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

2012

Open to public Inspection

For calendar year 2012 or tax year beginning , and ending

Name of foundation	A Employer identification number
WORD INVESTMENTS, INC.	38-2470907
Number and street (or P O box number if mail is not delivered to street address) / Room/suite: 4079 PARK EAST CT SE/STE 102	B Telephone number: 616-942-0041
City or town, state, and ZIP code: GRAND RAPIDS, MI 49546	C If exemption application is pending, check here ▶ ☐

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

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) ▶$ 8,326,035.

J Accounting method: ☐ Cash [X] 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	496,574.			
	2	Check ▶ ☐ if the foundation is not required to attach Sch B				
	3	Interest on savings and temporary cash investments	1,148.	1,148.	1,148.	STATEMENT 1
	4	Dividends and interest from securities	18,190.	18,190.	18,190.	STATEMENT 2
	5a	Gross rents	997,335.	3,505.	997,335.	STATEMENT 3
	b	Net rental income or (loss) 165,058.				STATEMENT 4
	6a	Net gain or (loss) from sale of assets not on line 10	23,845.			STATEMENT 5
	b	Gross sales price for all assets on line 6a 1,248,155.				
	7	Capital gain net income (from Part IV, line 2)		25,727.		
	8	Net short-term capital gain			9,616.	
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss)				
	11	Other income	84,672.	0.	84,672.	STATEMENT 6
	12	**Total** Add lines 1 through 11	1,621,764.	48,570.	1,110,961.	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	98,048.	29,414.	58,829.	39,219.
	14	Other employee salaries and wages	155,412.	3,723.	8,390.	147,023.
	15	Pension plans, employee benefits	62,977.	1,509.	3,400.	59,577.
	16a	Legal fees STMT 7	2,640.	57.	384.	2,256.
	b	Accounting fees STMT 8	19,173.	0.	19,173.	0.
	c	Other professional fees STMT 9	18,059.	5,219.	5,614.	12,445.
	17	Interest	170,453.	0.	170,453.	0.
	18	Taxes STMT 10	120,074.	3,418.	102,427.	17,647.
	19	Depreciation and depletion	115,986.	1,284.	115,986.	
	20	Occupancy	281,152.	805.	262,058.	19,094.
	21	Travel, conferences, and meetings	604.	0.	0.	0.
	22	Printing and publications				
	23	Other expenses STMT 11	417,669.	1,645.	243,692.	173,977.
	24	**Total operating and administrative expenses.** Add lines 13 through 23	1,462,247.	47,074.	990,406.	471,238.
	25	Contributions, gifts, grants paid	517,324.			517,324.
	26	**Total expenses and disbursements** Add lines 24 and 25	1,979,571.	47,074.	990,406.	988,562.
	27	Subtract line 26 from line 12:				
	a	Excess of revenue over expenses and disbursements	-357,807.			
	b	**Net investment income** (if negative, enter -0-)		1,496.		
	c	**Adjusted net income** (if negative, enter -0-)			120,555.	

Part II Balance Sheets (Attached schedules and amounts in the description column should be for end-of-year amounts only)		Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
1 Cash - non-interest-bearing		15,139.	34,464.	34,464.
2 Savings and temporary cash investments				
3 Accounts receivable ▶				
Less: allowance for doubtful accounts ▶		3,658.		
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 ▶	83,855.			
Less: allowance for doubtful accounts ▶	0.	22,134.	83,855.	83,855.
8 Inventories for sale or use				
9 Prepaid expenses and deferred charges		191,529.	199,202.	199,202.
10a Investments - U.S. and state government obligations				
b Investments - corporate stock				
c Investments - corporate bonds				
11 Investments - land, buildings, and equipment: basis ▶	6,927,089.			
Less accumulated depreciation ▶	1,427,089.	4,579,187.	5,500,000.	5,500,000.
12 Investments - mortgage loans				
13 Investments - other	STMT 12	2,850,272.	2,364,698.	2,364,698.
14 Land, buildings, and equipment: basis ▶	193,848.			
Less accumulated depreciation ▶	130,960.	37,726.	62,888.	62,888.
15 Other assets (describe ▶ STATEMENT 13)		2,216.	80,928.	80,928.
16 **Total assets** (to be completed by all filers)		7,701,861.	8,326,035.	8,326,035.
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		3,004,024.	2,801,129.	
22 Other liabilities (describe ▶ STATEMENT 14)		37,514.	44,605.	
23 **Total liabilities** (add lines 17 through 22)		3,041,538.	2,845,734.	
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		0.	0.	
29 Retained earnings, accumulated income, endowment, or other funds		4,660,323.	5,480,301.	
30 **Total net assets or fund balances**		4,660,323.	5,480,301.	
31 **Total liabilities and net assets/fund balances**		7,701,861.	8,326,035.	

(Side labels: Assets — lines 1–16; Liabilities — lines 17–23; Net Assets or Fund Balances — lines 24–31)

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	4,660,323.
2 Enter amount from Part I, line 27a	2	-357,807.
3 Other increases not included in line 2 (itemize) ▶ MARKET ADJUSTMENT	3	1,177,785.
4 Add lines 1, 2, and 3	4	5,480,301.
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	5,480,301.

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				
b	SEE ATTACHED STATEMENTS			
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a				
b				
c				
d				
e	1,248,155.	17,291.	1,239,719.	25,727.

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

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				25,727.

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 25,727.

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 9,616.

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 (col. (b) divided by col. (c))
2011	715,863.	4,906,252.	.145908
2010	433,673.	5,006,715.	.086618
2009	381,481.	4,668,992.	.081705
2008	547,055.	4,658,638.	.117428
2007	504,854.	5,295,146.	.095343

2	Total of line 1, column (d)	2	.527002
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	.105400
4	Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	5,006,762.
5	Multiply line 4 by line 3	5	527,713.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	15.
7	Add lines 5 and 6	7	527,728.
8	Enter qualifying distributions from Part XII, line 4	8	988,562.

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	15.
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	15.
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	15.
6 Credits/Payments:			
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a 4,119.		
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	4,119.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	
9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	4,104.
11 Enter the amount of line 10 to be: **Credited to 2013 estimated tax** ▶ 4,104. **Refunded** ▶		11	0.

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?	4b	X	
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) ▶ MI			
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 2012 or the taxable year beginning in 2012 (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 make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	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 ▶ DIANE LUCHIES Telephone no. ▶616-942-0041
Located at ▶4079 PARK EAST CT SE STE 2, GRAND RAPIDS, MI ZIP+4 ▶49546

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 2012, 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 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 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 2012?		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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012?	☐ 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 2012 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 2012.)*	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 2012?		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)?		5b	X
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.

(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
CLARE DEGRAAF 4079 PARK EAST CT SE STE 2 GRAND RAPIDS, MI 49546	PRESIDENT 20.00	65,048.	0.	33,000.
SUSAN DEGRAAF 4079 PARK EAST CT SE STE 2 GRAND RAPIDS, MI 49546	SECRETARY 5.00	0.	0.	0.
DIANE LUCHIES 4079 PARK EAST CT SE STE 2 GRAND RAPIDS, MI 49546	TREASURER 40.00	68,180.	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 GRANTS TO FINANCIALLY DISTRESSED INDIVIDUALS - 5 MADE IN 2012. GRANTS TO RECOVERY CENTER.	41,920.
2 VARIOUS CHRISTIAN MINISTRY SERVICES THROUGH EMPLOYED INDIVIDUALS	338,955.
3 PROVIDES TECHNICAL ASSISTANCE TO OTHER CHARITABLE ORGANIZATIONS AND CHRISTIAN MINISTRIES	130,032.
4 OPEN DOOR - INDIA	2,251.

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	2,632,115.
b	Average of monthly cash balances	1b	24,802.
c	Fair market value of all other assets	1c	5,328,667.
d	**Total** (add lines 1a, b, and c)	1d	7,985,584.
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	2,902,577.
3	Subtract line 2 from line 1d	3	5,083,007.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	76,245.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,006,762.
6	**Minimum investment return.** Enter 5% of line 5	6	250,338.

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

1	Minimum investment return from Part X, line 6	1	
2a	Tax on investment income for 2012 from Part VI, line 5 2a		
b	Income tax for 2012 (This does not include the tax from Part VI.) 2b		
c	Add lines 2a and 2b	2c	
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	
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	

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	988,562.
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	988,562.
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	15.
6	**Adjusted qualifying distributions** Subtract line 5 from line 4	6	988,547.

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)

N/A

	(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only				
b Total for prior years: ____, ____, ____				
3 Excess distributions carryover, if any, to 2012:				
a From 2007				
b From 2008				
c From 2009				
d From 2010				
e From 2011				
f **Total** of lines 3a through e				
4 Qualifying distributions for 2012 from Part XII, line 4: ▶ $				
a Applied to 2011, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions)				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2012 distributable amount				
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount - see instructions				
e Undistributed income for 2011. Subtract line 4a from line 2a. Taxable amount - see instr.				
f Undistributed income for 2012. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)				
8 Excess distributions carryover from 2007 not applied on line 5 or line 7				
9 **Excess distributions carryover to 2013** Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2008				
b Excess from 2009				
c Excess from 2010				
d Excess from 2011				
e Excess from 2012				

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

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 2012, enter the date of the ruling ▶

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

	Tax year	Prior 3 years			
	(a) 2012	(b) 2011	(c) 2010	(d) 2009	(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	120,555.	136,887.	0.	90,637.	348,079.
b 85% of line 2a	102,472.	116,354.	0.	77,041.	295,867.
c Qualifying distributions from Part XII, line 4 for each year listed	988,562.	715,864.	437,768.	381,481.	2,523,675.
d Amounts included in line 2c not used directly for active conduct of exempt activities	475,404.	105,713.	46,552.	73,617.	701,286.
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	513,158.	610,151.	391,216.	307,864.	1,822,389.
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter: (1) Value of all assets					0.
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0.
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed	166,892.	163,542.	166,891.	155,633.	652,958.
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)					0.
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0.
(3) Largest amount of support from an exempt organization					0.
(4) Gross investment income					0.

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 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).)

CLARE DEGRAAF

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 or e-mail of the person to whom applications should be addressed:

SEE STATEMENT 15

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*				
BENEVOLENCE	NONE		CHARITABLE	41,920.
CALVARY CHURCH	NONE		RELIGIOUS	950.
CHRISTIAN COUNSELING CENTER	NONE		CHARITABLE	3,000.
COOPER ISLAND MINISTRY	NONE		CHARITABLE	50.
DOOR	NONE		RELIGIOUS	8,741.
Total SEE CONTINUATION SHEET(S)			▶ 3a	517,324.
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		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	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	1,148.	
4 Dividends and interest from securities			14	18,190.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property	531120	166,306.			
b Not debt-financed property	531110	-1,248.			
6 Net rental income or (loss) from personal property					
7 Other investment income			14	84,672.	
8 Gain or (loss) from sales of assets other than inventory	531110	-20,600.	18	46,327.	-1,882.
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)		144,458.		150,337.	-1,882.

13 **Total.** Add line 12, columns (b), (d), and (e) 13 292,913.

(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)
	DISPOSAL OF COMPUTERS USED IN OPERATION

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12-05-12

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

Signature of officer or trustee — Date 6/17/2013 — Title PRESIDENT

May the IRS discuss this return with the preparer shown below (see instr)? ☒ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
JIM ANGELL		6/13/13		P00297482
Firm's name ▶ VANDER PLOEG, BERGAKKER & ASSOCIATES			Firm's EIN ▶ 38-2445537	
Firm's address ▶ 4145 EMBASSY DRIVE SE GRAND RAPIDS, MI 49546			Phone no. 6169570691	

Schedule B (Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

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

OMB No 1545-0047

2012

Name of the organization	Employer identification number
WORD INVESTMENTS, INC.	38-2470907

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 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, total 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 total 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 Part I, 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).

Name of organization	Employer identification number
WORD INVESTMENTS, INC.	38-2470907

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	CPTI GRAND RAPIDS, MI	$ 79,300.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
2	TMM LLC GRAND RAPIDS, MI	$ 18,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
3	THE JONES-JOHNSON FAMILY MINISTRY GRAND RAPIDS, MI	$ 32,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
4	DAVID A. NEMMERS GRAND RAPIDS, MI	$ 5,250.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
5	TAILORED INNOVATION INC GRAND RAPIDS, MI	$ 5,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
6	TED ETHERIDGE GRAND RAPIDS, MI	$ 56,729.	Person [ ] Payroll [ ] Noncash [X] (Complete Part II if there is a noncash contribution)

Name of organization	Employer identification number
WORD INVESTMENTS, INC.	38-2470907

Part I **Contributors** (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7	WILLIAM PAYNE GRAND RAPIDS, MI	$ 21,600.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
8	NATIONAL CHRISTIAN FOUNDATION WEST MICHIGAN GRAND RAPIDS, MI	$ 70,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution.)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)

Name of organization: WORD INVESTMENTS, INC.

Employer identification number: 38-2470907

Part II **Noncash Property** (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
6	36,703 PREFERRED UNITES IN INFOACCESS.NET, LLC	$ 56,729.	01/01/12

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

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

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

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

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

Name of organization: WORD INVESTMENTS, INC.

Employer identification number: 38-2470907

Part III *Exclusively* religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total 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) ▶ $

Use duplicate copies of Part III if additional space is needed.

(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

(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

(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

(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

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	WELLS FARGO 1710 (SEE ATTACHMENT)	P		
b	WELLS FARGO 1710 (SEE ATTACHMENT)	P		
c	WELLS FARGO 6065 (SEE ATTACHMENT)	P		
d	WELLS FARGO 6065 (SEE ATTACHMENT)	P		
e	ABERDEEN LATIN AMER EQT	P	01/17/12	04/11/12
f	ABERDEEN LATIN AMER EQT	P	10/17/11	04/11/12
g	DRIEHAUS EMERGING MRKT	P	12/20/11	04/11/12
h	MATTHEWS CHINA FUND	P	12/08/11	04/11/12
i	ABERDEEN LATIN AMER EQT	P		
j	DRIEHAUS EMERGING MRKT	P		
k	MATTHEWS CHINA FUND	P		
l	OPPENHEIMER DEVELOPING	P		
m	PRUDENTIAL JENNISON	P		
n	WELLS FARGO 6065 NON-DIVIDEND DISTRIBUTION	P		
o	ENTERPRISE PRODUCTS PARTNERS	D		

	(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	755,519.		754,085.	1,434.
b	18,883.		16,223.	2,660.
c	73,167.		66,199.	6,968.
d	145,650.		104,160.	41,490.
e	1,673.		1,605.	68.
f	57.		54.	3.
g	4,806.		4,362.	444.
h	2,430.		2,652.	-222.
i	28,566.		32,699.	-4,133.
j	74,269.		79,312.	-5,043.
k	22,800.		24,884.	-2,084.
l	36,301.		32,540.	3,761.
m	51,091.		51,031.	60.
n	940.			940.
o	2,986.		3,005.	-19.

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) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
a				** 1,434.
b				2,660.
c				** 6,968.
d				41,490.
e				** 68.
f				** 3.
g				** 444.
h				** -222.
i				-4,133.
j				-5,043.
k				-2,084.
l				3,761.
m				60.
n				** 940.
o				** -19.

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

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

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05 01-12

** (SHORT-TERM)

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	ALLEGAN HOUSE	P		07/01/12
b				
c				
d				
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

	(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	29,017.	17,291.	66,908.	-20,600.
b				
c				
d				
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col. (h)) Gains (excess of col. (h) gain over col. (k), but not less than "-0-")
	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col. (j), if any	
a				-20,600.
b				
c				
d				
e				
f				
g				
h				
i				
j				
k				
l				
m				
n				
o				

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	25,727.
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	9,616.

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05-01-12

** (SHORT-TERM)

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
FIRST LOVE INTERNATIONAL MINISTRIES	NONE		RELIGIOUS	500.
GOOD NEWS COMMUNITY CHURCH	NONE		RELIGIOUS	1,600.
GOOD SHEPHERD ORPH AND SCHOOL FOUNDATION	NONE		CHARITABLE	3,000.
GRACE CHURCH	NONE		RELIGIOUS	100.
HOPE COLLEGE	NONE		CHARITABLE	300,000.
I LIKE GIVING	NONE		CHARITABLE	71,150.
INTER VARSITY CHRISTIAN FELLOWSHIP	NONE		RELIGIOUS	1,000.
JONES-JOHNSON FAMILY MINISTRY	NONE		CHARITABLE	226.
LESZEK WAKULA	NONE		CHARITABLE	5,040.
MAN IN MIRROR	NONE		RELIGIOUS	180.
Total from continuation sheets				462,663.

223631
05-01-12

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
MAYFLOWER CONGREGATIONAL CHURCH	NONE		RELIGIOUS	20,000.
PEACE OF THE CITY MINISTRIES	NONE		RELIGIOUS	1,650.
SPRING HILL CAMP	NONE		CHARITABLE	5,000.
STOCKBRIDGE BOILER ROOM	NONE		CHARITABLE	22,617.
THE CHILDREN'S HOPE CHEST	NONE		CHARITABLE	100.
THE POTTER'S HOUSE SCHOOL	NONE		RELIGIOUS	2,500.
THE SEED COMPANY	NONE		CHARITABLE	10,000.
UNDER THE FIG TREE MINISTRIES	NONE		RELIGIOUS	12,000.
WELLSPRING CHURCH OF GRAND RAPIDS	NONE		RELIGIOUS	1,000.
WORDS OF HOPE, INC	NONE		RELIGIOUS	5,000.
Total from continuation sheets				

223631
05-01-12

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
CHECKING	150.
NOTES	998.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	1,148.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
CHARLES SCHWAB - 1785	2,881.	0.	2,881.
WELLS FARGO - 1710	776.	0.	776.
WELLS FARGO - 4753	0.	0.	0.
WELLS FARGO - 6065	14,533.	0.	14,533.
TOTAL TO FM 990-PF, PART I, LN 4	18,190.	0.	18,190.

FORM 990-PF RENTAL INCOME STATEMENT 3

KIND AND LOCATION OF PROPERTY	ACTIVITY NUMBER	GROSS RENTAL INCOME
ALLEGAN RENTAL HOME	1	3,505.
	2	
COLLEGE HILL APARTMENTS	3	993,830.
TOTAL TO FORM 990-PF, PART I, LINE 5A		997,335.

FORM 990-PF | RENTAL EXPENSES | STATEMENT 4

DESCRIPTION	ACTIVITY NUMBER	AMOUNT	TOTAL
DEPRECIATION		1,284.	
PROPERTY TAXES (ALLEGAN)		2,382.	
REPAIRS (ALLEGAN)		321.	
INSURANCE (ALLEGAN)		766.	
- SUBTOTAL -	1		4,753.
DEPRECIATION		102,467.	
PROPERTY TAXES		89,533.	
ADVERTISING		5,388.	
MANAGEMENT EXPENSES		117,200.	
REPAIRS		76,324.	
INSURANCE (COLLEGE HILL)		19,711.	
MAINTENANCE - MECHANICAL		13,394.	
MAINTENANCE - GROUNDS		12,435.	
CONTRACT LABOR		10,260.	
UTILITIES		78,386.	
TELEPHONE (COLLEGE HILL)		3,964.	
BANK CHARGES		463.	
OFFICE EXPENSES		1,784.	
MISCELLANEOUS		2,828.	
COMMISSIONS		0.	
LEGAL		255.	
PAINTING		5,598.	
CLEANING		15,169.	
MAINTENANCE - PARKING		298.	
REFUSE REMOVAL		8,011.	
CABLE		43,080.	
SECURITY		2,100.	
INTEREST		162,855.	
BUILDING MAINTENANCE		40,772.	
INTERNET		14,394.	
PEST CONTROL		855.	
ASSESSMENT TAXES		0.	
FURNITURE RENTAL		0.	
- SUBTOTAL -	3		827,524.
TOTAL RENTAL EXPENSES			832,277.
NET RENTAL INCOME TO FORM 990-PF, PART I, LINE 5B			165,058.

FORM 990-PF GAIN OR (LOSS) FROM SALE OF ASSETS STATEMENT 5

(A) DESCRIPTION OF PROPERTY		MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
WELLS FARGO 1710 (SEE ATTACHMENT)		PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
755,519.	754,085.	0.	0.	1,434.

(A) DESCRIPTION OF PROPERTY		MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
WELLS FARGO 1710 (SEE ATTACHMENT)		PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
18,883.	16,223.	0.	0.	2,660.

(A) DESCRIPTION OF PROPERTY		MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
WELLS FARGO 6065 (SEE ATTACHMENT)		PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
73,167.	66,199.	0.	0.	6,968.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
WELLS FARGO 6065 (SEE ATTACHMENT)	PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
145,650.	104,160.	0.	0.	41,490.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
ABERDEEN LATIN AMER EQT	PURCHASED	01/17/12	04/11/12

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
1,673.	1,605.	0.	0.	68.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
ABERDEEN LATIN AMER EQT	PURCHASED	10/17/11	04/11/12

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
57.	54.	0.	0.	3.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
DRIEHAUS EMERGING MRKT	PURCHASED	12/20/11	04/11/12

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
4,806.	4,362.	0.	0.	444.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
MATTHEWS CHINA FUND	PURCHASED	12/08/11	04/11/12

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
2,430.	2,652.	0.	0.	-222.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
ABERDEEN LATIN AMER EQT	PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
28,566.	32,699.	0.	0.	-4,133.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
DRIEHAUS EMERGING MRKT	PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
74,269.	79,312.	0.	0.	-5,043.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
MATTHEWS CHINA FUND	PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
22,800.	24,884.	0.	0.	-2,084.

(A) DESCRIPTION OF PROPERTY				MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
OPPENHEIMER DEVELOPING				PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
36,301.	32,540.	0.	0.	3,761.

(A) DESCRIPTION OF PROPERTY				MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
PRUDENTIAL JENNISON				PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
51,091.	51,031.	0.	0.	60.

(A) DESCRIPTION OF PROPERTY				MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
WELLS FARGO 6065 NON-DIVIDEND DISTRIBUTION				PURCHASED		

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
940.	0.	0.	0.	940.

(A) DESCRIPTION OF PROPERTY				MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
ENTERPRISE PRODUCTS PARTNERS				DONATED		

(B) GROSS SALES PRICE	(C) VALUE AT TIME OF ACQ.	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
2,986.	3,005.	0.	0.	-19.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
ALLEGAN HOUSE	PURCHASED		07/01/12

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
29,017.	66,908.	0.	17,291.	-20,600.

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD
4 MAC COMPUTERS	PURCHASED	10/29/10	10/29/12

(B) GROSS SALES PRICE	(C) COST OR OTHER BASIS	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
0.	3,136.	0.	1,254.	-1,882.

NET GAIN OR LOSS FROM SALE OF ASSETS	23,845.
CAPITAL GAINS DIVIDENDS FROM PART IV	0.
TOTAL TO FORM 990-PF, PART I, LINE 6A	23,845.

FORM 990-PF OTHER INCOME STATEMENT 6

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
OTHER INCOME	11,350.	0.	11,350.
OTHER PARTNERSHIP INCOME	9,522.	0.	9,522.
MSA LLC	63,800.	0.	63,800.
TOTAL TO FORM 990-PF, PART I, LINE 11	84,672.	0.	84,672.

FORM 990-PF LEGAL FEES STATEMENT 7

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL	2,385.	57.	129.	2,256.
LEGAL	255.	0.	255.	0.
TO FM 990-PF, PG 1, LN 16A	2,640.	57.	384.	2,256.

FORM 990-PF ACCOUNTING FEES STATEMENT 8

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	19,173.	0.	19,173.	0.
TO FORM 990-PF, PG 1, LN 16B	19,173.	0.	19,173.	0.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 9

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
4904	4,904.	4,904.	4,904.	0.
CONSULTING FEE	0.	0.	0.	0.
OTHER PROFESSIONAL FEES	13,155.	315.	710.	12,445.
TO FORM 990-PF, PG 1, LN 16C	18,059.	5,219.	5,614.	12,445.

FORM 990-PF TAXES STATEMENT 10

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PERSONAL PROPERTY	788.	19.	43.	745.
PAYROLL	17,867.	428.	965.	16,902.
MBT	9,134.	219.	9,134.	0.
FOREIGN	370.	370.	370.	0.
PROPERTY TAXES (ALLEGAN)	2,382.	2,382.	2,382.	0.
PROPERTY TAXES	89,533.	0.	89,533.	0.
TO FORM 990-PF, PG 1, LN 18	120,074.	3,418.	102,427.	17,647.

FORM 990-PF OTHER EXPENSES STATEMENT 11

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PAYROLL PROCESSING FEES	1,267.	30.	68.	1,199.
DUES & SUBSCRIPTIONS	730.	0.	730.	0.
SUPPLIES	7,847.	188.	424.	7,423.
EQUIPMENT MAINTENANCE	5,604.	134.	303.	5,301.
POSTAGE	1,202.	29.	65.	1,137.
MINISTRY EXPENSES	139,262.	0.	0.	139,262.
TELEPHONE (ADMIN)	8,712.	209.	470.	8,242.
INSURANCE (ADMIN)	3,200.	77.	173.	3,027.
CAM MAINTENANCE	5,663.	136.	306.	5,357.
INTERNET	1,762.	42.	95.	1,667.
WORKERS COMPENSATION	1,440.	34.	78.	1,362.
OUTSIDE SERVICE	28,000.	0.	28,000.	0.
BAD DEBT EXPENSE	447.	0.	447.	0.
INSURANCE (ALLEGAN)	766.	766.	766.	0.
ADVERTISING	5,388.	0.	5,388.	0.
MANAGEMENT EXPENSES	117,200.	0.	117,200.	0.
INSURANCE (COLLEGE HILL)	19,711.	0.	19,711.	0.
TELEPHONE (COLLEGE HILL)	3,964.	0.	3,964.	0.
BANK CHARGES	463.	0.	463.	0.
OFFICE EXPENSES	1,784.	0.	1,784.	0.
MISCELLANEOUS	2,828.	0.	2,828.	0.
CABLE	43,080.	0.	43,080.	0.
SECURITY	2,100.	0.	2,100.	0.
INTERNET	14,394.	0.	14,394.	0.
PEST CONTROL	855.	0.	855.	0.
ASSESSMENT TAXES	0.	0.	0.	0.
FURNITURE RENTAL	0.	0.	0.	0.
TO FORM 990-PF, PG 1, LN 23	417,669.	1,645.	243,692.	173,977.

FORM 990-PF	OTHER INVESTMENTS		STATEMENT 12
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
WELLS FARGO	COST	346,088.	346,088.
CHARLES SCHWAB	COST	1,036,881.	1,036,881.
INTEREST IN FUTURE CASH FLOWS - MICHIGAN ST ASSOC	COST	925,000.	925,000.
INVESTMENT IN LLC	COST	56,729.	56,729.
TOTAL TO FORM 990-PF, PART II, LINE 13		2,364,698.	2,364,698.

FORM 990-PF	OTHER ASSETS		STATEMENT 13
DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
REFUNDABLE TAXES	2,216.	800.	800.
LAND CONTRACT RECEIVABLE	0.	24,128.	24,128.
LOAN APPLICATION DEPOSIT	0.	56,000.	56,000.
TO FORM 990-PF, PART II, LINE 15	2,216.	80,928.	80,928.

FORM 990-PF	OTHER LIABILITIES	STATEMENT 14
DESCRIPTION	BOY AMOUNT	EOY AMOUNT
RENTAL DEPOSITS	34,900.	42,085.
ACCRUED WITHHOLDINGS	2,520.	2,520.
JCM PARTNERS - JONES JOHNSON	94.	0.
TOTAL TO FORM 990-PF, PART II, LINE 22	37,514.	44,605.

FORM 990-PF GRANT APPLICATION SUBMISSION INFORMATION STATEMENT 15
PART XV, LINES 2A THROUGH 2D

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

CLARE DEGRAAF
4079 PARK EAST CT SE STE 2
GRAND RAPIDS, MI 49546

TELEPHONE NUMBER

616-942-0041

FORM AND CONTENT OF APPLICATIONS

PERSONAL LETTER STATING NEEDS, GOALS, FUNDING DESIRED AND NAME, ADDRESS AND TELEPHONE NUMBER OF CONTACT PERSON

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

LIMITED TO CHARITABLE & RELIGIOUS ORGANIZATION EXEMPT UNDER IRC SEC 501(C) (3) OR QUALIFIED TO RECEIVE DEDUCTIBLE CONTRIBUTIONS UNDER IRC SEC 170 (B) (1) (I) - (VIII)

Account Number: 1259-1710
WORD INVESTMENTS
GOOD HARBOR ACCT

Realized Gain/Loss

This information is provided for courtesy purposes only. Each individual taxpayer should consult with a Tax Advisor as to any additional reporting requirements or adjustments. THIS INFORMATION IS NOT VERIFIED OR GUARANTEED BY FIRST CLEARING, LLC TO BE ACCURATE FOR EACH TAXPAYER'S UNIQUE REPORTING REQUIREMENTS. THEREFORE, YOU SHOULD NEVER ASSUME THIS STATEMENT IS ACCURATE IN LIEU OF COMPLETING YOUR TAX RETURN AND CONSULTING WITH YOUR TAX ADVISOR.

Federal tax reporting requirements will create differences between the information presented here and what appears on your Form 1099-B, including but not limited to the following situations:

* Cost basis for many fixed income tax lots has been amortized (for securities purchased at a premium) or accreted (for securities purchased at a discount), when possible, for applicable securities. For securities that were purchased at an Original Issue Discount (OID), only those positions whose cost basis has been adjusted will reflect the impacts of the OID accruals on the original cost basis. The original issue discount amount reported on your Form 1099-OID is not adjusted for market discount, acquisition premium or bond premium. Therefore, the amortization and accretion adjustments used on this statement may not be consistent with the Form 1099-OID amount because the reporting requirements on the Form 1099-OID are different
* The Original Price represents the unadjusted price of the security The Original Price can be used to calculate the original unadjusted cost of the security
* Long-term capital gains reported by a RIC or REIT appear on Form 1099-DIV only, as noted in the instructions for that form.
* Lots closed due to transfers or journals will not be reflected in the Realized Gain/Loss Statement, or on the Form 1099-B.

REALIZED GAIN/LOSS SUMMARY	COVERED SECURITIES	NONCOVERED SECURITIES	TOTAL
Short term	$968.02	$466.10	$1,434.12
Long term	$0.00	$2,659.51	$2,659.51
Unknown term	Not applicable	$0.00	$0.00
Index options	Not applicable	$0.00	$0.00
Total - Realized Gain/Loss	$968.02	$3,125.61	$4,093.63

Realized Gain/Loss Detail

SHORT TERM GAINS OR LOSSES FOR COVERED SECURITIES

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ISHARES BARCLAYS AGGREGATE BOND FUND CUSIP 464287226	55.00000	107 5781	07/14/11	02/10/12	6,076 37	5,916.80	159 57
	86.00000	109 1770	10/11/11	02/10/12	9,501 24	9,389 22	112 02
Subtotal	**141.00000**				**15,577.61**	**15,306.02**	**271.59**

WELLS FARGO ADVISORS

2012 SUMMARY

Account Number: 1259-1710
WORD INVESTMENTS
GOOD HARBOR ACCT

Realized Gain/Loss

SHORT TERM GAINS OR LOSSES FOR COVERED SECURITIES *Continued*

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ISHARES BARCLAYS 3-7 YEAR TREASURY BOND FUND CUSIP 464288661	299.00000	122.2400	05/01/12	07/02/12	36,803 69	36,549 76	253 93
	249 00000	123 4800	08/01/12	09/04/12	30,761 40	30,746.52	14.88
	240.00000	123.1947	11/01/12	12/10/12	29,708.45	29,566.73	141.72
Subtotal	**788.00000**				**97,273.54**	**96,863.01**	**410.53**
ISHARES BARCLAYS ETF 7-10 YR TREASURY BOND FUND CUSIP 464287440	50.00000	104.5244	11/18/11	02/10/12	5,263.39	5,226.22	37.17
ISHARES BARCLAYS ETF 1-3 YR TREASURY BOND FUND CUSIP 464287457	93.00000	84.5522	11/10/11	02/10/12	7,853.81	7,863.35	-9.54
	433 00000	84 4417	05/01/12	07/02/12	36,527 06	36,563 26	-36 20
Subtotal	**526.00000**				**44,380.87**	**44,426.61**	**-45.74**
ISHARES CORE S&P MIDCAP ETF CUSIP 464287507	359.00000	100 0862	11/01/12	12/10/12	36,283.32	35,930.95	352.37
ISHARES CORE S&P 500 ETF S&P 500 INDEX FD CUSIP 464287200	238 00000	145.6397	10/01/12	11/01/12	34,096.24	34,662.25	-566.01
ISHARES IBOXX $ YIELDETF CORPORATE BOND FUND CUSIP 464288513	31.00000	86.4683	08/15/11	02/10/12	2,803.35	2,680.51	122 84
ISHARES IBOXX INV ETF GRADE CORP BOND FUND CUSIP 464287242	71.00000	111.4849	10/11/11	02/10/12	8,239.40	7,915 43	323.97

Account Number: 1259-1710
WORD INVESTMENTS
GOOD HARBOR ACCT

Realized Gain/Loss

SHORT TERM GAINS OR LOSSES FOR COVERED SECURITIES *Continued*

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ISHARES TR S&P MIDCAP 400 INDEX FD CUSIP 464287507	367 00000	97.6698	03/02/12	04/02/12	36,615 50	35,844.84	770 66
	348 00000	98.5352	09/04/12	10/01/12	34,272 50	34,290 26	-17.76
Subtotal	**715.00000**				**70,888.00**	**70,135.10**	**752.90**
ISHARES TR S&P 500 INDEX FD CUSIP 464287200	260.00000	137.8488	03/02/12	05/01/12	36,775.39	35,840 69	934.70
	2 00000	142 3406	04/02/12	05/01/12	282 89	284 68	-1 79
	10.00000	136 8770	07/02/12	08/01/12	1,385 41	1,368.78	16 63
	261 00000	136 8770	07/02/12	09/04/12	36,966.72	35,724.89	1,241 83
Subtotal	**533.00000**				**75,410.41**	**73,219.04**	**2,191.37**
ISHARES TR -RUSSELL 2000 INDEX FD CUSIP 464287655	446 00000	83.7698	04/02/12	05/01/12	36,536 39	37,361.33	-824 94
	466 00000	80.1980	07/02/12	08/01/12	35,837.49	37,372 27	-1,534 78
	417 00000	82.2102	09/04/12	11/01/12	34,348 10	34,281 69	66.41
Subtotal	**1,329.00000**				**106,721.98**	**109,015.29**	**-2,293.31**
PROSHARES SHORT S&P 500 NON-TRADITIONAL ETF 1X CUSIP 74347R503	326 00000	45.6187	09/30/11	02/10/12	12,312.77	14,871 69	-2,558 92
	47 00000	40 2932	10/28/11	02/10/12	1,775 16	1,893.78	-118 62
Subtotal	**373.00000**				**14,087.93**	**16,765.47**	**-2,677.54**
PROSHARES TRUST ETF ULTRA 7-10 YR TREASURY NON-TRADITIONAL ETP 2X CUSIP 74347R180	582 00000	53.7566	05/01/12	07/02/12	33,133 10	31,286.34	1,846.76
	369 00000	57 6993	08/01/12	09/04/12	21,186 27	21,291 05	-104 78

Account Number: 1259-1710
WORD INVESTMENTS
GOOD HARBOR ACCT

Realized Gain/Loss

SHORT TERM GAINS OR LOSSES FOR COVERED SECURITIES

Continued

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
	372 00000	56 7369	11/01/12	12/10/12	21,560.64	21,106 13	454 51
Subtotal	**1,323.00000**				**75,880.01**	**73,683.52**	**2,196.49**
PROSHARES ULTRA ETF MIDCAP 400 NON-TRADITIONAL ETF CUSIP 74347R404	224.00000	68.5180	03/02/12	04/02/12	16,056.41	15,348.05	708 36
	256 00000	68.8925	09/04/12	10/01/12	17,703.10	17,636.49	66.61
	222 00000	71.2917	11/01/12	12/10/12	16,074.66	15,826.76	247 90
Subtotal	**702.00000**				**49,834.17**	**48,811.30**	**1,022.87**
PROSHARES ULTRA S&P ETF 500 2X NON-TRADITIONAL ETF CUSIP 74347R107	8 00000	55.3300	03/02/12	04/02/12	474 21	442.64	31.57
	270 00000	55.3300	03/02/12	05/01/12	15,762.52	14,939.10	823 42
	292.00000	54 7190	07/02/12	09/04/12	17,036.29	15,977 95	1,058.34
	288.00000	62 1650	10/01/12	11/01/12	17,277 42	17,903 52	-626.10
Subtotal	**858.00000**				**50,550.44**	**49,263.21**	**1,287.23**
SELECT SECTOR SPDR FD CONSUMER DISCRETIONARY CUSIP 81369Y407	49 00000	40.7860	05/12/11	02/10/12	2,069 38	1,998 51	70.87
SHORT QQQ PROSHARES NON-TRADITIONAL ETF 1X CUSIP 74347R602	166.00000	30 7990	11/04/11	02/10/12	4,632.97	5,112.63	-479 66
ULTRA RUSSELL 2000 PROSHARES ETF 2X NON-TRADITIONAL ETF CUSIP 74347R842	357.00000	44 7989	04/02/12	05/01/12	15,235 71	15,993 21	-757 50

Account Number: 1259-1710
WORD INVESTMENTS
GOOD HARBOR ACCT

Realized Gain/Loss

SHORT TERM GAINS OR LOSSES FOR COVERED SECURITIES

Continued

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
	395.00000	40 8960	07/02/12	08/01/12	14,798.19	16,153.92	-1,355.73
	13 00000	42.8426	09/04/12	10/01/12	577.10	556.96	20.14
	401.00000	42.8426	09/04/12	11/01/12	17,263.06	17,179.89	83.17
Subtotal	**1,166.00000**				**47,874.06**	**49,883.98**	**-2,009.92**
TOTAL SHORT TERM GAINS OR LOSSES FOR COVERED SECURITIES					**$741,867.07**	**$740,899.05**	**$968.02**

SHORT TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
POWERSHARES DB ETF COMMODITY INDEX TRACKING FUND CUSIP 73935S105	215 00000	26.9597	12/22/11	02/10/12	6,110 18	5,796 34 p	313.84
POWERSHARES DB ETF PRECIOUS METALS FUND CUSIP 73936B200	38 00000	55.7021	12/22/11	02/10/12	2,289 57	2,116.68 p	172 89
POWERSHARES DB BASE ETF US DOLLAR INDEX BULLISH FUND CUSIP 73936D107	92.00000	22.3994	10/05/11	02/10/12	2,030.39	2,060 74 p	-30 35
	146.00000	22.0030	11/18/11	02/10/12	3,222.16	3,212.44 p	9 72
Subtotal	**238.00000**				**5,252.55**	**5,273.18**	**-20.63**
TOTAL SHORT TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES					**$13,652.30**	**$13,186.20**	**$466.10**

WELLS FARGO ADVISORS

2012 SUMMARY

Account Number: 1259-1710
WORD INVESTMENTS
GOOD HARBOR ACCT

Realized Gain/Loss

LONG TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ISHARES BARCLAYS AGGREGATE BOND FUND CUSIP 464287226	51.00000	107 7107	11/12/10	02/10/12	5,634 45	5,493 25	141 20
SELECT SECTOR SPDR FD CONSUMER DISCRETIONARY CUSIP 81369Y407	19.00000	33 9442	04/09/10	02/10/12	802 40	644 93	157 47
SPDR PHARMACEUTICALS ETF CUSIP 78464A722	123 00000	40.5774	05/07/10	02/10/12	6,511 60	4,991.02	1,520.58
SPDR S&P DIVIDEND ETF CUSIP 78464A763	107.00000	47.6089 47 6636	05/07/10	02/10/12	5,934.42	5,094.16 5,100 00	840.26
TOTAL LONG TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES					**$18,882.87**	**$16,223.36** **$16,229.20**	**$2,659.51**

p Cost may be inaccurate due to adjustments reported by the partnerships to you on schedule K-1

WELLS FARGO ADVISORS

Account Number: 8671-6065
WORD INVESTMENTS #2

Realized Gain/Loss

This information is provided for courtesy purposes only. Each individual taxpayer should consult with a Tax Advisor as to any additional reporting requirements or adjustments. THIS INFORMATION IS NOT VERIFIED OR GUARANTEED BY FIRST CLEARING, LLC TO BE ACCURATE FOR EACH TAXPAYER'S UNIQUE REPORTING REQUIREMENTS. THEREFORE, YOU SHOULD NEVER ASSUME THIS STATEMENT IS ACCURATE IN LIEU OF COMPLETING YOUR TAX RETURN AND CONSULTING WITH YOUR TAX ADVISOR.

Federal tax reporting requirements will create differences between the information presented here and what appears on your Form 1099-B, including but not limited to the following situations:

* Cost basis for many fixed income tax lots has been amortized (for securities purchased at a premium) or accreted (for securities purchased at a discount), when possible, for applicable securities. For securities that were purchased at an Original Issue Discount (OID), only those positions whose cost basis has been adjusted will reflect the impacts of the OID accruals on the original cost basis. The original issue discount amount reported on your Form 1099-OID is not adjusted for market discount, acquisition premium or bond premium. Therefore, the amortization and accretion adjustments used on this statement may not be consistent with the Form 1099-OID amount because the reporting requirements on the Form 1099-OID are different.
* The Original Price represents the unadjusted price of the security. The Original Price can be used to calculate the original unadjusted cost of the security.
* Long-term capital gains reported by a RIC or REIT appear on Form 1099-DIV only, as noted in the instructions for that form.
* Lots closed due to transfers or journals will not be reflected in the Realized Gain/Loss Statement, or on the Form 1099-B.

REALIZED GAIN/LOSS SUMMARY	COVERED SECURITIES	NONCOVERED SECURITIES	TOTAL
Short term	$0.00	$6,967.88	$6,967.88
Long term	$0.00	$41,489.40	$41,489.40
Unknown term	Not applicable	$0.00	$0.00
Index options	Not applicable	$0.00	$0.00
Total - Realized Gain/Loss	$0.00	$48,457.28	$48,457.28

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Account Number: 8671-6065
WORD INVESTMENTS #2

Realized Gain/Loss

Realized Gain/Loss Detail

SHORT TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ENERGY TRANSFER PARTNERS LP CUSIP 29273R109	735.00000	42.2749 45.8500	12/27/11	12/10/12	32,008.53	31,072.11 p 33,699.75	936.42
ENTERPRISE PRODUCTS PARTNERS CUSIP 293792107	816.00000	43.0474 45.5800	12/27/11	12/10/12	41,158.21	35,126.75 p 37,193.28	6,031.46
TOTAL SHORT TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES					**$73,166.74**	**$66,198.86** **$70,893.03**	**$6,967.88**

LONG TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ENTERPRISE PRODUCTS PARTNERS CUSIP 293792107	54.00000	27.5540	08/07/09	12/10/12	2,723.70	1,487.91 p	1,235.79
	200.00000	27.5600	08/07/09	12/10/12	10,087.79	5,512.00 p	4,575.79
Subtotal	**254.00000**				**12,811.49**	**6,999.91**	**5,811.58**
METLIFE FLTG RATE PERPETUAL PFD CALLABLE 6/15/10 CUSIP 59156R504	839.00000	19.0554	08/07/09	03/13/12	20,924.36	15,987.49	4,936.87
MORGAN STANLEY PFD SER A PERP/CALL 07/15/11 CUSIP 61747S504	903.00000	17.6712	08/07/09	12/10/12	17,491.46	15,957.13	1,534.33
	1,097.00000	19.4500	12/22/10	12/10/12	21,249.33	21,336.65	-87.32
Subtotal	**2,000.00000**				**38,740.79**	**37,293.78**	**1,447.01**

WELLS FARGO ADVISORS

2012 ENHANCED SUMMARY

Account Number: 8671-6065
WORD INVESTMENTS #2

Realized Gain/Loss

LONG TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES *Continued*

Description	Share Quantity	Adjusted Price/ Original Price	Open Date/ Acquisition Date	Date of Sale or Exchange	Proceeds	Adjusted Cost/ Original Cost	Gain or Loss Amount
ONEOK PARTNERS L P CUSIP 68268N103	560.00000	24.8810	08/07/09	03/13/12	31,799.03	13,933.36p	17,865.67
PNC BANK CORP 9.875% PFD CALL 02/01/2013 PERPETUAL SER L CUSIP 693475881	592.00000	26.9709	08/07/09	01/04/12	16,634.88	15,966.78	668.10
TEEKAY LNG PARTNERS LP CUSIP Y8564M105	626.00000	22.3315	08/07/09	03/13/12	24,739.70	13,979.53p	10,760.17
TOTAL LONG TERM GAINS OR LOSSES FOR NONCOVERED SECURITIES					**$145,650.25**	**$104,160.85**	**$41,489.40**

p Cost may be inaccurate due to adjustments reported by the partnerships to you on schedule K-1

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YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. **Date Prepared: February 8, 2013**

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REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as **"cost basis is reported to the IRS."** Report on Form 8949, Part I, with Box A checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ABERDEEN LATIN AMER EQT	00306K106	0.28	01/17/12	04/11/12	$ 9.82	$ 9.41	$ 0.00	$ 0.41
ABERDEEN LATIN AMER EQT	00306K106	2.76	01/17/12	04/11/12	$ 94.80	$ 90.91	$ 0.00	$ 3.89
ABERDEEN LATIN AMER EQT	00306K106	14.62	01/17/12	04/11/12	$ 501.80	$ 481.20	$ 0.00	$ 20.60
ABERDEEN LATIN AMER EQT	00306K106	31.10	01/17/12	04/11/12	$ 1,066.80	$ 1,023.02	$ 0.00	$ 43.78
Security Subtotal					**$ 1,673.22**	**$ 1,604.54**	**$ 0.00**	**$ 68.68**
Total Short-Term *(Cost basis is reported to the IRS)*					**$ 1,673.22**	**$ 1,604.54**	**$ 0.00**	**$ 68.68**

Short-Term Realized Gain or (Loss)

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, in either Part I or Part II as appropriate, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ABERDEEN LATIN AMER EQT	00306K106	1.65	10/17/11	04/11/12	$ 56.87	$ 53.74	$ 0.00	$ 3.13
Security Subtotal					**$ 56.87**	**$ 53.74**	**$ 0.00**	**$ 3.13**
DRIEHAUS EMERGING MRKT	262028301	6.87	12/20/11	04/11/12	$ 195.00	Missing 176.97	--	--

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 8, 2013

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Short-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, in either Part I or Part II as appropriate, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
DRIEHAUS EMERGING MRKT	262028301	162.65	12/20/11	04/11/12	$ 4,611.30	Missing 4186.14	--	--
Security Subtotal					**$ 4,806.30**	**--**	**--**	**--**
MATTHEWS CHINA FUND	577130701	0.52	12/08/11	04/11/12	$ 12.03	$ 13.13	$ 0.00	$ (1.10)
MATTHEWS CHINA FUND	577130701	12.56	12/08/11	04/11/12	$ 290.63	$ 317.19	$ 0.00	$ (26.56)
MATTHEWS CHINA FUND	577130701	91.95	12/08/11	04/11/12	$ 2,127.01	$ 2,321.43	$ 0.00	$ (194.42)
Security Subtotal					**$ 2,429.67**	**$ 2,651.75**	**$ 0.00**	**$ (222.08)**
Total Short-Term *(Transactions are not reported on Form 1099-B or to the IRS)*					**$ 7,292.84**	**$ 2,705.49ǀ**	**$ 0.00**	**$ (218.95)ǀ**
Total Short-Term					**$ 8,966.06**	**$ 4,310.03ǀ**	**$ 0.00**	**$ (150.27)ǀ**

Long-Term Realized Gain or (Loss)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ABERDEEN LATIN AMER EQT	00306K106	640.00	11/16/09	04/11/12	$ 21,951.42	$ 25,320.95	$ 0.00	$ (3,369.53)
ABERDEEN LATIN AMER EQT	00306K106	15.82	01/19/10	04/11/12	$ 542.69	$ 632.90	$ 0.00	$ (90.21)
ABERDEEN LATIN AMER EQT	00306K106	1.84	10/29/10	04/11/12	$ 63.35	$ 70.17	$ 0.00	$ (6.82)
ABERDEEN LATIN AMER EQT	00306K106	11.58	10/29/10	04/11/12	$ 397.31	$ 440.06	$ 0.00	$ (42.75)

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 8, 2013

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Long-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
ABERDEEN LATIN AMER EQT	00306K106	146.80	10/29/10	04/11/12	$	5,035.27	$	5,577.11	$	0.00	$	(541.84)
ABERDEEN LATIN AMER EQT	00306K106	0.95	01/18/11	04/11/12	$	32.75	$	37.39	$	0.00	$	(4.64)
ABERDEEN LATIN AMER EQT	00306K106	7.60	01/18/11	04/11/12	$	260.85	$	297.80	$	0.00	$	(36.95)
ABERDEEN LATIN AMER EQT	00306K106	8.22	01/18/11	04/11/12	$	282.19	$	322.16	$	0.00	$	(39.97)
Security Subtotal					**$**	**28,565.83**	**$**	**32,698.54**	**$**	**0.00**	**$**	**(4,132.71)**
DRIEHAUS EMERGING MRKT	262028301	3.05	12/13/04	04/11/12	$	86.72		Missing 65.71		--		--
DRIEHAUS EMERGING MRKT	262028301	48.74	12/13/04	04/11/12	$	1,381.98		Missing 1047.08		--		--
DRIEHAUS EMERGING MRKT	262028301	81.79	12/29/04	04/11/12	$	2,318.75		Missing 1855		--		--
DRIEHAUS EMERGING MRKT	262028301	4.02	12/14/05	04/11/12	$	114.08		Missing 111.25		--		--
DRIEHAUS EMERGING MRKT	262028301	72.90	12/14/05	04/11/12	$	2,066.80		Missing 2015.78		--		--
DRIEHAUS EMERGING MRKT	262028301	109.01	12/14/05	04/11/12	$	3,090.60		Missing 3014.28		--		--
DRIEHAUS EMERGING MRKT,	262028301	223.21	08/17/06	04/11/12	$	6,328.12		Missing 7499.99		--		--
DRIEHAUS EMERGING MRKT	262028301	3.86	12/21/06	04/11/12	$	109.60		Missing 147.42		--		--
DRIEHAUS EMERGING MRKT	262028301	36.69	12/21/06	04/11/12	$	1,040.33		Missing 1399.20		--		--
DRIEHAUS EMERGING MRKT	262028301	237.43	12/19/07	04/11/12	$	6,731.40		Missing 9775.34		--		--
DRIEHAUS EMERGING MRKT	262028301	291.34	12/19/07	04/11/12	$	8,259.74		Missing 11994.84		--		--
DRIEHAUS EMERGING MRKT	262028301	91.04	12/17/08	04/11/12	$	2,581.15		Missing 1596.04		--		--
DRIEHAUS EMERGING MRKT	262028301	273.89	12/17/08	04/11/12	$	7,764.84		Missing 4801.33		--		--
DRIEHAUS EMERGING MRKT	262028301	858.51	11/16/09	04/11/12	$	24,338.93		Missing 24999.99		--		--
DRIEHAUS EMERGING MRKT	262028301	51.29	12/21/10	04/11/12	$	1,454.21		Missing 1622.46		--		--

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

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YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
DRIEHAUS EMERGING MRKT	262028301	83.14	12/21/10	04/11/12	$ 2,357.27	Missing 2630	--	--
DRIEHAUS EMERGING MRKT	262028301	149.72	12/21/10	04/11/12	$ 4,244.70	Missing 4735.80	--	--
Security Subtotal					**$ 74,269.22**	--	--	--
MATTHEWS CHINA FUND	577130701	977.70	11/16/09	04/11/12	$ 22,614.39	$ 24,681.55	$ 0.00	$ (2,067.16)
MATTHEWS CHINA FUND	577130701	2.60	12/09/09	04/11/12	$ 60.14	$ 65.64	$ 0.00	$ (5.50)
MATTHEWS CHINA FUND	577130701	0.68	12/09/10	04/11/12	$ 15.77	$ 17.22	$ 0.00	$ (1.45)
MATTHEWS CHINA FUND	577130701	4.72	12/09/10	04/11/12	$ 109.38	$ 119.38	$ 0.00	$ (10.00)
Security Subtotal					**$ 22,799.68**	**$ 24,883.79**	**$ 0.00**	**$ (2,084.11)**
OPPENHEIMER DEVELOPING	683974109	726.84	10/26/05	04/11/12	$ 23,993.18	$ 21,507.62	$ 0.00	$ 2,485.56
OPPENHEIMER DEVELOPING	683974109	7.96	12/08/05	04/11/12	$ 262.89	$ 235.66	$ 0.00	$ 27.23
OPPENHEIMER DEVELOPING	683974109	9.97	12/08/05	04/11/12	$ 329.27	$ 295.16	$ 0.00	$ 34.11
OPPENHEIMER DEVELOPING	683974109	16.57	12/08/05	04/11/12	$ 547.24	$ 490.55	$ 0.00	$ 56.69
OPPENHEIMER DEVELOPING	683974109	338.32	03/08/06	04/11/12	$ 11,168.25	$ 10,011.27	$ 0.00	$ 1,156.98
Security Subtotal					**$ 36,300.83**	**$ 32,540.26**	**$ 0.00**	**$ 3,760.57**
PRUDENTIAL JENNISON	N 74441K107	548.36	11/16/09	04/11/12	$ 25,493.53	$ 25,463.46	$ 0.00	$ 30.07
PRUDENTIAL JENNISON	N 74441K107	9.42	11/24/09	04/11/12	$ 438.08	$ 437.56	$ 0.00	$ 0.52
PRUDENTIAL JENNISON	N 74441K107	529.43	01/05/10	04/11/12	$ 24,613.53	$ 24,584.49	$ 0.00	$ 29.04

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: February 8, 2013

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Long-Term Realized Gain or (Loss) (continued)

The transactions in this section are not reported on Form 1099-B or to the IRS. Report on Form 8949, Part II, with Box C checked

Description		CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
PRUDENTIAL JENNISON	N	74441K107	11.75	11/30/10	04/11/12	$	546.30	$	545.66	$	0.00	$	0.64
Security Subtotal						$	**51,091.44**	$	**51,031.17**	$	**0.00**	$	**60.27**
Total Long-Term *(Transactions are not reported on Form 1099-B or to the IRS)*						$	**213,027.00**	$	**141,153.76**ⁱ	$	**0.00**	$	**(2,395.98)**ⁱ
Total Long-Term						$	**213,027.00**	$	**141,153.76**ⁱ	$	**0.00**	$	**(2,395.98)**ⁱ

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