 a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see the instructions for definition)? <i>If the answer is 'Yes' to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ 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? <i>If 'Yes,' attach a detailed description of the activities</i>		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? <i>If 'Yes,' attach a conformed copy of the changes</i>		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If 'Yes,' has it filed a tax return on Form 990-T for this year?		N/A
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If 'Yes,' attach the statement required by General Instruction T</i>		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?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If 'Yes,' complete Part II, column (c), and Part XV</i>	X	
8 a Enter the states to which the foundation reports or with which it is registered (see the instructions) MD		
b If the answer is 'Yes' to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If 'No,' attach explanation</i>	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)? <i>If 'Yes,' complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If 'Yes,' attach a schedule listing their names and addresses</i> SEE STATEMENT 5	X	

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Form 990-PF (2010)

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)	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? Website address <u>N/A</u>	13	X	
14	The books are in care of <u>ROBERT HENDERSON</u> Telephone no <u>410-776-4000</u> Located at <u>P.O. BOX 268 JARRETTSVILLE MD</u> ZIP + 4 <u>21084</u>			
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 <u>N/A</u>	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 the instructions for exceptions and filing requirements for Form TD F 90-22.1 If 'Yes,' enter the name of the foreign country <u></u>	16	Yes	No X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check 'No' if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is 'Yes' to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see the instructions)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>	1b	N/A
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? If 'Yes,' list the years <u>20__ , 20__ , 20__ , 20__</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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 the instructions)	2b	N/A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. <u>20__ , 20__ , 20__ , 20__</u>		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If 'Yes,' did it have excess business holdings in 2010 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010)	3b	N/A
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?	4b	X

BAA

Form 990-PF (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)? (see instructions)

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No**b** If any answer is 'Yes' to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

5b N/A

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

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 (see instructions).

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
ROBERT HENDERSON JARRETTSVILLE, MD 21084	PRESIDENT 1.00	0.	0.	0.
TODD HENDERSON CHARLOTTE, NC 28278	VICE PRESIDE 1.00	0.	0.	0.
TROY HENDERSON FOREST HILL, MD 21050	SECRETARY 1.00	0.	0.	0.

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

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

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

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

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	1,072,387.
b Average of monthly cash balances	1b	447,670.
c Fair market value of all other assets (see instructions)	1c	
d Total (add lines 1a, b, and c)	1d	1,520,057.
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	1,520,057.
4 Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	22,801.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,497,256.
6 Minimum investment return. Enter 5% of line 5	6	74,863.

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	74,863.
2a Tax on investment income for 2010 from Part VI, line 5	2a	102.
b Income tax for 2010 (This does not include the tax from Part VI.)	2b	
c Add lines 2a and 2b	2c	102.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	74,761.
4 Recoveries of amounts treated as qualifying distributions	4	
5 Add lines 3 and 4	5	74,761.
6 Deduction from distributable amount (see instructions)	6	
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	74,761.

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	774,850.
b Program-related investments — total from Part IX-B	1b	
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the		
a Suitability test (prior IRS approval required)	3a	
b Cash distribution test (attach the required schedule)	3b	
4 Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	774,850.
5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	102.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	774,748.

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				74,761.
2 Undistributed income, if any, as of the end of 2010:				
a Enter amount for 2009 only			0.	
b Total for prior years. 20____, 20____, 20____		0.		
3 Excess distributions carryover, if any, to 2010:				
a From 2005	346,618.			
b From 2006	497,393.			
c From 2007	308,962.			
d From 2008	280,031.			
e From 2009	418,500.			
f Total of lines 3a through e	1,851,504.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ 774,850.				
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				74,761.
e Remaining amount distributed out of corpus	700,089.			
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	2,551,593.			
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 instructions			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) (see instructions)	0.			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see instructions)	346,618.			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	2,204,975.			
10 Analysis of line 9				
a Excess from 2006	497,393.			
b Excess from 2007	308,962.			
c Excess from 2008	280,031.			
d Excess from 2009	418,500.			
e Excess from 2010	700,089.			

BAA

Form 990-PF (2010)

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
<i>a Paid during the year</i> SEE ATTACHED STATEMENT		N/A	GENERAL OPERATING BUDGET	774,850.
Total			▶ 3a	774,850.
<i>b Approved for future payment</i>				
Total			▶ 3b	

[illegible]

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		X
(2) Other assets		X
b Other transactions		
(1) Sales of assets to a noncharitable exempt organization		X
(2) Purchases of assets from a noncharitable exempt organization		X
(3) Rental of facilities, equipment, or other assets		X
(4) Reimbursement arrangements		X
(5) Loans or loan guarantees		X
(6) Performance of services or membership or fundraising solicitations		X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.		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.

[illegible]

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

☐ Yes ☒ No

b If 'Yes,' complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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.

**Sign
Here**

Signature of officer or trustee

Date _____

Title

Print Type preparer's name

Preparer's Signature

Date

Check if ☐ if
self-employed

PTIN

P00287637

**Paid
Preparer
Use Only**

Firm's name

BERMAN GOLDMAN & RIBAKOW LLP

Firm's address

6811 BENJAMIN FRANKLIN DRIVE, STE 250

COLUMBIA, MD 21046

Firm's EIN

52-0624225

Phone no

(410) 418-4400

BAA

Form 990-PF (2010)

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

JOHN CALVIN BIBLE FOUNDATION, INC.

Employer identification number

52-2135959

Organization type (check one)

Filers of:

Form 990 or 990-EZ

Section:

- ☐ 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 foundation

Check 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 their 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).

BAA 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

JOHN CALVIN BIBLE FOUNDATION, INC.

52-2135959

Part I Contributors (see instructions)

(a) Number	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	TODD HENDERSON 19721 YOUNGBLOOD ROAD CHARLOTTE, NC 28278	\$ 150,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
2	ROBERT HENDERSON P.O. BOX 268 JARRETTSVILLE, MD 21084	\$ 1,714,790.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input checked="" 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

JOHN CALVIN BIBLE FOUNDATION, INC.

52-2135959

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
2	PRECIOUS METALS		
		\$ 114,790.	10/31/10
		\$	
		\$	
		\$	
		\$	
		\$	

BAA

Schedule B (Form 990, 990-EZ, or 990-PF) (2010)

Name of organization

JOHN CALVIN BIBLE FOUNDATION, INC.

Employer identification number

52-2135959

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 cols (a) through (e) and the following line entry

For organizations completing Part III, enter total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this information once. See instructions.)

► \$ N/A

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

2010

FEDERAL STATEMENTS

PAGE 1

JOHN CALVIN BIBLE FOUNDATION, INC.

52-2135959

STATEMENT 1
FORM 990-PF, PART I, LINE 16B
ACCOUNTING FEES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BERMAN GOLDMAN & RIBAKOW	\$ 2,225.			
TOTAL	\$ 2,225.	\$ 0.	\$ 0.	\$ 0.

STATEMENT 2
FORM 990-PF, PART I, LINE 18
TAXES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TAXES OTHER	\$ 432.	\$ 432.	\$ 432.	
TOTAL	\$ 432.	\$ 432.	\$ 432.	\$ 0.

STATEMENT 3
FORM 990-PF, PART I, LINE 23
OTHER EXPENSES

	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT EXPENSES	\$ 237.	\$ 237.	\$ 237.	
OFFICE EXPENSES	187.			
TOTAL	\$ 424.	\$ 237.	\$ 237.	\$ 0.

STATEMENT 4
FORM 990-PF, PART II, LINE 22
OTHER LIABILITIES

EXCHANGE/DUE TO	\$ 25,000.
TOTAL	\$ 25,000.

STATEMENT 5
FORM 990-PF, PART VII-A, LINE 10
SUBSTANTIAL CONTRIBUTORS DURING THE TAX YEAR

NAME OF SUBSTANTIAL CONTRIBUTOR	ADDRESS OF SUBSTANTIAL CONTRIBUTOR
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2010

FEDERAL STATEMENTS

PAGE 2

JOHN CALVIN BIBLE FOUNDATION, INC.

52-2135959

STATEMENT 5 (CONTINUED)
FORM 990-PF, PART VII-A, LINE 10
SUBSTANTIAL CONTRIBUTORS DURING THE TAX YEAR

ROBERT HENDERSON

P.O. BOX 268
JARRETSVILLE, MD 21084

TODD HENDERSON

19721 YOUNGBLOOD ROAD
CHARLOTTE, NC 28278

STATEMENT 6
FORM 990-PF, PART XV, LINE 1A
FOUNDATION MANAGERS - 2% OR MORE CONTRIBUTORS

ROBERT HENDERSON
TODD HENDERSON

JOHN CALVIN BIBLE FOUNDATION, INC
52-2135959
990PF - 2010

PART I - CONTRIBUTIONS, GIFTS, GRANTS, ETC

ROBERT HENDERSON	1,714,790
TROY HENDERSON	2,500
TODD HENDERSON	150,000
	<u>1,867,290</u>

PART I - ACCOUNTING FEES

BERMAN, GOLDMAN & RIBAKOW	<u>2,225</u>
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PART I - TAXES

TAXES - OTHER	<u>432</u>
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PART I - OTHER EXPENSES

INVESTMENT EXPENSES	237
OFFICE EXPENSES	187
	<u>424</u>

PART II - INVESTMENTS

	COST	MARKET
CORPORATE STOCK:		
AGNICO-EAGLE MINES LTD.	28,869	31,565
ALLIED NEVADA GOLD CORP	37,063	70,740
BARRICK GOLD CORP.	22,505	45,290
CURRENCYSHARES AUSTRALIA DOLLAR TRUST	10,062	10,762
CURRENCYSHARES CANADIAN DOLLAR TRUST	10,038	10,311
GOLDCORP INC.	41,808	48,270
ISHARES SILVER TRUST	243,770	236,880
KINROSS GOLD CORP	32,673	31,600
NEWMONT MINING CORP	48,851	53,970
PENN WEST ENERGY TRUST	22,294	23,080
SEABRIDGE GOLD INC.	34,200	28,210
SILVER WHEATON CORP	62,877	66,000
SPDR GOLD TRUST ETF	248,214	292,002
	<u>843,224</u>	<u>948,680</u>
OTHER INVESTMENTS:		
YAMANA GOLD INC	1,302	1,163
FIRST TRUST UNIT 1215 FINANCIALS PORT	86	108
FIRST TRUST UNIT 2637 PRECIOUS METALS	128,511	113,219
BULLION BAR 1000 OZ - SILVER	398,847	359,154
BULLION BAR 50 OZ - PLATINUM	364,207	345,147
	<u>892,953</u>	<u>818,790</u>

JOHN CALVIN BIBLE FOUNDATION, INC
52-2135959
990PF - 2010 __

PART VII-A STATEMENTS REGARDING ACTIVITIES

10. SUBSTANTIAL CONTRIBUTORS

ROBERT HENDERSON

P.O. BOX 268
JARRETTSVILLE, MD 21084

TODD HENDERSON

19721 YOUNGBLOOD ROAD
CHARLOTTE, NC 28278

JOHN CALVIN BIBLE FOUNDATION, INC
52-2135959
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PART XV - SUPPLEMENTARY INFORMATION

	PURPOSE	AMOUNT
PRESBYTERIAN MISSION UNION 1650 Love Road Grand Island, NY 14072-2399	GEN'L OPER BUDGET	6,000
WESTERN REFORMED SEMINARY 5 South G St Tacoma, WA 98405	GEN'L OPER BUDGET	20,000
INDEPENDENT BOARD FOR PRESBYTERIAN FOREIGN MISSION 246 West Walnut Lane Philadelphia, PA 19144	GEN'L OPER BUDGET	30,000
HARFORD CHRISTIAN SCHOOL Darlington, MD 21034	EDUCATION PURPOSES	43,350
CLEARWATER CHRISTIAN COLLEGE 3400 Gulf to Bay Blvd Clearwater, FL 33759	EDUCATION PURPOSES	20,000
TRUTH FOR LIFE P O Box 398 Cleveland, OH 44139	GEN'L OPER BUDGET	2,000
ANSWERS IN GENESIS AiG - United States PO Box 6330 Florence, Kentucky 41022	GEN'L OPER BUDGET	13,000
TURNING POINT P O. Box 3838 San Diego, CA 92163	GEN'L OPER BUDGET	2,000
REDEEMER CLASSICAL CHRISTIAN SCHOOL 6415 Mount Vista Road Kingsville, MD 21087	EDUCATION PURPOSES	2,000
BNOS YISROEL OF BALTIMORE 6300 Park Heights Ave Baltimore, MD 21215	GEN'L OPER BUDGET	2,000
AMERICANS FOR PROSPERITY 2111 Wilson Blvd, Ste 350 Arlington, VA 22201	GEN'L OPER BUDGET	2,000
PRISON FELLOWSHIP P O Box 1550 Merrifield, VA 22116	GEN'L OPER BUDGET	2,000

JOHN CALVIN BIBLE FOUNDATION, INC
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PART XV - SUPPLEMENTARY INFORMATION (CONT'D)

	PURPOSE	
CAMP OF THE WOODS P.O. Box 250 Speculator, NY 12164	GEN'L OPER BUDGET	5,000
CALVARY TABERNACLE 6008 Old Harford Road Baltimore, MD 21214	GEN'L OPER BUDGET	8,000
BACK TO THE BIBLE P O Box 82808 Lincoln, NE 68501	GEN'L OPER BUDGET	25,000
BEACHMONT CHRISTIAN MINISTRIES 6433 Mt. Vista Road Kingsville, MD 21087	GEN'L OPER BUDGET	12,000
OASIS MINISTRIES 419 Deerfield Rd Camp Hill, PA 17011	GEN'L OPER BUDGET	5,000
NEW COVENANT CHRISTIAN SCHOOL 128 St Mary's Church Road Abingdon, MD 21009	EDUCATION PURPOSES	50,000
HELPING UP MISIONS 1029 East Baltimore Street Baltimore, MD 21202	GEN'L OPER BUDGET	1,000
AMERICAN FAMILY 1248 Center Point Parkway Birmingham, Alabama 35215	GEN'L OPER BUDGET	2,000
AMERICAN OPINION FOUNDATION P.O Box 8040 Appleton, Wisconsin 54912	GEN'L OPER BUDGET	300,000
CHILD EVANGELISM FOR FELLOWSHIP P O Box 348 Warrenton, MO 63383-0348	GEN'L OPER BUDGET	2,000
BIRTHRIGHT INTERNATIONAL 777 Coxwell Ave Toronto, Ontario, Canada M4C 3C6	GEN'L OPER BUDGET	1,000

JOHN CALVIN BIBLE FOUNDATION, INC.
52-2135959
990PF - 2010

PART XV - SUPPLEMENTARY INFORMATION (CONT'D)

	PURPOSE	
CORAL RIDGE MINISTRIES P O Box 1920 Ft Lauderdale, FL 33302	GEN'L OPER BUDGET	3,500
LIBERTY UNIVERSITY 1971 University Boulevard Lynchburg, VA 24502	GEN'L OPER BUDGET	50,000
GOSPEL TRACT SOCIETY P O.Box 1118 Independence, MO 64051	GEN'L OPER BUDGET	1,000
COMPASSION INTERNATIONAL 12290 Voyager Parkway Colorado Springs, CO 80921	GEN'L OPER BUDGET	5,000
RAVI ZACHARIAS INTERNATIONAL MINISTRIES 4725 Peachtree Corners Circle - Suite 250 Norcross, GA 30092	GEN'L OPER BUDGET	1,000
THE SALVATION ARMY 1748 E. Joppa Road Baltimore, MD 21234	GEN'L OPER BUDGET	1,000
THE VOICE OF THE MARTYRS P O. BOX 443 Bartlesville, OK 74005	GEN'L OPER BUDGET	2,000
UPPER CROSS ROADS BAPTIST CHURCH 2717 Greene Road Baldwin, MD 21013	GEN'L OPER BUDGET	71,000
BAPTIST INTERNATIONAL EVANGELISTIC MINISTRIES 121 Commerce Dr, Suite 50 Danville, IN 46122	GEN'L OPER BUDGET	7,000
BAPTIST MID-MISSIONS 7749 Webster Road PO Box 308011 Cleveland, OH 44130-8011	GEN'L OPER BUDGET	5,000

JOHN CALVIN BIBLE FOUNDATION, INC.
52-2135959
990PF - 2010

PART XV - SUPPLEMENTARY INFORMATION (CONT'D)

	<u>PURPOSE</u>	
CHRISTIAN BUSINESSMEN'S CONNECTION PO Box 8009 Chattanooga, TN 37414-0009	GEN'L OPER BUDGET	2,000
CENTER FOR PREGNANCY CONCERNS 2418 St. Paul Street Baltimore, MD 21218	GEN'L OPER BUDGET	20,000
FIRST ASSEMBLY OF GOD 290 Whitehall Road Elkton, MD 21921	GEN'L OPER BUDGET	3,000
MUSTARD SEED INTERNATIONAL PO Box 20188 Charleston, SC 29413-0188	GEN'L OPER BUDGET	1,000
NORTHWEST INDEPENDENT CHURCH EXTENSION 7920 44th Street West University Place, WA 98466-3016	GEN'L OPER BUDGET	1,000
THE OUTREACH CENTER 500 E Fleming Drive Morganton, NC 28655	GEN'L OPER BUDGET	10,000
THE WAY OF TRUTH BAPTIST MISSION 315 40th Street Altoona, PA 16602	GEN'L OPER BUDGET	3,000
WORLD WIDE NEW TESTAMENT BAPTIST MISSIONS PO Box 725 Kings Mountain, NC 28086	GEN'L OPER BUDGET	2,000
GRACE POINT GOSPEL FELLOWSHIP 384 New Hempstead Rd New City, NY 10956	GEN'L OPER BUDGET	1,000
		<u>744,850</u>