



See a Social Security Number? Say Something!  
Report Privacy Problems to <https://public.resource.org/privacy>  
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990-PF**Department of the Treasury  
Internal Revenue Service**Return of Private Foundation**  
or Section 4947(a)(1) Trust Treated as Private Foundation▶ Do not enter social security numbers on this form as it may be made public.  
▶ Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

OMB No 1545-0052

**2016**

Open to Public Inspection

For calendar year 2016 or tax year beginning

, 2016, and ending

, 20

Name of foundation

**PJ AND MARY ZONDERVAN FOUNDATION**

Number and street (or P O box number if mail is not delivered to street address)

Room/suite

**7140 CAMINO DEL REY DR NE**

City or town, state or province, country, and ZIP or foreign postal code

**ROCKFOR, MI 49341**

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

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

**I** Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ **4,409,827** (Part I, column (d) must be on cash basis.)

**J** Accounting method: ☒ Cash ☐ Accrual  
☐ Other (specify) \_\_\_\_\_

**A** Employer identification number**38-2411884****B** Telephone number (see instructions)**616-874-8706****C** If exemption application is pending, check here ▶ ☐**D** 1. Foreign organizations, check here ▶ ☐2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐**E** If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐**F** If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐**Part I****Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>1</b> Contributions, gifts, grants, etc., received (attach schedule)				
<b>2</b> Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
<b>3</b> Interest on savings and temporary cash investments				
<b>4</b> Dividends and interest from securities	102,101	102,101	102,101	
<b>5a</b> Gross rents				
<b>b</b> Net rental income or (loss)				
<b>6a</b> Net gain or (loss) from sale of assets not on line 10	99,769			
<b>b</b> Gross sales price for all assets on line 6a <b>199,890</b>				
<b>7</b> Capital gain net income (from Part IV, line 2)		99,769		
<b>8</b> Net short-term capital gain			0	
<b>9</b> Income modifications			0	
<b>10a</b> Gross sales less returns and allowances				
<b>b</b> Less: Cost of goods sold				
<b>c</b> Gross profit or (loss) (attach schedule)				
<b>11</b> Other income (attach schedule)				
<b>12</b> Total. Add lines 1 through 11	201,870	201,870	102,101	
<b>13</b> Compensation of officers, directors, trustees, etc.	24,000	19,500	19,500	4,500
<b>14</b> Other employee salaries and wages				
<b>15</b> Pension plans, employee benefits				
<b>16a</b> Legal fees (attach schedule)				
<b>b</b> Accounting fees (attach schedule)				
<b>c</b> Other professional fees (attach schedule)				
<b>17</b> Interest				
<b>18</b> Taxes (attach schedule) (see instructions)	2,544	2,534	2,534	10
<b>19</b> Depreciation (attach schedule) and depletion				
<b>20</b> Occupancy				
<b>21</b> Travel, conferences, and meetings	13,418	6,709	6,709	6,709
<b>22</b> Printing and publications				
<b>23</b> Other expenses (attach schedule)				
<b>24</b> Total operating and administrative expenses. Add lines 13 through 23	39,962	28,743	28,743	11,219
<b>25</b> Contributions, gifts, grants paid	220,416			220,416
<b>26</b> Total expenses and disbursements. Add lines 24 and 25	260,378	28,743	28,743	231,635
<b>27</b> Subtract line 26 from line 12:				
<b>a</b> Excess of revenue over expenses and disbursements	(58,508)			
<b>b</b> Net investment income (if negative, enter -0-)		173,127		
<b>c</b> Adjusted net income (if negative, enter -0-)			73,358	

For Paperwork Reduction Act Notice, see instructions.

Cat No 11289X

Form **990-PF** (2016)

SCANNED MAY 15 2017

RECEIVED  
MAY 12 2017  
IRS OGC  
OGDEN, UT

20

<b>Part II Balance Sheets</b>		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
<b>Assets</b>	<b>1</b> Cash—non-interest-bearing . . . . .	<b>149</b>				
	<b>2</b> Savings and temporary cash investments . . . . .	<b>235,735</b>	<b>269,796</b>	<b>269,796</b>		
	<b>3</b> Accounts receivable ▶ . . . . .					
	Less: allowance for doubtful accounts ▶ . . . . .					
	<b>4</b> Pledges receivable ▶ . . . . .					
	Less: allowance for doubtful accounts ▶ . . . . .					
	<b>5</b> Grants receivable . . . . .					
	<b>6</b> Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .					
	<b>7</b> Other notes and loans receivable (attach schedule) ▶ . . . . .					
	Less: allowance for doubtful accounts ▶ . . . . .					
	<b>8</b> Inventories for sale or use . . . . .					
	<b>9</b> Prepaid expenses and deferred charges . . . . .					
	<b>10a</b> Investments—US and state government obligations (attach schedule) . . . . .	<b>6,791</b>	<b>6,791</b>	<b>9,714</b>		
	<b>b</b> Investments—corporate stock (attach schedule) . . . . .	<b>2,404,665</b>	<b>2,312,245</b>	<b>4,119,974</b>		
	<b>c</b> Investments—corporate bonds (attach schedule) . . . . .	<b>9,222</b>	<b>9,222</b>	<b>10,343</b>		
	<b>11</b> Investments—land, buildings, and equipment: basis ▶ . . . . .					
<b>Liabilities</b>	Less: accumulated depreciation (attach schedule) ▶ . . . . .					
	<b>12</b> Investments—mortgage loans . . . . .					
	<b>13</b> Investments—other (attach schedule) . . . . .					
	<b>14</b> Land, buildings, and equipment: basis ▶ . . . . .					
	Less: accumulated depreciation (attach schedule) ▶ . . . . .					
	<b>15</b> Other assets (describe ▶ . . . . . ) . . . . .					
	<b>16</b> <b>Total assets</b> (to be completed by all filers—see the instructions. Also, see page 1, item I) . . . . .	<b>2,656,562</b>	<b>2,598,054</b>	<b>4,409,827</b>		
	<b>17</b> Accounts payable and accrued expenses . . . . .					
	<b>18</b> Grants payable . . . . .					
	<b>19</b> Deferred revenue . . . . .					
<b>Net Assets or Fund Balances</b>	<b>20</b> Loans from officers, directors, trustees, and other disqualified persons . . . . .					
	<b>21</b> Mortgages and other notes payable (attach schedule) . . . . .					
	<b>22</b> Other liabilities (describe ▶ . . . . . ) . . . . .					
	<b>23</b> <b>Total liabilities</b> (add lines 17 through 22) . . . . .	<b>0</b>	<b>0</b>			
	<b>Foundations that follow SFAS 117, check here</b> ▶ <input type="checkbox"/> <b>and complete lines 24 through 26 and lines 30 and 31.</b>					
	<b>24</b> Unrestricted . . . . .					
	<b>25</b> Temporarily restricted . . . . .					
	<b>26</b> Permanently restricted . . . . .					
	<b>Foundations that do not follow SFAS 117, check here</b> ▶ <input type="checkbox"/> <b>and complete lines 27 through 31.</b>					
	<b>27</b> Capital stock, trust principal, or current funds . . . . .	<b>2,656,562</b>	<b>2,598,054</b>			
	<b>28</b> Paid-in or capital surplus, or land, bldg., and equipment fund . . . . .					
	<b>29</b> Retained earnings, accumulated income, endowment, or other funds . . . . .					
	<b>30</b> <b>Total net assets or fund balances</b> (see instructions) . . . . .	<b>2,656,562</b>	<b>2,598,054</b>			
	<b>31</b> <b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	<b>2,656,562</b>	<b>2,598,054</b>			

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b> 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) . . . . .	<b>1</b>	<b>2,656,562</b>
<b>2</b> Enter amount from Part I, line 27a . . . . .	<b>2</b>	<b>(58,508)</b>
<b>3</b> Other increases not included in line 2 (itemize) ▶ . . . . .	<b>3</b>	
<b>4</b> Add lines 1, 2, and 3 . . . . .	<b>4</b>	<b>2,598,054</b>
<b>5</b> Decreases not included in line 2 (itemize) ▶ . . . . .	<b>5</b>	
<b>6</b> Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	<b>6</b>	<b>2,598,054</b>

**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.)
<b>1a</b> See Attached Schedule				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
(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)	
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
<b>a</b>				
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
<b>2</b> 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 }			<b>2</b>	<b>99,769</b>
<b>3</b> 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) (see instructions). If (loss), enter -0- in Part I, line 8 . . . . . }			<b>3</b>	<b>-0-</b>

**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.

(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))
2015	216,528	4,256,925	.0508649
2014	200,248	4,147,613	.0482803
2013	176,329	3,685,418	.0478450
2012	162,865	3,244,976	.0501898
2011	180,838	3,326,511	.0543627
<b>2</b> Total of line 1, column (d) . . . . .			<b>2</b> .2515427
<b>3</b> 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 . . . . .			<b>3</b> .05030854
<b>4</b> Enter the net value of noncharitable-use assets for 2016 from Part X, line 5 . . . . .			<b>4</b> 4,203,952
<b>5</b> Multiply line 4 by line 3 . . . . .			<b>5</b> 211,495
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b) . . . . .			<b>6</b> 1,731
<b>7</b> Add lines 5 and 6 . . . . .			<b>7</b> 213,226
<b>8</b> Enter qualifying distributions from Part XII, line 4 . . . . . If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.			<b>8</b> 231,635

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

<b>1a</b>	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)			
<b>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>	1,731	
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).			
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>	-0-	
<b>3</b>	Add lines 1 and 2	<b>3</b>	1,731	
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>	-0-	
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>	1,731	
<b>6</b>	Credits/Payments:			
<b>a</b>	2016 estimated tax payments and 2015 overpayment credited to 2016	<b>6a</b>	5,000	
<b>b</b>	Exempt foreign organizations—tax withheld at source	<b>6b</b>		
<b>c</b>	Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>		
<b>d</b>	Backup withholding erroneously withheld	<b>6d</b>		
<b>7</b>	Total credits and payments. Add lines 6a through 6d	<b>7</b>	5,000	
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>		
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>		
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>	3,269	
<b>11</b>	Enter the amount of line 10 to be: <b>Credited to 2017 estimated tax</b> 3,269 <b>Refunded</b>	<b>11</b>		

**Part VII-A Statements Regarding Activities**

	Yes	No
<b>1a</b> 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?		✓
<b>b</b> Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?		✓
<i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year?		✓
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ▶ \$ _____ (2) On foundation managers. ▶ \$ _____		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ _____		
<b>2</b> Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		✓
<b>3</b> Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes.</i>		✓
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year?		✓
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?		
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		✓
<b>6</b> 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?	✓	
<b>7</b> Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	✓	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ <b>Michigan</b>		
<b>b</b> If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	✓	
<b>9</b> 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 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		✓
<b>10</b> Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		✓

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

	Yes	No
<b>11</b> 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) . . . . .		✓
<b>12</b> 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) . . . . .		✓
<b>13</b> Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶	✓	
<b>14</b> The books are in care of ▶ <b>Thomas B. Kladder</b> Telephone no. ▶ <b>616-874-8706</b> Located at ▶ <b>7140 Camino Del Rey Dr. NE, Rockford, Michigan</b> ZIP+4 ▶ <b>49341-9463</b>		
<b>15</b> Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of <b>Form 1041</b> —Check here. . . . . and enter the amount of tax-exempt interest received or accrued during the year . . . . . ▶ <b>15</b>		✓
<b>16</b> At any time during calendar year 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? . . . . .		✓
See the instructions for exceptions and filing requirements for FinCEN Form 114. 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
<b>1a</b> During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? ( <b>Exception.</b> Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If any answer is "Yes" to 1a(1)–(6), did <b>any</b> 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)? . . . . .		
Organizations relying on a current notice regarding disaster assistance check here . . . . . ▶ <input type="checkbox"/>		
<b>c</b> 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 2016? . . . . .		
<b>2</b> 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)):		
<b>a</b> At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____		
<b>b</b> Are there any years listed in 2a for which the foundation is <b>not</b> 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.) . . . . .		✓
<b>c</b> If the provisions of section 4942(a)(2) are being applied to <b>any</b> of the years listed in 2a, list the years here. ▶ 20____, 20____, 20____, 20____		
<b>3a</b> Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b> If "Yes," did it have excess business holdings in 2016 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? ( <i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2016.</i> ) . . . . .		
<b>4a</b> Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		✓
<b>b</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 2016?		✓

**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 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

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

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? ☐ 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 ☒ Nob Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ Nob If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).**

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

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

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

Total number of other employees paid over \$50,000 ☐

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)***3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."**

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services . . . . . ▶

**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 See Attached Schedule of Grants**

Part XV Form 990-PF

**2****3****4****Part IX-B Summary of Program-Related Investments (see instructions)**

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

Amount

**1 NONE****2**

All other program-related investments See instructions

**3**

Total. Add lines 1 through 3 . . . . . ▶



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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	4,267,972
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	
<b>c</b>	Fair market value of all other assets (see instructions) . . . . .	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	4,267,972
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) . . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d . . . . .	<b>3</b>	4,267,972
<b>4</b>	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions) . . . . .	<b>4</b>	64,020
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4 . . . . .	<b>5</b>	4,203,952
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	210,198

**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.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	210,198
<b>2a</b>	Tax on investment income for 2016 from Part VI, line 5 . . . . .	<b>2a</b>	1,731
<b>b</b>	Income tax for 2016. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	-0-
<b>c</b>	Add lines 2a and 2b . . . . .	<b>2c</b>	1,731
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	<b>3</b>	208,467
<b>4</b>	Recoveries of amounts treated as qualifying distributions . . . . .	<b>4</b>	
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	208,467
<b>6</b>	Deduction from distributable amount (see instructions) . . . . .	<b>6</b>	
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 . . . . .	<b>7</b>	208,467

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26 . . . . .	<b>1a</b>	231,635
<b>b</b>	Program-related investments—total from Part IX-B . . . . .	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes . . . . .	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4 . . . . .	<b>4</b>	231,635
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions) . . . . .	<b>5</b>	1,731
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	<b>6</b>	229,904

**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 2015	(c) 2015	(d) 2016
<b>1</b> Distributable amount for 2016 from Part XI, line 7 . . . . .				<b>208,467</b>
<b>2</b> Undistributed income, if any, as of the end of 2016:				
<b>a</b> Enter amount for 2015 only . . . . .				
<b>b</b> Total for prior years. 20____, 20____, 20____				
<b>3</b> Excess distributions carryover, if any, to 2016:				
<b>a</b> From 2011 . . . . .	<b>15,630</b>			
<b>b</b> From 2012 . . . . .	<b>3,073</b>			
<b>c</b> From 2013 . . . . .	<b>-0-</b>			
<b>d</b> From 2014 . . . . .	<b>-0-</b>			
<b>e</b> From 2015 . . . . .	<b>6,699</b>			
<b>f</b> <b>Total</b> of lines 3a through e . . . . .	<b>25,402</b>			
<b>4</b> Qualifying distributions for 2016 from Part XII, line 4: ▶ \$ <b>231,635</b>				
<b>a</b> Applied to 2015, but not more than line 2a . . . . .				
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions) . . . . .				
<b>c</b> Treated as distributions out of corpus (Election required—see instructions) . . . . .	<b>-0-</b>			
<b>d</b> Applied to 2016 distributable amount . . . . .				<b>231,635</b>
<b>e</b> Remaining amount distributed out of corpus . . . . .	<b>-0-</b>			
<b>5</b> Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a).)	<b>23,168</b>			<b>23,168</b>
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5 . . . . .	<b>48,570</b>			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b . . . . .				
<b>c</b> 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 . . . . .				
<b>d</b> Subtract line 6c from line 6b. Taxable amount—see instructions . . . . .				
<b>e</b> Undistributed income for 2015. Subtract line 4a from line 2a. Taxable amount—see instructions . . . . .				
<b>f</b> Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017 . . . . .				
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions) . . . . .				
<b>8</b> Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions) . . . . .	<b>15,630</b>			
<b>9</b> <b>Excess distributions carryover to 2017.</b> Subtract lines 7 and 8 from line 6a . . . . .	<b>32,940</b>			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2012 . . . . .	<b>3,073</b>			
<b>b</b> Excess from 2013 . . . . .	<b>-0-</b>			
<b>c</b> Excess from 2014 . . . . .	<b>-0-</b>			
<b>d</b> Excess from 2015 . . . . .	<b>6,699</b>			
<b>e</b> Excess from 2016 . . . . .	<b>23,168</b>			

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

**1a.** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, 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)

**2a.** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .

Tax year	Prior 3 years			(e) Total
(a) 2016	(b) 2015	(c) 2014	(d) 2013	
<b>b</b> 85% of line 2a . . . . .				
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .				
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .				
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .				
<b>3</b> Complete 3a, b, or c for the alternative test relied upon:				
<b>a</b> "Assets" alternative test—enter:				
<b>(1)</b> Value of all assets . . . . .				
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .				
<b>b</b> "Endowment" alternative test—enter $\frac{2}{3}$ of minimum investment return shown in Part X, line 6 for each year listed . . . . .				
<b>c</b> "Support" alternative test—enter:				
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .				
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .				
<b>(3)</b> Largest amount of support from an exempt organization . . . . .				
<b>(4)</b> 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 ☐ 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 address of the person to whom applications should be addressed:

MARILYN FABER 281 FREMONT STREET UPLAND, CA 91784 909-982-6008

- b** The form in which applications should be submitted and information and materials they should include:

A LETTER EXPLAINING THE CHARITABLE PURPOSE, DETAILED PROJECT INFO, COMPLETED GRANT REQUEST FORM.  
FORM AVAILABLE UPON REQUEST FROM ABOVE CONTACT

- c** Any submission deadlines:

REQUESTS ARE REVIEWED IN APRIL AND SEPTEMBER OF EACH YEAR.

- d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

THE REQUEST MUST BE CONSISTANT WITH THE MISSION STATEMENT OF THE FOUNDATION SEE ATTACHED

**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
<b>a</b> <i>Paid during the year</i>  See Attached Schedule				
<b>Total</b>			▶ <b>3a</b>	<b>220,416</b>
<b>b</b> <i>Approved for future payment</i>				
<b>Total</b>			▶ <b>3b</b>	<b>-0-</b>




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

- |          |  | Yes | No |
|----------|--|-----|----|
| <b>1</b> | 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?  |     |    |
| <b>a</b> | Transfers from the reporting foundation to a noncharitable exempt organization of:   |     |    |
|          | (1) Cash   |     | ✓  |
|          | (2) Other assets   |     | ✓  |
| <b>b</b> | Other transactions:  |     |    |
|          | (1) Sales of assets to a noncharitable exempt organization   |     | ✓  |
|          | (2) Purchases of assets from a noncharitable exempt organization   |     | ✓  |
|          | (3) Rental of facilities, equipment, or other assets   |     | ✓  |
|          | (4) Reimbursement arrangements   |     | ✓  |
|          | (5) Loans or loan guarantees   |     | ✓  |
|          | (6) Performance of services or membership or fundraising solicitations   |     | ✓  |
| <b>c</b> | Sharing of facilities, equipment, mailing lists, other assets, or paid employees   |     | ✓  |
| <b>d</b> | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. |     |    |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? . . . . ☐ Yes ☒ No
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

<b>Sign Here</b>	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.	
		<b>5/8/17</b>
	Signature of officer or trustee	Treasurer/Director
	Date	Title

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

<b>Paid Preparer Use Only</b>	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶			Firm's EIN ▶	
	Firm's address ▶			Phone no	

**Part I Line 18 Detail**

Foreign taxes paid	\$ 2,524.00
Michigan Annual Report	<u>\$ 20 00</u>
	<u><u>\$ 2,544 00</u></u>

**BEGINNING OF THE YEAR****Face**  
**Value****Cost****Part II Line 1 Detail**

Cash Account

**149.39****Part II Line 2 Detail**

Money Market

**235,734.54****Part II Line 10 a Detail**

Grand Rapids Kent Cty Bldg

10000

67.91

6,791.00

**Total Cost****6,791.00**



**BEGINNING OF THE YEAR****Face  
Value****Cost****Part II Line 10 b Detail****Other**

Alliance Global High Incom Fund	1984	11.73	24,607.92
Alliance Resource Partners	550	28.42	15,629.61
Amerigas (APU)	500	26.76	8,160.00
CVR Partners	1400	13.44	18,819.78
Enerplus Resources	200	21.67	4,334.00
Ferrelgas Partners (FGP)	500	23.54	8,757.50
ING Groep Perp 7.2%	500	20.78	10,390.00
ING Groep Perp 6.2%	400	18.23	7,292.00
Magellan Midstream	250	81.99	20,496.99
Senior Housing Trust	400	20.97	8,387.21
SPDR Gold Trust	50	94.60	4,730.00
Templeton Global	7600	XGIMX	58,762.00
Williams Partners L. P	477	39.54	18,859.83

**209,226.84****Mutual Funds**

Invesco Corp Bond CL A	815.981	6.28	5,120.54
Artisan Intl Value	3265.465	29.72	97,037.74
Europacific Growth	121.89	35.19	4,289.31
Franklin Utilities	5315.358	14.23	75,637.55
Fundamental Investors	267.498	29.72	7,950.04

**190,035.18****Stocks**

ABBVIE	1000	21.60	21,598.32
AFLAC	1500	43.79	65,685.51
Abbott Labs	1000	19.92	19,917.03
Adelphia Recovery Trust	9768	0.00	9.76
AEGON NV	2540	15.21	38,625.92
Annaly Capital	1900	10.84	20,596.38
ARES Capital	487	89.47	43,571.61
Automatic Data Proc	500	33.55	16,773.12
BHP Billiton	300	68.58	20,574.99
Baxalta, Inc	400	24.59	9,834.50
Baxter Intl, Inc	400	30.29	12,117.50
Becton Dickinson & Co	38	121.49	4,616.80
Berkshire Hathaway	100	1069.50	106,950.00
CDK Global	166	14.56	2,417.17
Canadian Natural Resources	400	30.81	12,322.00
Cardinal Health	1000	39.21	39,207.13
Chemours Company	240	10.87	2,609.61
China Mobile	1600	8.52	13,636.00
Coca-Cola Company	600	33.09	19,855.27
Conoco Phillips	100	34.01	3,401.31
Donnelley (R R ) & Sons	2000	18.20	36,392.35
Du Pont	1200	40.59	48,710.17
Eastman Chemical	2000	21.97	43,931.88
Eaton Corp	800	51.66	41,324.00
Emerson Electric	500	37.56	18,780.00
Exxon Mobil	300	88.17	26,450.57

**BEGINNING OF THE YEAR****Face****Value****Cost**

Ford Motor	1225	16 57	20,298.77
General Electric	1600	33.00	52,806 58
Harris Corp	35	39 43	1,380.21
Home Depot	1000	21.15	21,152.99
Humana	1000	9.24	9,242.56
ITT Corp	175	21 56	3,773 23
Intel	2700	24.46	66,049.00
IBM	200	127 24	25,448.00
International Paper Co	750	26.52	19,889 41
Johnson & Johnson	1000	55 97	55,968.31
Kellogg Company	375	55 23	20,712.21
Koninklijke/Philips Elec	950	25 30	24,031.59
Lockheed Martin Corp	250	81 01	20,253 41
Magna International	1000	22.70	22,697.50
Medtronic	400	46 04	18,417 00
Nabors Industries	1550	13.73	21,281 80
New York Comm Bancorp	2000	22 76	45,974.56
Northrup Grumman	300	64 96	19,487.47
PartnerRe LTD	1000	49 09	49,093.06
Paychex	1400	37 24	52,129 01
Pengrowth Energy Trust	220	8.32	1,830.40
RMR Group Inc	4	11 89	47.56
Royal Bank Of Canada	400	46.86	18,744.00
Royal Dutch Shell	400	51 91	20,764.00
Sanofi-Aventis	550	36.89	20,292.19
Southwest Airlines	2055	12 57	25,824.00
South32 LTD	120	9.00	1,080 00
Stryker Corp	1000	45.32	45,321.94
Sysco Corp	700	25 50	17,848 00
Taiwan Semiconductor	5074	11.35	57,582.05
Time Warner Cable	67	49 23	9,894.24
Total S A	500	16 29	24,435.50
Total System Services	967	30.08	29,087.13
Tractor Supply Company	650	30 56	19,862.15
Trinity Industries	600	34.42	20,654.50
Tupperware Brands	275	73 29	20,155 32
Union Pacific Corp	400	50.15	20,060.22
United Parcel Service	1000	78 01	78,014 34
UnitedHealth Corp	1200	50.31	60,376.22
Vectrus Inc	19	14.67	278.78
Veritiv Corp	14	19.91	278.74
Verizon Communications	400	49.91	19,963.06
Visa Inc	300	69 17	20,752.00
Walgreens Boots	1400	43.41	60,767.98
Waste Management	600	30.14	18,083 00
Wells Fargo	2500	33.22	83,058.33
Wisconsin Energy Corp	650	31.07	20,196 50
Xilinx	900	20 89	18,804.03
Xylem, Inc	350	32.43	11,351.16

**2,005,402.91****Total Securities****2,404,664.93**

**BEGINNING OF THE YEAR****Face**  
**Value****Cost****Part II Line 10 c Detail****Bonds**

Adelphia Communication

10000

-

Anheuser Busch

10000

92.22

9,221.80

**Total Cost****9,221.80****Total Assets****2,656,561.66**

**END OF THE YEAR**

**Face**  
**Value**

**Cost**

**Market**

**Gain**  
**(Loss)**

**Part II Line 2 Detail**

Money Market

**269,796.72**

**269,796.72**

**Part II Line 10 a Detail**

Grand Rapids Kent Cty Bldg

10000

67.91

6,791.00

97 14

9,713 70

2,922.70

**Total Cost**

**6,791.00**

**9,713.70**

**2,922.70**

**END OF THE YEAR****Face  
Value****Cost****Market****Gain  
(Loss)****Part II Line 10 b Detail****Other**

Alliance Global High Incom Fund	1984	11 73	24,607 92	12 57	24,938 88	330.96
Alliance Resource Partners	550	26.43	14,536.47	22 45	12,347.50	(2,188.97)
Amerigas (APU)	500	26.76	6,290.00	47.92	23,960 00	17,670 00
CVR Partners	1400	12.73	17,825.78	6 01	8,414.00	(9,411.78)
Enerplus Resources	200	21 67	4,334 00	9 48	1,896 00	(2,438.00)
Ferrelgas Partners (FGP)	500	23.54	7,938.75	6 77	3,385.00	(4,553 75)
ING Groep Perp 7.2%	500	20 78	10,390 00	25 58	12,790.00	2,400.00
ING Groep Perp 6.2%	400	18.23	7,292.00	25 04	10,016.00	2,724.00
Magellan Midstream	250	78 74	19,685 73	75 63	18,907.50	(778 23)
Senior Housing Trust	400	20.97	8,387.21	18 93	7,572.00	(815 21)
SPDR Gold Trust	50	94 60	4,730 00	109 61	5,480.50	750.50
Templeton Global	7600	XGIMX	58,762.00	6.48	49,248 00	(9,514.00)
Williams Partners L. P.	477	36 14	17,238.03	38.03	18,140.31	902 28
			<b>202,017.89</b>		<b>197,095.69</b>	<b>(4,922.20)</b>

**Mutual Funds**

Invesco Corp Bond CL A	815 981	6 28	5,120 54	7.19	5,866 90	746.36
Artisan Intl Value	3342.653	29 76	99,479.98	32 42	108,368 81	8,888 83
Europacific Growth	121.89	35 19	4,289.31	45.11	5,498 46	1,209.15
Franklin Utilities	5315 358	14 23	75,637.55	17.65	93,816 07	18,178.52
Fundamental Investors	267 498	29 72	7,950 04	54 44	14,562 59	6,612.55
			<b>192,477.42</b>		<b>228,112.83</b>	<b>35,635.41</b>

**Stocks**

ABBVIE	1000	21.60	21,598 32	62.62	62,620 00	41,021.68
AFLAC	1500	43 79	65,685.51	69.60	104,400.00	38,714 49
Abbott Labs	1000	19.92	19,917 03	38 41	38,410 00	18,492.97
Adelphia Recovery Trust	9768	0 00	9.76	0.00	5.86	(3.90)
AEGON NV	2624	14.86	38,993 33	5 53	14,510 72	(24,482 61)
Annaly Capital	1900	10.84	20,596.38	9.97	18,943.00	(1,653.38)
ARES Capital	487	89 47	43,571 61	16 49	8,030 63	(35,540.98)
Automatic Data Proc	500	33 55	16,773.12	102.78	51,390.00	34,616.88
BHP Billiton	300	68 58	20,574 99	35 78	10,734 00	(9,840 99)
Baxter Intl, Inc.	400	30 29	12,117.50	44.34	17,736.00	5,618.50
Becton Dickinson & Co	38	121.49	4,616.80	165 55	6,290 90	1,674 10
Berkshire Hathaway	100	1069.50	106,950.00	2,441.21	244,121.00	137,171.00
CDK Global	166	14 56	2,417 17	59 69	9,908 54	7,491 37
Canadian Natural Resources	400	30.42	12,168.72	31.88	12,752.00	583.28
Cardinal Health	1000	39 21	39,207 13	71 97	71,970 00	32,762 87
Charter Communications	32	160.84	5,146.75	287.92	9,213.44	4,066.69
Chemours Company	240	10 87	2,609 61	22 09	5,301 60	2,691 99
China Mobile	1600	8.52	13,636 00	52.43	83,888 00	70,252.00
Coca-Cola Company	600	33 09	19,855 27	41 46	24,876.00	5,020 73
Conoco Phillips	100	34.01	3,401 31	50.14	5,014.00	1,612.69
Du Pont	1200	40 59	48,710 17	73 40	88,080.00	39,369.83
Eastman Chemical	2000	21.97	43,931.88	75.21	150,420 00	106,488.12
Eaton Corp	800	51.66	41,324.00	67 09	53,672 00	12,348 00
Emerson Electric	500	37.56	18,780.00	55.75	27,875.00	9,095.00
Exxon Mobil	300	88 17	26,450.57	90 26	27,078 00	627 43
Ford Motor	1225	16.57	20,298.77	12.13	14,859.25	(5,439 52)
General Electric	1600	33.00	52,806 58	31 60	50,560 00	(2,246 58)
Harris Corp	35	39 43	1,380.21	102 47	3,586 45	2,206 24
Home Depot	1000	21.15	21,152.99	134 08	134,080.00	112,927.01
Humana	1000	9 24	9,242.56	204 03	204,030 00	194,787 44

**END OF THE YEAR**

	<b>Face</b>		<b>Cost</b>		<b>Market</b>	<b>Gain (Loss)</b>
	<b>Value</b>					
ITT Corp	175	21.56	3,773.23	38.57	6,749.75	2,976.52
Intel	2700	24.46	66,049.00	36.27	97,929.00	31,880.00
IBM	200	127.24	25,448.00	165.99	33,198.00	7,750.00
International Paper Co	750	26.52	19,889.41	53.06	39,795.00	19,905.59
Johnson & Johnson	1000	55.97	55,968.31	115.21	115,210.00	59,241.69
Kellogg Company	375	55.23	20,712.21	73.71	27,641.25	6,929.04
Koninklijke/Philips Elec	982	25.20	24,741.86	30.57	30,019.74	5,277.88
Lockheed Martin Corp	250	81.01	20,253.41	249.94	62,485.00	42,231.59
Magna International	1000	22.70	22,697.50	43.40	43,400.00	20,702.50
Medtronic	400	46.04	18,417.00	71.23	28,492.00	10,075.00
Nabors Industries	1550	13.73	21,281.80	16.40	25,420.00	4,138.20
New York Comm Bancorp	2000	22.76	45,974.56	15.91	31,820.00	(14,154.56)
Northrup Grumman	300	64.96	19,487.47	232.58	69,774.00	50,286.53
Paychex	1400	37.24	52,129.01	60.88	85,232.00	33,102.99
Pengrowth Energy Trust	220	8.32	1,830.40	1.42	312.40	(1,518.00)
Prairesky Royalty LTD	8	19.16	153.28	23.78	190.24	36.96
RMR Group Inc	4	11.89	47.56	39.50	158.00	110.44
Royal Bank Of Canada	400	46.86	18,744.00	67.71	27,084.00	8,340.00
Royal Dutch Shell	400	51.91	20,764.00	54.38	21,752.00	988.00
Sanofi-Aventis	550	36.89	20,292.19	40.44	22,242.00	1,949.81
Shire PLC	59	192.14	11,336.24	170.38	10,052.42	(1,283.82)
Southwest Airlines	2055	12.57	25,824.00	49.84	102,421.20	76,597.20
South32 LTD	120	9.00	1,080.00	9.90	1,188.00	108.00
Stryker Corp	1000	45.32	45,321.94	119.81	119,810.00	74,488.06
Sysco Corp	700	25.50	17,848.00	55.37	38,759.00	20,911.00
Taiwan Semiconductor	5074	11.35	57,582.05	28.75	145,877.50	88,295.45
Total S A	500	16.29	24,435.50	50.97	25,485.00	1,049.50
Total System Services	967	30.08	29,087.13	49.03	47,412.01	18,324.88
Tractor Supply Company	650	30.56	19,862.15	75.81	49,276.50	29,414.35
Trinity Industries	600	34.42	20,654.50	27.76	16,656.00	(3,998.50)
Tupperware Brands	275	73.29	20,155.32	52.62	14,470.50	(5,684.82)
Union Pacific Corp	400	50.15	20,060.22	103.68	41,472.00	21,411.78
United Parcel Service	1000	78.01	78,014.34	114.64	114,640.00	36,625.66
UnitedHealth Corp	1200	50.31	60,376.22	160.04	192,048.00	131,671.78
Vectrus Inc	19	14.67	278.78	23.85	453.15	174.37
Veritiv Corp	14	19.91	278.74	53.75	752.50	473.76
Verizon Communications	400	49.91	19,963.06	53.38	21,352.00	1,388.94
Visa Inc	300	69.17	20,752.00	78.02	23,406.00	2,654.00
Walgreens Boots	1400	43.41	60,767.98	82.76	115,864.00	55,096.02
Waste Management	600	30.14	18,083.00	70.91	42,546.00	24,463.00
Wells Fargo	2500	33.22	83,058.33	55.11	137,775.00	54,716.67
Wisconsin Energy Corp	650	31.07	20,196.50	58.65	38,122.50	17,926.00
Xilinx	900	20.89	18,804.03	60.37	54,333.00	35,528.97
Xylem, Inc	350	32.43	11,351.16	49.52	17,332.00	5,980.84

**1,917,749.43** **3,694,765.05** **1,777,015.62**

**Total Securities**

**2,312,244.74** **4,119,973.57** **1,807,728.83**

**Part II Line 10 c Detail****Bonds**

Adelphia Communication	10000		-	0.00	-	-
Anheuser Busch	10000	92.22	9,221.80	103.43	10,342.90	1,121.10

**Total Cost**

**9,221.80** **10,342.90** **1,121.10**

**Total Assets**

**2,598,054.26** **4,409,826.89** **1,811,772.63**

**Part IV Capital Gains and Losses for Tax on Investment Income**(a)(h)Shares(b)(c)(d)(e)(g)Short-Term

Shire PLC

0 28 P

6/3/3016

6/3/3016

53.80

53.80

-

**TOTAL SHORT TERM GAIN(LOSS)**

53.80

53.80

-

Long-Term

Partner Re

Time Warner Cable Inc

Charter Communication Inc

Baxalta Inc

RR Donnelly &amp; Sons Co

1000

3/18/2003

3/18/2016

137,500 00

49,093.06

88,406.94

67

2/16/2007

5/20/2016

6,700.00

4,623 26

2,076.74

0 768

2/16/2007

5/20/2016

179.14

124.23

54.91

400

8/6/2009

6/3/3016

18,590.04

9,834.50

8,755 54

2000

3/18/2003

7/13/2016

36,866 88

36,392.35

474.53

**TOTAL LONG TERM GAIN(LOSS)**

199,836 06

100,067 40

99,768 66

**TOTAL CAPITAL GAIN(LOSS)**

199,889.86

100,121.20

99,768.66

SCHEDULE for Part VIII  
Form 990-PF LINE 1

(a)	(b)	(c)	(d)	(e)
Dr. Robert Zondervan 706 W. 10th Street Claremont, CA 91711	Pres. - Dir 1hr Per Wk.	\$2,000 00	-0-	-0-
Mary Beth Schouten PO Box 747 Grantham, NH 03753	Dir. 1hr Per Wk	\$2,000 00	-0-	-0-
Thomas B. Kladder 7140 Camino Del Rey Dr NE Rockford, MI 49341	Treas - Dir 7hr Per Wk.	\$17,000 00	-0-	-0-
Norman Pylman 1666 Tammarron Grand Rapids, MI 49546	Dir. 1hr. Per Wk.	\$2,000 00	-0-	-0-
Marilyn Faber 281 Fremont Street Upland, CA 91784	Sect. - Dir 2hr. Per Wk	\$1,000 00	-0-	-0-



Schedule For Part XV Form 990-PF Grants Paid

<u>RECIPIENT</u>	<u>PURPOSE</u>	<u>AMOUNT</u>
Advanced Leaders International 2011 Terra Nova Dr Redding, CA 96003	Advanced Leadership Training in Africa	\$7,000.00
Americans Caring Sharing Teaching 2330 Gove Hill Road Thetford, VT 05075	For health and Development teaching materials	\$5,000.00
Calvin Theological Seminary 3233 Burton SE Grand Rapids, MI	College Seminary PhD Chair	\$120,325 00
Crossroads Bible Institute PO Box 900 Grand Rapids, MI 49509	Prisonor Volunter Visitor Training Programs	\$10,000.00
Every Generation Ministry PO BOX 891179 Temecula, CA 92589	Youth Summer Programs Training	\$10,000 00
Forgotten Man Ministries 3940 Fruitridge NW Grand Rapids, MI 49544	Outreach Ministry providing overnight rooms and food	\$5,000.00
Grace Oaks Ministries 505 Rush Chapel RD NE Adairsvillw, GA 30103	Haiti Reading Development Material	\$5,000 00
Hatian American Friendship Foundation, Inc PO Box 3421 N. Fort Meyers, FL 33918	Hunger Relief and School Water Project	\$5,000 00
Haiti Foundation Against Poverty 7700 W. Wackerly Midland, MI 49642	Dental Equipment for Haiti Clinic	\$14,211.00
Hockey Ministry International 5352 N. Mulligan Ave Chicago, IL 60630	Sports Team Ministry Materials	\$7,000 00
International Christian Community Development 15 Andre SE Grand Rapids, MI 49507	English Language Traning Materials	\$2,500 00
Pregnancy Resource Center 415 Cherry St SE Grand Rapids, MI 49503	Family Support and Post Adoption Services	\$5,640.00
San Juan Diego Academy 1650 Godfrey Ave SW Grand Rapids, MI 49509	Summer School Remedial Training	\$8,900.00
Timothy Leadership Training Institute 3300 Burton SE, Suite 105 Grand Rapids, MI 49546	Translation of Seminary Training Materials	\$9,840.00
Volunteers In Service PO BOX 8215 Grand Rapids, Michigan 49518	Volunteer and Poverty Aid Network programs	\$5,000.00
	Total	3a \$220,416 00

NO RECIPIENT IS AN INDIVIDUAL OR A FOUNDATION