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: BERNARD J. & CAMILLE CEBELAK FOUNDATION

A Employer identification number: 38-2641979

Number and street (or P O box number if mail is not delivered to street address): 1840 OAK INDUSTRIAL DRIVE NE

Room/suite:

B Telephone number: (616)454-9495

City or town, state, and ZIP code: GRAND RAPIDS, MI 49505

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) ▶$ 2,939,301.

J Accounting method [X] Cash ☐ Accrual ☐ Other (specify) (Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)

	Line	(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			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	76,437.	76,437.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	54,969.			
	b Gross sales price for all assets on line 6a 651,608.				
	7 Capital gain net income (from Part IV, line 2)		54,969.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	131,406.	131,406.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	30,000.	15,000.		15,000.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 2	2,100.	0.		2,100.
	c Other professional fees STMT 3	12,575.	12,575.		0.
	17 Interest				
	18 Taxes STMT 4	2,816.	1,516.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings	150.	0.		150.
	22 Printing and publications				
	23 Other expenses				
	24 **Total operating and administrative expenses.** Add lines 13 through 23	47,641.	29,091.		17,250.
	25 Contributions, gifts, grants paid	271,500.			271,500.
	26 **Total expenses and disbursements.** Add lines 24 and 25	319,141.	29,091.		288,750.
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	<187,735.>			
	b **Net investment income** (if negative, enter -0-)		102,315.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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223501 12-05-12 LHA For Paperwork Reduction Act Notice, see instructions. Form **990-PF** (2012)

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

			Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	61,179.	77,092.	77,092.
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons			
	7	Other notes and loans receivable ▶			
		Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations			
	b	Investments - corporate stock STMT 6	1,699,929.	1,627,143.	1,754,887.
	c	Investments - corporate bonds STMT 7	914,687.	796,178.	844,331.
	11	Investments - land, buildings, and equipment basis ▶			
		Less accumulated depreciation ▶			
	12	Investments - mortgage loans			
	13	Investments - other STMT 8	207,573.	194,955.	262,991.
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers)	2,883,368.	2,695,368.	2,939,301.
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ ☐ 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	2,885,780.	2,885,780.	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund	0.	0.	
	29	Retained earnings, accumulated income, endowment, or other funds	<2,412.>	<190,412.>	
	30	**Total net assets or fund balances**	2,883,368.	2,695,368.	
	31	**Total liabilities and net assets/fund balances**	2,883,368.	2,695,368.	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,883,368.
2	Enter amount from Part I, line 27a	2	<187,735.>
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	2,695,633.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 5	5	265.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,695,368.

Form **990-PF** (2012)

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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	SHORT TERM GAINS/LOSSES-SEE ATTACHED	P		
b	LONG TERM GAINS/LOSSES-SEE ATTACHED	P		
c	OTHER SEE ATTACHED	P		
d	CAPITAL GAINS DIVIDENDS			
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	24,998.		23,692.	1,306.
b	613,293.		568,803.	44,490.
c	5,599.		4,144.	1,455.
d	7,718.			7,718.
e				

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

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				1,306.
b				44,490.
c				1,455.
d				7,718.
e				

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7; If (loss), enter -0- in Part I, line 7 } 2 54,969.

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

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

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

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

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

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

1 Enter the appropriate amount in each column for each year, see 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	272,492.	3,099,119.	.087926
2010	250,490.	3,022,699.	.082870
2009	77,035.	2,804,872.	.027465
2008	213,627.	3,286,907.	.064993
2007	199,763.	3,838,160.	.052047

2	Total of line 1, column (d)	2	.315301
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	.063060
4	Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	2,897,460.
5	Multiply line 4 by line 3	5	182,714.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	1,023.
7	Add lines 5 and 6	7	183,737.
8	Enter qualifying distributions from Part XII, line 4	8	288,750.

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 ▶ [X] and enter 1% of Part I, line 27b	1	1,023.
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	1,023.
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	1,023.
6	Credits/Payments		
a	2012 estimated tax payments and 2011 overpayment credited to 2012 — 6a: 1,592.		
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	1,592.
8	Enter any **penalty** for underpayment of estimated tax. Check here [X] 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	569.
11	Enter the amount of line 10 to be: **Credited to 2013 estimated tax** ▶ 569. **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)? *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.*	1b		X
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ▶ $ 0. (2) On foundation managers ▶ $ 0.			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ 0.			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ 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 ▶ MICHAEL J. MURASKI Telephone no ▶ (616) 454-9495

Located at ▶ 1840 OAK INDUSTRIAL DRIVE NE, GRAND RAPIDS, MI ZIP+4 ▶ 49505

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)?	1b		X
	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 [X] 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 [X] No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes [X] 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 [X] 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 [X] No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? N/A | 5b |

Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes [X] No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? | 6b | No: 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 [X] No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A | 7b |

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 9		30,000.	0.	0.

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

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

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

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

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

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

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

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

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

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

Form **990-PF** (2012)

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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	2,860,225.
b	Average of monthly cash balances		1b	81,359.
c	Fair market value of all other assets		1c	
d	**Total** (add lines 1a, b, and c)		1d	2,941,584.
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	0.
3	Subtract line 2 from line 1d		3	2,941,584.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	44,124.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	2,897,460.
6	**Minimum investment return.** Enter 5% of line 5		6	144,873.

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	144,873.
2a	Tax on investment income for 2012 from Part VI, line 5	2a 1,023.		
b	Income tax for 2012 (This does not include the tax from Part VI)	2b		
c	Add lines 2a and 2b		2c	1,023.
3	Distributable amount before adjustments Subtract line 2c from line 1		3	143,850.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	143,850.
6	Deduction from distributable amount (see instructions)		6	0.
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1		7	143,850.

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	288,750.
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	288,750.
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	1,023.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	287,727.

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 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				143,850.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			0.	
b Total for prior years ____ , ____ , ____		0.		
3 Excess distributions carryover, if any, to 2012				
a From 2007 5,614.				
b From 2008 53,664.				
c From 2009				
d From 2010 102,951.				
e From 2011 120,552.				
f Total of lines 3a through e	282,781.			
4 Qualifying distributions for 2012 from Part XII, line 4 ▶ $ 288,750.				
a Applied to 2011, 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 2012 distributable amount				143,850.
e Remaining amount distributed out of corpus	144,900.			
5 Excess distributions carryover applied to 2012 (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	427,681.			
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 2011 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7	5,614.			
9 **Excess distributions carryover to 2013.** Subtract lines 7 and 8 from line 6a	422,067.			
10 Analysis of line 9				
a Excess from 2008 53,664.				
b Excess from 2009				
c Excess from 2010 102,951.				
d Excess from 2011 120,552.				
e Excess from 2012 144,900.				

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling ▶

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

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

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year-see instructions.)

1 **Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2))

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**

Check here ▶ [X] 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

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				
ACTON INSTITUTE 161 OTTAWA GRAND RAPIDS, MI 49503	NONE	PUBLIC	CAPITAL CAMPAIGN	35,000.
ALPHA WOMEN'S CENTER 1055 E. FULTON GRAND RAPIDS, MI 49503	NONE	PUBLIC	STAFFING MEREA VILLAGE	20,000.
AQUINAS COLLEGE 1607 ROBINSON RD. GRAND RAPIDS, MI 49506	NONE	EDUCATIONAL	BISHOP BREINTENBECK MEMORIAL SCHOLARSHIP	5,000.
AQUINAS COLLEGE 1607 ROBINSON RD. GRAND RAPIDS, MI 49506	NONE	EDUCATIONAL	SCHOLARSHIPS	15,000.
AQUINAS COLLEGE 1607 ROBINSON RD. GRAND RAPIDS, MI 49506	NONE	EDUCATIONAL	CATHOLIC STUDIES	15,000.
Total SEE CONTINUATION SHEET(S)			▶ 3a	271,500.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Form **990-PF** (2012)

223611
12-05-12

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
BIG BROTHERS BIG SISTERS 3501 COVINGTON RD KALAMAZOO, MI 49001	NONE	PUBLIC	OPERATIONS	10,000.
CATHERINES HEALTH CENTER 1211 LAFEYETTE GRAND RAPIDS, MI 49503	NONE	PUBLIC	OPERATIONS	5,000.
DETROIT CRISTO REY HIGH SCHOOL 5679 W. VERNOR HIGHWAY DETROIT, MI 49209	NONE	PUBLIC	OPERATIONS	10,000.
DIOCESE OF GRAND RAPIDS 360 DIVISION AVE. S. GRAND RAPIDS, MI 49503	NONE	RELIGIOUS	PROJECT RACHEL	10,000.
DIOCESE OF GRAND RAPIDS 360 DIVISION AVE. S. GRAND RAPIDS, MI 49503	NONE	RELIGIOUS	SEASONAL RADIO SPOTS	10,000.
DIOCESE OF GRAND RAPIDS 360 DIVISION AVE. S. GRAND RAPIDS, MI 49503	NONE	RELIGIOUS	FORMATION OF PARISH IN CEDAR SPRINGS	10,000.
ENNIS CENTER FOR CHILDREN 1959 EAST JEFFERSON SUITE 100 DETROIT, MI 48207	NONE	PUBLIC	OPERATIONS	10,000.
FAMILY SUPPORT & RESOURCE CENTER 1401-A EAST FOWLER AVE TAMPA, FL 33612	NONE	PUBLIC	OPERATIONS	5,000.
FRANCISCAN LIFE PROCESS 11650 DOWNES ST. LOWELL, MI 49331	NONE	PUBLIC	OPERATIONS	3,000.
GOD'S KITCHEN 303 SOUTH DIVISION GRAND RAPIDS, MI 49503	NONE	PUBLIC	OPERATIONS	5,000.
Total from continuation sheets				181,500.

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
GRAND RAPIDS DOMINICANS FOR MARYWOOD 2025 FULTON ST. EAST GRAND RAPIDS, MI 49503	NONE	RELIGIOUS	HEALTH CENTER	3,000.
HAVEN P.O. BOX 431045 PONTIAC, MI 48343	NONE	PUBLIC	OPERATIONS	7,500.
HOLY FAMILY RADIO 2504 ARDMORE ST. S.E, GRAND RAPIDS, MI 49506	NONE	PUBLIC	OPERATIONS	5,000.
HOPE FOR HAITI 1021 5TH AVE. N. NAPLES, FL 34102	NONE	PUBLIC	OPERATIONS	5,000.
JIM FISHER DEVELOPMENT CENTER 6042 S INDIANA AVE CHICAGO, IL 60637	NONE	PUBLIC	OPERATIONS	10,000.
MICHIGAN DYSLEXIA INSTITUTE 532 E. SHIAWASSE LANSING, MI 48912	NONE	PUBLIC	SCHOLARSHIPS AND OUTREACH	10,000.
PREGNANCY CRISIS AID 807 BRIDGE NW GRAND RAPIDS, MI 49504	NONE	PUBLIC	OPERATIONS	10,000.
ST THOMAS THE APOSTLE SCHOOL 1429 WILCOX PARK GRAND RAPIDS, MI 49506	NONE	EDUCATIONAL	TECHNICAL INITIATIVE	12,000.
ST THOMAS THE APOSTLE SCHOOL 1429 WILCOX PARK GRAND RAPIDS, MI 49506	NONE	EDUCATIONAL	BRICK PAVERS	6,000.
ST VINCENT DE PAUL CHURCH 168 WRIGHT AVE SHEPHERD, MI 48883	NONE	RELIGIOUS	EL SALVADOR	5,000.
Total from continuation sheets				

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
ST. JOHN'S HOME 2355 KNAPP ST. N.E. GRAND RAPIDS, MI 49505	NONE	PUBLIC	OPERATIONS	5,000.
ST. JOSEPH CHURCH 715 N. LAPEER RD LAKE ORION, MI 48362	NONE	RELIGIOUS	OPERATIONS	10,000.
ST. LEO'S SOUP KITCHEN 4860 15TH ST DETROIT, MI 48208	NONE	PUBLIC	OPERATIONS	5,000.
ST. VINCENT AND SARAH FISHER CENTER FOR CHILDREN 27400 WEST 12 MILE ROAD FARMINGTON HILLS, MI 48334	NONE	PUBLIC	OPERATIONS	10,000.
Total from continuation sheets				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	76,437.	
5 Net rental income or (loss) from real estate.					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	54,969.	
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)		0.		131,406.	0.
13 Total. Add line 12, columns (b), (d), and (e)				13	131,406.

(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)

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 4/30/13 — Title Ass't Treasurer

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
JEFFREY B. POWER		4/10/13		P00020972

Firm's name ▶ WARNER NORCROSS & JUDD LLP — Firm's EIN ▶ 38-1422647

Firm's address ▶ 111 LYON ST. N.W SUITE 900 GRAND RAPIDS, MI 49503-2487 — Phone no (616)752-2000

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 1

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
NORTHERN TRUST NOMINEE CAPITAL GAIN DIVIDENDS	7,718.	7,718.	0.
NORTHERN TRUST NOMINEE FOREIGN DIVIDENDS	15,021.	0.	15,021.
NORTHERN TRUST-NOMINEE DIV	53,702.	0.	53,702.
NORTHERN TRUST-NOMINEE U.S GOVT INT	5,000.	0.	5,000.
NORTHERN TRUST-NOMINEE U.S. DIVIDENDS	2,714.	0.	2,714.
TOTAL TO FM 990-PF, PART I, LN 4	84,155.	7,718.	76,437.

FORM 990-PF ACCOUNTING FEES STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
WARNER NORCROSS & JUDD LLP	2,100.	0.		2,100.
TO FORM 990-PF, PG 1, LN 16B	2,100.	0.		2,100.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
NORTHERN TRUST AGENCY FEES	12,575.	12,575.		0.
TO FORM 990-PF, PG 1, LN 16C	12,575.	12,575.		0.

FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX	1,516.	1,516.		0.
EXCISE TAX 2012	1,300.	0.		0.
TO FORM 990-PF, PG 1, LN 18	2,816.	1,516.		0.

FORM 990-PF OTHER DECREASES IN NET ASSETS OR FUND BALANCES STATEMENT 5

DESCRIPTION	AMOUNT
BOOK TAX DIFFERENCE IN INCOME	264.
ROUNDING ON SALES	1.
TOTAL TO FORM 990-PF, PART III, LINE 5	265.

FORM 990-PF CORPORATE STOCK STATEMENT 6

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
COMMON STOCK	1,627,143.	1,754,887.
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,627,143.	1,754,887.

FORM 990-PF CORPORATE BONDS STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
FIXED INCOME SECURITIES	796,178.	844,331.
TOTAL TO FORM 990-PF, PART II, LINE 10C	796,178.	844,331.

FORM 990-PF OTHER INVESTMENTS STATEMENT 8

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
REAL ESTATE	COST	36,631.	53,904.
COMMODITIES	COST	158,324.	209,087.
TOTAL TO FORM 990-PF, PART II, LINE 13		194,955.	262,991.

FORM 990-PF PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS STATEMENT 9

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
CAMILLE CEBELAK 100 GLENVIEW PLACE #404 NAPLES, FL 34108	PRESIDENT, TRUSTEE 1.00	0.	0.	0.
JOSEPH M. SWEENEY 11931 TIMBERLANE DR. STANWOOD, MI 49346	ASST. TREASURER 1.00	5,000.	0.	0.
MICHAEL J. MURASKI 22501 EGYPT CREEK CT. ADA, MI 49301	TREASURER, TRUSTEE 1.00	5,000.	0.	0.
SUZANNE SINGEL 45559 IRVINE DR. NOVI, MI 48374	SECRETARY, TRUSTEE 1.00	5,000.	0.	0.
PATRICE KONWINSKI, OP 534 BRIAR LANE NE GRAND RAPIDS, MI 49503	TRUSTEE 1.00	5,000.	0.	0.
LORI MITCHELL 5223 WILLOW HOLLOW OXFORD, MI 48371	TRUSTEE 1.00	5,000.	0.	0.
JUDY SIEKMAN 2391 CASCADE LAKES CR. SE GRAND RAPIDS, MI 49546	TRUSTEE 1.00	5,000.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		30,000.	0.	0.

2012 Tax Information Statement

THE NORTHERN TRUST COMPANY
P.O. BOX 803878
CHICAGO, IL 60680

Account Number: 23-41025
Recipient's Tax ID Number: XX-XXX1979

☐ **Corrected** ☐ **2nd TIN notice**

Recipient's Name and Address:
BERNARD & CAMIILLE CEBELAK
FOUNDATION
C/O WARNER, NORCROSS JUDD
111 LYON ST. NW
GRAND RAPIDS, MI 49503-2406

2012 Proceeds from Broker and Barter Exchange Transactions

Sales are listed at Gross Proceeds less commissions and option premiums.

Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc.	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
Short Term Sales								
023135106	AMAZON COM INC		AMZN					
14 0000	02/06/2012	11/08/2011	2,579 39	3,045 73	0.00	-466.34	0 00	0 00
023135106	AMAZON COM INC		AMZN					
6 0000	02/07/2012	11/08/2011	1,099 91	1,305 31	0 00	-205 40	0.00	0.00
030420103	AMERICAN WTR WKS CO INC NEW COM		AWK					
10 0000	04/19/2012	01/31/2012	333 09	336 43	0 00	-3 34	0 00	0 00
031162100	AMGEN INC		AMGN					
10 0000	04/19/2012	01/25/2012	670 18	683 35	0 00	-13 17	0 00	0 00
052769106	AUTODESK, INC		ADSK					
10 0000	04/19/2012	05/23/2011	412 69	417 80	0.00	-5 11	0.00	0 00
053015103	AUTOMATIC DATA PROCESSING INC		ADP					
5.0000	04/19/2012	01/18/2012	272 59	280.90	0 00	-8 31	0.00	0.00
110122108	BRISTOL MYERS SQUIBB CO		BMY					
25 0000	04/19/2012	11/08/2011	866 72	788 54	0 00	78 18	0 00	0 00
191216100	COCA COLA CO		KO					
15.0000	04/19/2012	08/30/2011	1,111 77	1,048 35	0 00	63 42	0 00	0 00
30219G108	EXPRESS SCRIPTS HLDG CO COM		ESRX					
10 0000	04/19/2012	01/25/2012	583 08	519 34	0 00	63 74	0 00	0 00

2012 Tax Information Statement

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P.O BOX 803878
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BERNARD & CAMIILLE CEBELAK
FOUNDATION
C/O WARNER, NORCROSS JUDD
111 LYON ST NW
GRAND RAPIDS, MI 49503-2406

Sales are listed at Gross Proceeds less commissions and option premiums.

Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
33939L407	MFC FLEXSHARES TR MORNINGSTAR GLOBAL UPSTREAM NAT RES INDEX FD							
35.0000	04/19/2012	01/05/2012	1,216.22	1,184 75	0 00	31 47	0 00	0 00
437076102	HOME DEPOT INC		HD					
20 0000	04/19/2012	02/06/2012	1,034 98	904 54	0 00	130 44	0 00	0 00
580135101	MCDONALDS CORP		MCD					
5 0000	04/19/2012	09/22/2011	485 78	429 17	0 00	56 61	0 00	0 00
655844108	NORFOLK SOUTHERN CORP		NSC					
10 0000	04/19/2012	08/10/2011	694 08	675 05	0.00	19 03	0 00	0 00
670346105	NUCOR CORP		NUE					
10 0000	04/19/2012	02/06/2012	419.69	451 40	0 00	-31.71	0.00	0 00
747525103	QUALCOMM INC		QCOM					
20 0000	04/19/2012	01/17/2012	1,269 37	1,146.11	0 00	123.26	0 00	0.00
918204108	V F CORP		VFC					
5.0000	04/19/2012	04/28/2011	745.33	537 58	0 00	207 75	0 00	0 00
92343V104	VERIZON COMMUNICATIONS		VZ					
10 0000	04/19/2012	09/28/2011	380 69	371 26	0 00	9 43	0 00	0 00
053015103	AUTOMATIC DATA PROCESSING INC		ADP					
50.0000	09/18/2012	Various	2,920 07	2,794 23	0.00	125.84	0.00	0.00

2012 Tax Information Statement

THE NORTHERN TRUST COMPANY
P.O. BOX 803878
CHICAGO, IL 60680

Account Number: 23-41025
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☐ **Corrected** ☐ **2nd TIN notice**

Recipient's Name and Address:
BERNARD & CAMIILLE CEBELAK
FOUNDATION
C/O WARNER, NORCROSS JUDD
111 LYON ST. NW
GRAND RAPIDS, MI 49503-2406

Sales are listed at Gross Proceeds less commissions and option premiums.

Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc.	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
053015103	AUTOMATIC DATA PROCESSING INC		ADP					
33 0000	09/19/2012	Various	1,934 10	1,813 84	0 00	120 26	0 00	0 00
053015103	AUTOMATIC DATA PROCESSING INC		ADP					
22.0000	09/20/2012	01/13/2012	1,288 55	1,205 16	0 00	83.39	0 00	0 00
031162100	AMGEN INC		AMGN					
55 0000	11/19/2012	Various	4,679 94	3,753 21	0 00	926 73	0 00	0 00
Total Short Term Sales			**24,998.22**	**23,692 05**	**0 00**	**1,306.17**	**0.00**	**0.00**
Long Term 15% Sales								
722005667	PIMCO COMMODITY REALRETURN STRATEGY FUND		PCRIX					
4554 2200	01/05/2012	Various	30,240 00	37,022.80	0.00	-6,782 80	0 00	0.00
459200101	INTL BUSINESS MACHINES CORP		IBM					
70 0000	01/13/2012	Various	12,494 02	8,801.30	0 00	3,692.72	0 00	0 00
79466L302	SALESFORCE COM INC COM STK		CRM					
40 0000	01/13/2012	Various	4,153 10	3,802 96	0 00	350 14	0 00	0 00
79466L302	SALESFORCE COM INC COM STK		CRM					
40 0000	01/17/2012	06/11/2010	4,180 41	3,798 78	0.00	381 63	0 00	0 00
58155Q103	MCKESSON HBOC INC		MCK					
84 0000	01/23/2012	12/08/2009	6,456 46	5,135 88	0 00	1,320 58	0 00	0 00

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Recipient's Name and Address:
BERNARD & CAMIILLE CEBELAK
FOUNDATION
C/O WARNER, NORCROSS JUDD
111 LYON ST NW
GRAND RAPIDS, MI 49503-2406

Sales are listed at Gross Proceeds less commissions and option premiums.

Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc.	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
66987V109	ADR NOVARTIS AG SPONSORED ADR ISIN #US66987V1098		NVS					
160 0000	01/23/2012	02/04/2010	8,862 28	8,676 21	0 00	186 07	0 00	0 00
58155Q103	MCKESSON HBOC INC		MCK					
58 0000	01/24/2012	12/08/2009	4,428 32	3,546 20	0 00	882 12	0 00	0 00
58155Q103	MCKESSON HBOC INC		MCK					
23 0000	01/25/2012	12/08/2009	1,767.97	1,406 25	0 00	361 72	0.00	0.00
023135106	AMAZON COM INC		AMZN					
25 0000	01/26/2012	04/16/2009	4,783 03	1,905 18	0 00	2,877 85	0 00	0 00
023135106	AMAZON COM INC		AMZN					
15 0000	02/06/2012	04/16/2009	2,763.63	1,143 10	0 00	1,620 53	0.00	0 00
263534109	E I DU PONT DE NEMOURS & CO		DD					
140.0000	02/06/2012	Various	7,231.64	5,484 73	0 00	1,746 91	0 00	0 00
847560109	SPECTRA ENERGY CORP COM STK		SE					
78 0000	03/01/2012	02/19/2008	2,455 26	1,833 48	0 00	621 78	0 00	0.00
847560109	SPECTRA ENERGY CORP COM STK		SE					
65 0000	03/02/2012	02/19/2008	2,040 88	1,527 90	0 00	512 98	0 00	0 00
847560109	SPECTRA ENERGY CORP COM STK		SE					
41 0000	03/05/2012	02/19/2008	1,278 75	963 75	0 00	315 00	0 00	0 00

2012 Tax Information Statement

THE NORTHERN TRUST COMPANY
P.O. BOX 803878
CHICAGO, IL 60680

Account Number: 23-41025
Recipient's Tax ID Number: XX-XXX1979

☐ **Corrected** ☐ **2nd TIN notice**

Recipient's Name and Address:
BERNARD & CAMIILLE CEBELAK
FOUNDATION
C/O WARNER, NORCROSS JUDD
111 LYON ST NW
GRAND RAPIDS, MI 49503-2406

Sales are listed at Gross Proceeds less commissions and option premiums.

Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
847560109	SPECTRA ENERGY CORP COM STK		SE					
56 0000	03/06/2012	02/19/2008	1,735 26	1,316 34	0.00	418.92	0 00	0 00
89417E109	THE TRAVELERS COMPANIES INC		TRV					
89 0000	03/12/2012	11/09/2009	5,134 65	4,761 66	0 00	372 99	0 00	0 00
89417E109	THE TRAVELERS COMPANIES INC.		TRV					
26 0000	03/13/2012	11/09/2009	1,497.46	1,391.05	0 00	106.41	0 00	0 00
002824100	ABBOTT LABORATORIES		ABT					
10 0000	04/19/2012	02/08/2006	597.58	425 00	0 00	172.58	0 00	0 00
021441100	ALTERA CORP		ALTR					
10 0000	04/19/2012	03/20/2009	381 29	174 96	0 00	206 33	0 00	0 00
025816109	AMERICAN EXPRESS CO		AXP					
15 0000	04/19/2012	04/26/2010	865 78	712 02	0 00	153 76	0 00	0 00
037833100	APPLE COMPUTER INC		AAPL					
5 0000	04/19/2012	05/27/2009	3,000 57	667.80	0 00	2,332.77	0 00	0 00
088606108	BHP LTD SPONSORED ADR		BHP					
5 0000	04/19/2012	05/15/2009	367 83	251 61	0 00	116.22	0 00	0 00
166764100	CHEVRONTEXACO CORP		CVX					
10 0000	04/19/2012	02/08/2007	1,032 37	724.30	0 00	308.07	0.00	0 00

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Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc.	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
177376100	CITRIX SYS INC		CTXS					
10 0000	04/19/2012	04/11/2011	788 08	746 98	0 00	41 10	0 00	0 00
20825C104	CONOCOPHILLIPS		COP					
5 0000	04/19/2012	11/19/2010	365 79	308 62	0 00	57 17	0 00	0 00
22160K105	COSTCO WHSL CORP NEW		COST					
10 0000	04/19/2012	02/02/2011	879 08	719 12	0.00	159.96	0 00	0 00
235851102	DANAHER CORP		DHR					
25 0000	04/19/2012	10/06/2003	1,339 22	486 96	0 00	852.26	0 00	0 00
254687106	WALT DISNEY CO		DIS					
15 0000	04/19/2012	03/14/2007	635 98	500 17	0 00	135 81	0 00	0 00
25746U109	DOMINION RES INC VA NEW		D					
15 0000	04/19/2012	09/14/2010	758 83	661 29	0 00	97.54	0 00	0 00
263534109	E I DU PONT DE NEMOURS & CO		DD					
10 0000	04/19/2012	03/23/2010	529.18	381 64	0.00	147 54	0 00	0 00
268648102	EMC CORP MASS		EMC					
45 0000	04/19/2012	07/15/2010	1,273 47	921 21	0 00	352 26	0 00	0 00
278058102	EATON CORP		ETN					
15 0000	04/19/2012	Various	710 68	822.03	0 00	-111 35	0 00	0 00

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30231G102	EXXON MOBIL CORP		XOM					
10 0000	04/19/2012	08/26/1997	855.08	279 70	0 00	575 38	0.00	0 00
354613101	FRANKLIN RESOURCES INC		BEN					
5 0000	04/19/2012	01/12/2010	619 19	552 36	0 00	66.83	0 00	0 00
384802104	W W GRAINGER INC		GWW					
5 0000	04/19/2012	09/13/2010	1,084.02	574 21	0 00	509 81	0 00	0 00
423074103	H J HEINZ CO		HNZ					
10 0000	04/19/2012	08/20/2010	528 68	469 51	0 00	59 17	0 00	0 00
459200101	INTL BUSINESS MACHINES CORP		IBM					
5 0000	04/19/2012	04/30/2008	999 87	616 90	0 00	382 97	0 00	0 00
464288646	MFC ISHARES TR BARCLAYS 1-3 YR CR BD FD		CSJ					
440 0000	04/19/2012	02/24/2011	46,159.36	46,039 14	0 00	120 22	0 00	0 00
46625H100	J P MORGAN CHASE & CO		JPM					
30 0000	04/19/2012	04/03/2008	1,301 67	1,387 59	0 00	-85 92	0 00	0 00
478160104	JOHNSON & JOHNSON		JNJ					
5 0000	04/19/2012	06/10/1997	316 09	155 51	0 00	160 58	0 00	0 00
478366107	JOHNSON CONTROLS INC		JCI					
15 0000	04/19/2012	09/10/2009	492 14	399 36	0 00	92 78	0 00	0 00

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637071101	NATIONAL-OILWELL INC		NOV					
10 0000	04/19/2012	03/06/2007	790 28	354 90	0 00	435 38	0 00	0 00
654106103	NIKE INC CLASS B		NKE					
5 0000	04/19/2012	12/08/2009	552.29	319 10	0 00	233 19	0.00	0.00
655044105	NOBLE ENERGY INC		NBL					
5.0000	04/19/2012	04/16/2009	470 94	296.38	0 00	174 56	0 00	0 00
665162475	MFB NORTHN FDS MULTI-MANAGER GLOBAL REALESTATE FD		NMMGX					
114.3900	04/19/2012	12/21/2010	1,963 00	1,990 36	0.00	-27 36	0 00	0 00
665162483	MFB NORTHN FDS MULTI-MANAGER EMERGING MKTS EQTY FD		NMMEX					
1181 4300	04/19/2012	Various	21,632 00	26,605 80	0 00	-4,973.80	0 00	0 00
665162533	MFB NORTHERN FUNDS BD INDEX FD		NOBOX					
9489 9500	04/19/2012	Various	103,915 00	97,986 46	0 00	5,928 54	0 00	0 00
665162558	MFB NORTHN MULTI-MANAGER INTL EQTY FD FD		NMIEX					
3672 5300	04/19/2012	06/22/2006	33,016.00	36,725 30	0 00	-3,709.30	0.00	0 00
665162566	MFB NORTHN MULTIMGR SMALL CAP FD		NMMSX					
487 2800	04/19/2012	02/08/2007	4,634 00	5,632 95	0 00	-998 95	0 00	0 00
665162574	MFB NORTHN MULTIMGR MID CAP FD		NMMCX					
393 9300	04/19/2012	06/22/2006	4,802 00	3,939 30	0 00	862 70	0 00	0.00

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665162699	MFB NORTHN HI YIELD FXD INC FD		NHFIX					
6882 0100	04/19/2012	Various	50,101.00	51,335 73	0 00	-1,234 73	0 00	0 00
681919106	OMNICOM GROUP		OMC					
15 0000	04/19/2012	12/20/2010	734.08	699.85	0.00	34.23	0 00	0.00
68389X105	ORACLE CORPORATION		ORCL					
30 0000	04/19/2012	10/04/2010	867 28	816 99	0.00	50 29	0 00	0 00
722005667	PIMCO COMMODITY REALRETURN STRATEGY FUND		PCRIX					
178 6800	04/19/2012	Various	1,165 00	1,403 95	0 00	-238 95	0 00	0 00
74251V102	PRINCIPAL FINANCIAL GROUP INC		PFG					
20 0000	04/19/2012	12/06/2010	569 39	600 35	0 00	-30 96	0.00	0 00
742718109	PROCTER & GAMBLE CO		PG					
15 0000	04/19/2012	04/08/2010	1,002.72	938 51	0 00	64 21	0 00	0.00
806857108	SCHLUMBERGER LTD ISIN #AN8068571086		SLB					
5 0000	04/19/2012	02/28/2011	350 49	463.40	0 00	-112 91	0.00	0.00
828806109	SIMON PPTY GROUP INC NEW		SPG					
5 0000	04/19/2012	11/02/2010	746 03	498 00	0 00	248 03	0.00	0 00
847560109	SPECTRA ENERGY CORP COM STK		SE					
20 0000	04/19/2012	02/19/2008	605 59	470.12	0.00	135.47	0.00	0 00

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2012 Tax Information Statement

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902973304	US BANCORP DEL NEW		USB					
25 0000	04/19/2012	04/30/2008	784.73	862 00	0 00	-77 27	0 00	0 00
913017109	UNITED TECHNOLOGIES CORP		UTX					
5 0000	04/19/2012	03/14/2007	405.29	323 60	0 00	81 69	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC		UNH					
15 0000	04/19/2012	12/15/2009	859 93	468.34	0.00	391 59	0 00	0 00
931142103	WAL MART STORES INC		WMT					
10 0000	04/19/2012	10/06/2008	619 38	570 79	0.00	48.59	0 00	0.00
949746101	WELLS FARGO & CO NEW		WFC					
35.0000	04/19/2012	12/06/2010	1,175 62	1,010 91	0 00	164 71	0.00	0 00
966837106	WHOLE FOODS MKT INC		WFM					
10 0000	04/19/2012	02/02/2011	851 17	519 21	0.00	331 96	0 00	0 00
G2554F113	COVIDIEN PLC USD0 20(POST CONSLDTN)		COV					
10 0000	04/19/2012	09/30/2008	541 68	532 76	0 00	8 92	0 00	0 00
384802104	W W GRAINGER INC		GWW					
7 0000	04/26/2012	09/13/2010	1,452 76	803 90	0.00	648 86	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC		UNH					
25 0000	04/26/2012	12/15/2009	1,444 95	780 57	0 00	664.38	0.00	0 00

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Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc.	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
966837106	WHOLE FOODS MKT INC		WFM					
25 0000	04/26/2012	06/02/2010	2,073 24	998 36	0 00	1,074 88	0 00	0 00
966837106	WHOLE FOODS MKT INC		WFM					
10 0000	04/26/2012	02/02/2011	829 30	519 21	0 00	310 09	0 00	0 00
384802104	W W GRAINGER INC		GWW					
3 0000	04/27/2012	09/13/2010	631 60	344.53	0 00	287 07	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC		UNH					
10 0000	04/27/2012	12/15/2009	578.69	312 23	0 00	266 46	0 00	0 00
966837106	WHOLE FOODS MKT INC		WFM					
25 0000	04/27/2012	06/02/2010	2,084 40	998 36	0 00	1,086 04	0 00	0 00
021441100	ALTERA CORP		ALTR					
135 0000	05/08/2012	03/20/2009	4,477 12	2,361 94	0 00	2,115 18	0 00	0 00
177376100	CITRIX SYS INC		CTXS					
45 0000	05/08/2012	07/22/2010	3,671.10	2,093 80	0 00	1,577 30	0 00	0 00
177376100	CITRIX SYS INC		CTXS					
10 0000	05/08/2012	04/11/2011	815 80	746 98	0.00	68 82	0 00	0 00
718546104	PHILLIPS 66 COM		PSX					
50 0000	05/08/2012	11/19/2010	1,512 70	1,479 68	0.00	33.02	0.00	0 00

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Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
74251V102	PRINCIPAL FINANCIAL GROUP INC		PFG					
25 0000	06/05/2012	12/06/2010	584 45	750 43	0.00	-165 98	0 00	0 00
74251V102	PRINCIPAL FINANCIAL GROUP INC		PFG					
86 0000	06/05/2012	Various	2,012 98	2,525.54	0 00	-512.56	0 00	0 00
74251V102	PRINCIPAL FINANCIAL GROUP INC		PFG					
117 0000	06/06/2012	05/07/2010	2,811 79	3,300 84	0 00	-489 05	0 00	0 00
74251V102	PRINCIPAL FINANCIAL GROUP INC		PFG					
77.0000	06/07/2012	05/07/2010	1,890.72	2,172 35	0 00	-281 63	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC		UNH					
55 0000	06/20/2012	12/15/2009	3,279 16	1,717 26	0 00	1,561 90	0 00	0 00
91324P102	UNITEDHEALTH GROUP INC		UNH					
15 0000	06/21/2012	12/15/2009	893 94	468 34	0 00	425 60	0 00	0 00
931142103	WAL MART STORES INC		WMT					
110 0000	08/01/2012	10/06/2008	8,153.43	6,278 72	0 00	1,874 71	0 00	0 00
423074103	H J HEINZ CO		HNZ					
63 0000	08/08/2012	Various	3,479 43	2,953 64	0 00	525 79	0 00	0.00
423074103	H J HEINZ CO		HNZ					
36 0000	08/09/2012	08/18/2010	1,984 20	1,686 48	0 00	297 72	0 00	0 00

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Cusip / Quantity Sold	Description / Date of Sale or Exchange	Date of Acquisition	Stock or Other Symbol / Stocks Bonds, etc.	Cost or Other Basis	Wash Sale Loss Disallowed	Net Gain or Loss	Federal Income Tax Withheld	State Tax Withheld
423074103	H J HEINZ CO		HNZ					
34 0000	08/10/2012	Various	1,868 44	1,588.24	0 00	280 20	0.00	0 00
423074103	H J HEINZ CO		HNZ					
27 0000	08/13/2012	08/19/2010	1,486 82	1,259 02	0 00	227 80	0 00	0 00
423074103	H J HEINZ CO		HNZ					
5 0000	08/14/2012	08/19/2010	276 49	233 15	0 00	43 34	0.00	0.00
31331QAM9	FFCB PREASSIGN 00006 5 09-04-2012							
100000 0000	09/04/2012	08/23/2002	100,000 00	101,000.00	0.00	-1,000 00	0 00	0.00
052769106	AUTODESK, INC		ADSK					
65 0000	09/18/2012	05/23/2011	2,170 50	2,715 69	0.00	-545.19	0.00	0 00
052769106	AUTODESK, INC		ADSK					
70 0000	09/19/2012	05/23/2011	2,357 53	2,924 58	0 00	-567.05	0 00	0 00
20825C104	CONOCOPHILLIPS		COP					
100 0000	10/12/2012	11/19/2010	5,623 22	4,692.67	0 00	930.55	0 00	0 00
828806109	SIMON PPTY GROUP INC NEW		SPG					
30.0000	10/12/2012	11/02/2010	4,583 32	2,987 99	0 00	1,595 33	0.00	0 00
002824100	ABBOTT LABORATORIES		ABT					
110 0000	11/19/2012	02/08/2006	6,967.87	4,675 00	0 00	2,292 87	0 00	0.00

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478160104	JOHNSON & JOHNSON		JNJ					
75 0000	11/19/2012	06/10/1997	5,224.43	2,332 69	0 00	2,891 74	0 00	0 00
278058102	EATON CORP		ETN					
170.0000	12/03/2012	Various	8,781 35	9,215 30	0 00	-433 95	0 00	0 00
38259P508	GOOGLE INC CL A		GOOG					
10 0000	12/04/2012	Various	6,893.14	3,978.34	0 00	2,914 82	0 00	0.00
742718109	PROCTER & GAMBLE CO		PG					
95 0000	12/04/2012	Various	6,599 41	3,440 70	0 00	3,158 71	0 00	0 00
384802104	W W GRAINGER INC		GWW					
30 0000	12/12/2012	Various	5,797 43	3,412 39	0.00	2,385.04	0 00	0 00
966837106	WHOLE FOODS MKT INC		WFM					
41 0000	12/12/2012	06/02/2010	3,730 99	1,637.32	0.00	2,093 67	0 00	0 00
966837106	WHOLE FOODS MKT INC		WFM					
37 0000	12/13/2012	06/02/2010	3,327.25	1,477 58	0 00	1,849 67	0 00	0.00
966837106	WHOLE FOODS MKT INC		WFM					
27 0000	12/14/2012	06/02/2010	2,403.63	1,078 23	0.00	1,325 40	0 00	0 00
Total Long Term 15% Sales			**613,293.42**	**568,802.67**	**0.00**	**44,490.77**	**0.00**	**0 00**

Long Term 28% Sales

This is important tax information and is being furnished to you

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78463V107	MFC SPDR GOLD TR GOLD SHS		GLD					
35.0000	04/19/2012	05/07/2010	5,598.82	4,144.28	0.00	1,454 54	0.00	0 00
Total Long Term 28% Sales			**5,598.82**	**4,144.28**	**0.00**	**1,454.54**	**0 00**	**0.00**

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Portfolio Details

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Equity Securities - Large Cap									
AMERICAN EXPRESS CO.. COMMON STOCK $.60PAR (AXP)	$57 480	220.00	$12,645.60	$10,258.21	$2,387 39		$176 00	1.4%	0 7%
AMGEN INC COMMON STOCK (AMGN)	86.320	115 00	9,926.80	7,763 10	2,163 70		216.20	2 2%	0 6%
APPLE INC COM STK (AAPL)	533.030	65.00	34,646.95	10,886.13	23,760.82		689 00	2.0%	2 0%
BRISTOL MYERS SQUIBB CO COMMON STOCK (BMY)	32 590	340 00	11,080 60	10,088.32	992 28		476 00	4.3%	0 6%
CHEVRON CORP COM (CVX)	108.140	150 00	16,221.00	10,713.42	5,507.58		540.00	3.3%	0 9%
COCA COLA CO COM (KO)	36 250	360.00	13,050.00	12,465.78	584.22		367.20	2 8%	0.7%
COSTCO WHOLESALE CORP NEW COM (COST)	98.770	135.00	13,333.95	8,871.78	4,462 17		148.50	1 1%	0 8%
COVIDIEN PLC USD0.20(POST CONSOLIDATION) (COV)	57 740	155.00	8,949.70	8,009.14	940.56		161 20	1.8%	0 5%
CVS CAREMARK CORP COM STK (CVS)	48.350	265.00	12,812.75	11,869.67	943.08		238.50	1 9%	0 7%
DANAHER CORP COMMON STOCK $.01 PAR (DHR)	55.900	345.00	19,285.50	6,720.08	12,565.42		34 50	0.2%	1 1%
DOMINION RES INC VA NEW COM (D)	51 800	190.00	9,842.00	8,347.78	1,494.22		400 90	4.1%	0 6%
DU PONT E I DE NEMOURS & CO COM STK (DD)	44.970	200.00	8,994 00	7,983.98	1,010.02		344.00	3 8%	0 5%
EATON CORP PLC COM USD0.50 (ETN)	54 200	170 00	9,214 00	8,781 35	432.65		258.40	2.8%	0.5%
EMC CORP COM (EMC)	25 300	635.00	16,065.50	12,777 49	3,288.01				0 9%
EMERSON ELECTRIC CO COM (EMR)	52.960	175.00	9,268.00	9,072.87	195 13		287 00	3.1%	0 5%

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Portfolio Details *(continued)*

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
EXPRESS SCRIPTS HLDG CO COM (ESRX)	54.000	215.00	11,610.00	11,295.04	314.96				0.7%
EXXON MOBIL CORP COM (XOM)	86.550	170.00	14,713 50	4,754.96	9,958.54		387.60	2.6%	0 8%
FRANKLIN RES INC. COMMON STOCK, (BEN)	125.700	90.00	11,313.00	10,442.14	870.86		104.40	0.9%	0.6%
GENERAL ELECTRIC CO (GE)	20.990	10,000.00	209,900.00	300,142.90	(90,242.90)	1,900.00	7,600 00	3.6%	12 0%
GOOGLE INC CL A CL A (GOOG)	709.370	20.00	14,187.40	8,927.47	5,259.93				0 8%
HOME DEPOT INC., COMMON STOCK, $.05 PAR (HD)	61.850	305.00	18,864 25	13,663 24	5,201.01		353.80	1.9%	1.1%
INTEL CORP COM (INTC)	20.630	335.00	6,911.05	9,143.05	(2,232.00)		301.50	4.4%	0 4%
INTERNATIONAL BUSINESS MACHS CORP COM (IBM)	191.550	65.00	12,450.75	9,320.20	3,130.55		221.00	1.8%	0.7%
JOHNSON CONTROLS INC COMMON STOCK $2 50 PAR (JCI)	30.700	210.00	6,447 00	5,591 00	856.00		159 60	2 5%	0.4%
JPMORGAN CHASE & CO COM (JPM)	43.970	395.00	17,368 15	12,766 34	4,601.81		474 00	2 7%	1 0%
MC DONALDS CORP. COMMON STOCK, NO PAR (MCD)	88.210	145.00	12,790.45	12,581.66	208.79		446.60	3.5%	0.7%
NATIONAL OILWELL VARCO COM STK (NOV)	68.350	145.00	9,910.75	4,949.86	4,960.89		75.40	0.8%	0 6%
NIKE INC CL B CL B (NKE)	51.600	130.00	6,708.00	4,148.28	2,559.72		54.60	0 8%	0.4%
NOBLE CORPORATION (SWITZERLAND) COM USD0 10 (NE)	34.820	250.00	8,705 00	9,183.88	(478.88)		130.00	1.5%	0.5%
NOBLE ENERGY INC COM (NBL)	101.740	70.00	7,121.80	4,149.25	2,972.55		70.00	1 0%	0.4%
NORFOLK SOUTHN CORP COM (NSC)	61.840	140 00	8,657.60	9,450.66	(793.06)		280 00	3.2%	0.5%

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Portfolio Details *(continued)*

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
NUCOR CORP. COMMON STOCK, $.40 PAR (NUE)	43.180	125.00	5,397.50	5,642.55	(245.05)	45.93	183.75	3.4%	0.3%
OMNICOM GROUP INC COMMON STOCK $.50 PAR (OMC)	49 960	185 00	9,242 60	8,492 17	750.43		222 00	2 4%	0 5%
ORACLE CORPORATION COM (ORCL)	33.320	430.00	14,327.60	11,710 15	2,617.45		86.00	0.6%	0.8%
PFIZER INC COM (PFE)	25.080	735.00	18,433 80	18,031 73	402 07		705.60	3.8%	1.1%
PRECISION CASTPARTS CORP COM (PCP)	189 420	50 00	9,471 00	8,328.67	1,142 33		6.00	0 1%	0.5%
PROCTER & GAMBLE COM NPV (PG)	67.890	95.00	6,449.55	3,146.21	3,303.34		213.56	3.3%	0 4%
QUALCOMM INC COM (QCOM)	62 020	285.00	17,675.70	15,227.05	2,448.65		285.00	1.6%	1.0%
SCHLUMBERGER LTD COM COM (SLB)	69 290	125.00	8,661 25	11,032.70	(2,371 45)	34.37	137 50	1 6%	0 5%
SIMON PROPERTY GROUP INC COM (SPG)	158.090	70.00	11,066.30	6,002 09	5,064.21		308.00	2.8%	0.6%
SPECTRA ENERGY CORP COM STK (SE)	27.380	275.00	7,529.50	6,464.17	1,065.33		335.50	4.5%	0 4%
STARBUCKS CORP COM (SBUX)	53 620	200.00	10,724.00	9,084 39	1,639 61		168 00	1 6%	0 6%
UNITED TECHNOLOGIES CORP COM (UTX)	82.010	95.00	7,790.95	6,148.40	1,642 55		203 30	2 6%	0.4%
UNITEDHEALTH GROUP INC COM (UNH)	54.240	190 00	10,305.60	7,073 83	3,231.77		161 50	1 6%	0.6%
US BANCORP (USB)	31.940	345.00	11,019.30	10,411.39	607.91	67 27	269.10	2.4%	0.6%
V. F. CORP. COMMON STOCK, NO PAR (VFC)	150.970	100.00	15,097 00	10,536 57	4,560 43		348.00	2 3%	0.9%
VERIZON COMMUNICATIONS COM (VZ)	43.270	150.00	6,490 50	5,562.32	928.18		309 00	4.8%	0 4%
WALT DISNEY CO (DIS)	49.790	180.00	8,962 20	6,002.03	2,960 17		135.00	1.5%	0.5%
WELLS FARGO & CO NEW COM STK (WFC)	34 180	490.00	16,748.20	12,177.25	4,570 95		431 20	2.6%	1.0%

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Portfolio Details *(continued)*

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Total Large Cap			**$778,387 60**	**$736,192 70**	**$42,194.90**	**$2,047.57**	**$19,503.91**	**2.5%**	**44.4%**
Equity Securities - Mid Cap									
AMERICAN WTR WKS CO INC NEW COM (AWK)	$37.130	130.00	$4,826.90	$4,340.80	$486.10		$130.00	2.7%	0.3%
CITRIX SYS INC COMMON STOCK (CTXS)	65 750	85.00	5,588.75	3,954.96	1,633.79				0.3%
INTERCONTINENTALEXCHANGE INC COM (ICE)	123.810	60.00	7,428.60	7,597.98	(169.38)				0 4%
MFB NORTHERN MULTI-MANAGER MID CAP FUND (NMMCX)	11 890	5,481.67	65,177.05	46,121.51	19,055 54		531 72	0.8%	3 7%
NORTHERN TR CORP COM (NTRS)	50.160	1,000.00	50,160.00	46,500.00	3,660.00		1,200.00	2.4%	2.9%
ST JUDE MED INC COM (STJ)	36 140	190.00	6,866.60	8,147.34	(1,280.74)	43.70	174.80	2.5%	0 4%
Total Mid Cap			**$140,047 90**	**$116,662.59**	**$23,385 31**	**$43.70**	**$2,036.52**	**1.5%**	**8.0%**
Equity Securities - Small Cap									
MFB NORTHERN MULTI-MANAGER SMALL CAP FUND (NMMSX)	$9 740	6,572.85	$64,019.55	$60,378.58	$3,640.97		$538 97	0.8%	3.6%
Total Small Cap			**$64,019 55**	**$60,378.58**	**$3,640.97**		**$538.97**	**0.8%**	**3.6%**
Equity Securities - International Developed									
BHP BILLITON LTD SPONSORED ADR (BHP)	$78 440	100.00	$7,844.00	$5,032.24	$2,811.76		$220.00	2.8%	0.4%
Total Australia - USD			**$7,844.00**	**$5,032.24**	**$2,811.76**		**$220.00**	**2 8%**	**0.4%**
MFB NORTHERN MULTI-MANAGER INTL EQUITY FUND (NMIEX)	9.560	48,698.12	465,554.02	434,994 63	30,559.39		8,668.27	1.9%	26.5%

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Portfolio Details *(continued)*

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Total International Region - USD			$465,554.02	$434,994 63	$30,559.39		$8,668.27	1.9%	26.5%
Total International Developed			$473,398.02	$440,026.87	$33,371.15		$8,888.27	1.9%	27.0%
Equity Securities - International Emerging									
MFB NORTHERN FDS MULTI-MANAGER EMERGING MKTS EQUITY FD (NMMEX)	$19.180	15,590.90	$299,033 46	$273,882 55	$25,150 91		$3,554.73	1.2%	17 0%
Total Emerging Markets Region - USD			$299,033.46	$273,882 55	$25,150 91		$3,554.73	1 2%	17.0%
Total International Emerging			$299,033.46	$273,882.55	$25,150.91		$3,554.73	1.2%	17.0%
Total Equity Securities			$1,754,886.53	$1,627,143.29	$127,743.24	$2,091.27	$34,522.39	2.0%	100 0%

	Market Price	Par Value/ Rating	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield/ YTM	% of Assets
Fixed Income Securities - Corporate/ Government									
Funds MFB NORTHERN FDS BD INDEX FD (NOBOX)	$10 960	33,115.65	$362,947.52	$349,850.40	$13,097 12		$10,232.74	2.8%	43 0%
MFB NORTHERN HIGH YIELD FIXED INCOME FUND (NHFIX)	7.550	36,935 36	278,861.96	245,523 43	33,338 53		19,428.00	7.0%	33 0%
MFC ISHARES TR BARCLAYS 1-3 YR CR BD FD (CSJ)	105.480	1,920.00	202,521.60	200,804 52	1,717.08	262.44	3,166.08	1.6%	24 0%
Total Corporate/ Government			$844,331 08	$796,178.35	$48,152 73	$262.44	$32,826.81	3.9%	100.0%

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Portfolio Details *(continued)*

	Market Price	Par Value/ Rating	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield/ YTM	% of Assets
Total Fixed Income Securities			$844,331.08	$796,178.35	$48,152.73	$262.44	$32,826.81	3.9%	100.0%

	Market Price	Shares	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Real Estate - Real Estate Funds									
MFB NORTHERN FDS MULTI-MANAGER GLOBAL REAL ESTATE FD (NMMGX)	$18.310	2,943.99	$53,904.45	$36,630.71	$17,273.74		$1,333.63	2.5%	100 0%
Total Global Region - USD			$53,904.45	$36,630.71	$17,273.74		$1,333.63	2.5%	100.0%
Total Real Estate Funds			$53,904.45	$36,630.71	$17,273.74		$1,333.63	2.5%	100.0%
Total Real Estate			$53,904.45	$36,630 71	$17,273.74		$1,333.63	2.5%	100.0%

	Market Price	Units	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% of Assets
Commodities - Commodities									
MFC FLEXSHARES TR MORNINGSTAR GLOBAL UPSTREAM NAT RES INDEX FD (GUNR)	$35.620	865 00	$30,811 30	$29,280.25	$1,531.05	$318.24	$318.32	1.0%	14.7%
MFC SPDR GOLD TR GOLD SHS (GLD)	162 010	920.00	149,049.20	99,527.96	49,521.24				71.3%
Total Global Region - USD			$179,860.50	$128,808.21	$51,052.29	$318.24	$318.32	0.2%	86 0%

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Portfolio Details *(continued)*

	Market Price	Units	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield	% o Asset
Funds									
MFO PIMCO FDS PAC INVT MGMT SER COMMODITY REALRETURN STRATEGY FD INSTL (PCRIX)	6.640	4,401.52	29,226.09	29,515 70	(289.61)		774.67	2 7%	14.0%
Total Commodities			**$209,086.59**	**$158,323.91**	**$50,762.68**	**$318 24**	**$1,092.99**	**0.5%**	**100 0%**
Total Commodities			**$209,086.59**	**$158,323.91**	**$50,762.68**	**$318.24**	**$1,092.99**	**0 5%**	**100.0%**

	Market Price	Units	Market Value	Cost	Unrealized Gain/(Loss)	Accrual	Estimated Annual Income	Yield/ YTM	% o Asset:
Cash and Short Term Investments - Cash									
Available cash balances are invested daily in MFB NORTHERN FDS MONEY MKT FD MONEY MARKET FUND .									
PRINCIPAL CASH	$1.000	43,480.44	$43,480.44	$43,480.44	$0.00				
INCOME CASH	1.000	33,611.02	33,611.02	33,611.02	0 00				
Total Cash			**$77,091 46**	**$77,091.46**	**$0.00**	**$0.67**	**$7.71**	**0.0%**	
Total Cash and Short Term Investments			**$77,091 46**	**$77,091.46**	**$0.00**	**$0 67**	**$7.71**	**0.0%**	
Total Portfolio			**$2,939,300.11**	**$2,695,367 72**	**$243,932.39**	**$2,672 62**	**$69,783.54**	**2.4%**	
Total Accrual			**$2,672.62**						
Total Value			**$2,941,972.73**						