

Form 990-PF

Return of Private Foundation

OMB No 1545-0052

2018

Department of the Treasury Internal Revenue Service

Do not enter social security numbers on this form as it may be made public. Go to www.irs.gov/Form990PF for instructions and the latest information.

Open to Public Inspection

For calendar year 2018 or tax year beginning

, and ending

Name of foundation: WORD INVESTMENTS, INC. A Employer identification number: 38-2470907. B Telephone number: 616-942-0041. G Check all that apply: Initial return, Final return, Address change, etc. H Check type of organization: Section 501(c)(3) exempt private foundation. I Fair market value of all assets at end of year: \$6,126,913.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-27).

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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	252,443.	238,645.	238,645.
	2 Savings and temporary cash investments	97,735.	467.	467.
	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 ▶ 411,750.			
	Less: allowance for doubtful accounts ▶ 0.	663,194.	411,750.	411,750.
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock			
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
Less accumulated depreciation ▶	6,500,000.			
12 Investments - mortgage loans				
13 Investments - other	STMT 13	658,999.	5,436,009.	5,436,009.
14 Land, buildings, and equipment: basis ▶ 200,766.				
Less accumulated depreciation ▶ 160,724.	44,486.	40,042.	40,042.	
15 Other assets (describe ▶ REFINANCE COSTS)	42,940.	0.	0.	
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item 1)	8,259,797.	6,126,913.	6,126,913.	
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	2,458,391.		
	22 Other liabilities (describe ▶ STATEMENT 14)	80,960.	160,089.	
	23 Total liabilities (add lines 17 through 22)	2,539,351.	160,089.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
29 Retained earnings, accumulated income, endowment, or other funds	5,720,446.	5,966,824.		
30 Total net assets or fund balances	5,720,446.	5,966,824.		
31 Total liabilities and net assets/fund balances	8,259,797.	6,126,913.		

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	5,720,446.
2 Enter amount from Part I, line 27a	2	-762,117.
3 Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 11	3	1,143,667.
4 Add lines 1, 2, and 3	4	6,101,996.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 12	5	135,172.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	5,966,824.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (for example, 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 OFFICE EQUIPMENT	P	VARIOUS	12/31/18
b MACATAWA BANK CORP	P	11/30/12	01/17/18
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	3,956.	4,575.	-619.
b 4,049.		1,176.	2,873.
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			-619.
b			2,873.
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	2,254.
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	0.

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 doesn't 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))
2017	797,275.	5,807,587.	.137282
2016	693,077.	5,814,291.	.119202
2015	412,010.	5,567,778.	.073999
2014	545,673.	5,314,870.	.102669
2013	420,476.	5,434,199.	.077376

2 Total of line 1, column (d)	2	.510528
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	.102106
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	4	5,933,948.
5 Multiply line 4 by line 3	5	605,892.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,389.
7 Add lines 5 and 6	7	607,281.
8 Enter qualifying distributions from Part XII, line 4	8	753,052.

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)

Table with 11 rows for excise tax calculations. Line 1: 1,389. Line 2: 0. Line 3: 1,389. Line 4: 0. Line 5: 1,389. Line 6a: 578. Line 7: 578. Line 8: 27. Line 9: 838. Line 10: 0. Line 11: 0.

Part VII-A Statements Regarding Activities

Table with 10 rows of activity questions and Yes/No columns. Row 1a: No. Row 1b: No. Row 1c: No. Row 2: No. Row 3: No. Row 4a: Yes. Row 4b: Yes. Row 5: No. Row 6: Yes. Row 7: Yes. Row 8a: MI. Row 8b: Yes. Row 9: Yes. Row 10: Yes.

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		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		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	X	
14 The books are in care of ► <u>DIANE LUCHIES-PFERDEHIRT</u> Telephone no ► <u>616-942-0041</u> Located at ► <u>4079 PARK EAST CT SE STE 2, GRAND RAPIDS, MI</u> ZIP+4 ► <u>49546</u>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year		
16 At any time during calendar year 2018, 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 ►		X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions Organizations relying on a current notice regarding disaster assistance, check here		X
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 2018?		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 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.) <u>N/A</u>		
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 2018 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 2018) <u>N/A</u>		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		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 2018?		X

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

		Yes	No
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))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	5b	X
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? If "Yes," attach the statement required by Regulations section 53.4945-5(d).	N/A <input type="checkbox"/> Yes <input type="checkbox"/> No		
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870.	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	6b	X
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	7b	
8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
CLARE DEGROAF 4079 PARK EAST CT SE STE 2 GRAND RAPIDS, MI 49546	PRESIDENT 40.00	74,671.	0.	51,000.
SUSAN DEGROAF 4079 PARK EAST CT SE STE 2 GRAND RAPIDS, MI 49546	SECRETARY 5.00	0.	0.	0.
DIANE LUCHIES-PFERDEHIRT 4079 PARK EAST CT SE STE 2 GRAND RAPIDS, MI 49546	TREASURER 40.00	42,161.	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 ASSISTANCE TO VARIOUS CHRISTIAN MINISTRY SERVICES THROUGH EMPLOYED INDIVIDUALS	197,414.
2 PROVIDES TECHNICAL ASSISTANCE TO OTHER CHARITABLE ORGANIZATIONS AND CHRISTIAN MINISTRIES	107,009.
3	
4	

Part IX-B Summary of Program-Related Investments

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

Total. Add lines 1 through 3 ▶ 0.

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	3,643,057.
b	Average of monthly cash balances	1b	296,718.
c	Fair market value of all other assets	1c	3,313,734.
d	Total (add lines 1a, b, and c)	1d	7,253,509.
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	1,229,196.
3	Subtract line 2 from line 1d	3	6,024,313.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	90,365.
5	Net value of noncharitable-use assets Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,933,948.
6	Minimum investment return. Enter 5% of line 5	6	296,697.

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	
2a	Tax on investment income for 2018 from Part VI, line 5	2a	
b	Income tax for 2018. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	
6	Deduction from distributable amount (see instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	753,052.
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	753,052.
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	1,389.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	751,663.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII Undistributed Income (see instructions)

N/A

	(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7				
2 Undistributed income, if any, as of the end of 2018				
a Enter amount for 2017 only				
b Total for prior years:				
3 Excess distributions carryover, if any, to 2018.				
a From 2013				
b From 2014				
c From 2015				
d From 2016				
e From 2017				
f Total of lines 3a through e				
4 Qualifying distributions for 2018 from Part XII, line 4: ► \$				
a Applied to 2017, but not more than line 2a				
b Applied to undistributed income of prior years (Election required - see instructions)				
c Treated as distributions out of corpus (Election required - see instructions)				
d Applied to 2018 distributable amount				
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b. Taxable amount - see instructions				
e Undistributed income for 2017. Subtract line 4a from line 2a. Taxable amount - see instr				
f Undistributed income for 2018. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2019				
7 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)				
8 Excess distributions carryover from 2013 not applied on line 5 or line 7				
9 Excess distributions carryover to 2019 Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9:				
a Excess from 2014				
b Excess from 2015				
c Excess from 2016				
d Excess from 2017				
e Excess from 2018				

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling

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

	Tax year				(e) Total
	(a) 2018	(b) 2017	Prior 3 years		
			(c) 2016	(d) 2015	
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	0.	129,911.	0.	126,362.	256,273.
b 85% of line 2a	0.	110,424.	0.	107,408.	217,832.
c Qualifying distributions from Part XII, line 4 for each year listed	753,052.	797,275.	693,077.	412,010.	2,655,414.
d Amounts included in line 2c not used directly for active conduct of exempt activities	249,912.	265,471.	159,909.	99,189.	774,481.
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c	503,140.	531,804.	533,168.	312,821.	1,880,933.
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					1 X 0.
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0.
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed	197,798.	193,586.	193,810.	185,593.	770,787.
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					0.
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0.
(3) Largest amount of support from an exempt organization					0.
(4) Gross investment income					0.

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

1 Information Regarding Foundation Managers:

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

CLARE DEGRAAF

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

NONE

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

Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or email address of the person to whom applications should be addressed:

SEE STATEMENT 15

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

c Any submission deadlines

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

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
BENEVOLENCE	NONE		CHARITABLE	187,917.
CENTRAL WESLEYAN CHURCH	NONE		RELIGIOUS	500.
CHRISTIAN LEADERS INSTITUTE	NONE		RELIGIOUS	12,500.
CHURCH PLANTERS TRAINING INTERNATIONAL	NONE		RELIGIOUS	2,000.
CITYFEST	NONE		RELIGIOUS	350.
Total SEE CONTINUATION SHEET(S)				485,266.
b Approved for future payment				
NONE				
Total				0.

▶ 3a

▶ 3b

Schedule B(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service**Schedule of Contributors**▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.
▶ Go to www.irs.gov/Form990 for the latest information.

OMB No 1545 0047

2018

Name of the organization

Employer identification number

WORD INVESTMENTS, INC.

38-2470907

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

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

Form 990-PF

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

-
- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor Complete Parts I and II See instructions for determining a contributor's total contributions

Special Rules

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000, or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than \$1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling \$5,000 or more during the year ▶ \$ _____

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

LHA For Paperwork Reduction Act Notice, see the instructions for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2018)

Name of organization WORD INVESTMENTS, INC.	Employer identification number 38-2470907
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Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	JORDAN UNDERWOOD C/O NCF 4670 E FULTON STREET STE 204 ADA, MI 49301	\$ 5,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
2	THE JONES-JOHNSON FAMILY MINISTRY 5270 NORTHLAND DR, NE GRAND RAPIDS, MI 49525	\$ 9,900.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
3	CHURCH PLANTERS TRAINING INTERNATIONAL 4079 PARK EAST COURT SE STE 102 GRAND RAPIDS, MI 49546	\$ 90,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
4	JERRY JONKER C/O NCF 4670 E FULTON ST STE 204 ADA, MI 49301	\$ 21,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
5	GRANT ELLIS C/O NCF 4670 E FULTON ST STE 204 ADA, MI 49301	\$ 22,000.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization WORD INVESTMENTS, INC.	Employer identification number 38-2470907
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Part II **Noncash Property** (see instructions) Use duplicate copies of Part II if additional space is needed.

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

Name of organization WORD INVESTMENTS, INC.	Employer identification number 38-2470907
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Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this info once) ▶ \$ _____
Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift	
Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

Part 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
COMMUNITY FOUNDATION OF HOLLAND/ZEELAND	NONE		CHARITABLE	2,000.
DAVID'S HOUSE MINISTRIES	NONE		RELIGIOUS	1,250.
DOOR	NONE		CHARITABLE	3,000.
GILDA'S CLUB GRAND RAPIDS	NONE		CHARITABLE	500.
GOOD NEWS COMMUNITY CHURCH	NONE		RELIGIOUS	6,800.
GRAND RAPIDS PUBLIC MUSEUM	NONE		CHARITABLE	2,500.
HOPE COLLEGE	NONE		RELIGIOUS	50,000.
HOPE FOR GABE	NONE		CHARITABLE	2,000.
LEAD THEM HOME	NONE		RELIGIOUS	5,000.
MAYFLOWER CONGREGATIONAL CHURCH	NONE		RELIGIOUS	55,000.
Total from continuation sheets				281,999.

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
MISSIONAL CHAPLAINS	NONE		RELIGIOUS	5,000.
MUSEUM OF THE BIBLE	NONE		RELIGIOUS	2,500.
NF MICHIGAN	NONE		CHARITABLE	1,000.
PARTNERS RELIEF & DEVELOPMENT	NONE		CHARITABLE	5,192.
PASSTHROUGH CHARITABLE DEDUCTIONS	NONE		CHARITABLE	47,437.
RELIANT MISSION INC	NONE		RELIGIOUS	1,000.
SALT MINISTRIES	NONE		RELIGIOUS	5,000.
SPRING HILL CAMPS	NONE		RELIGIOUS	16,000.
THE CENTER FOR FAITH, SEXUALITY & GENDER	NONE		RELIGIOUS	35,000.
THE FIRST TEE OF WEST MICHIGAN	NONE		CHARITABLE	500.
Total from continuation sheets				

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
TRAILBLAZE NOW	NONE		CHARITABLE	8,000.
TWO FISH FOUNDATION	NONE		RELIGIOUS	700.
WEST MICHIGAN COMMUNITY TENNIS, INC	NONE		CHARITABLE	10,000.
WORLD VISION	NONE		CHARITABLE	420.
YOUNG LIFE	NONE		RELIGIOUS	1,000.
YOUTH FOR CHRIST	NONE		RELIGIOUS	12,000.
YOUTH WITH A MISSION	NONE		RELIGIOUS	3,200.
Total from continuation sheets				

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

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
CHECKING NOTES	64. 29,314.	64. 29,314.	64. 29,314.
TOTAL TO PART I, LINE 3	29,378.	29,378.	29,378.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
CHARLES SCHWAB	38.	0.	38.	38.	38.
TO PART I, LINE 4	38.	0.	38.	38.	38.

FORM 990-PF RENTAL INCOME STATEMENT 3

KIND AND LOCATION OF PROPERTY	ACTIVITY NUMBER	GROSS RENTAL INCOME
COLLEGE HILL APARTMENTS	3	419,952.
TOTAL TO FORM 990-PF, PART I, LINE 5A		419,952.

FORM 990-PF RENTAL EXPENSES STATEMENT 4

DESCRIPTION	ACTIVITY NUMBER	AMOUNT	TOTAL
DEPRECIATION		70,189.	
PROPERTY TAXES		32,531.	
ADVERTISING		2,588.	
MANAGEMENT EXPENSES		64,332.	
REPAIRS		3,791.	
INSURANCE (COLLEGE HILL)		10,438.	

MAINTENANCE - MECHANICAL	15,040.	
MAINTENANCE - GROUNDS	6,596.	
CONTRACT LABOR	10.	
UTILITIES	38,110.	
TELEPHONE (COLLEGE HILL)	1,957.	
BANK CHARGES	121.	
OFFICE EXPENSES	0.	
MISCELLANEOUS	6,025.	
COMMISSIONS	0.	
LEGAL	56,264.	
PAINTING	804.	
CLEANING	4,273.	
MAINTENANCE - PARKING	0.	
REFUSE REMOVAL	3,393.	
CABLE	14,466.	
SECURITY	0.	
INTEREST	42,564.	
BUILDING MAINTENANCE	5,723.	
INTERNET	2,656.	
PEST CONTROL	220.	
ADMINISTRATION SALARIES	41,402.	
ACCOUNTING	14,227.	
MICHIGAN CIT EXPENSE	18,574.	
- SUBTOTAL -	3	456,294.
TOTAL RENTAL EXPENSES		456,294.
NET RENTAL INCOME TO FORM 990-PF, PART I, LINE 5B		-36,342.

FORM 990-PF	OTHER INCOME	STATEMENT	5
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DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
INCOME FROM NONDEBT FINANCED			
REALESTATE K-1	135,172.	135,172.	135,172.
OTHER REVENUE	8,400.	0.	8,400.
TOTAL TO FORM 990-PF, PART I, LINE 11	143,572.	135,172.	143,572.

FORM 990-PF	LEGAL FEES			STATEMENT 6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL	31,106.	2,634.	14,237.	16,869.
LEGAL	56,264.	0.	56,264.	0.
TO FM 990-PF, PG 1, LN 16A	87,370.	2,634.	70,501.	16,869.

FORM 990-PF	ACCOUNTING FEES			STATEMENT 7
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	7,703.	0.	7,703.	0.
ACCOUNTING	14,227.	0.	14,227.	0.
TO FORM 990-PF, PG 1, LN 16B	21,930.	0.	21,930.	0.

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT 8
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ASSET ADVISORY FEES	90.	90.	90.	0.
OTHER PROFESSIONAL FEES	0.	0.	0.	0.
CONSULTING	25,056.	2,121.	11,468.	13,588.
TO FORM 990-PF, PG 1, LN 16C	25,146.	2,211.	11,558.	13,588.

FORM 990-PF

TAXES

STATEMENT 9

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE AND UNRELATED BUSINESS TAX	189,283.	0.	189,283.	0.
PAYROLL	14,241.	1,206.	6,518.	7,722.
PROPERTY TAXES	32,531.	0.	32,531.	0.
MICHIGAN CIT EXPENSE	18,574.	0.	18,574.	0.
TO FORM 990-PF, PG 1, LN 18	254,629.	1,206.	246,906.	7,722.

FORM 990-PF

OTHER EXPENSES

STATEMENT 10

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PAYROLL PROCESSING FEES	2,112.	179.	967.	1,145.
DUES & SUBSCRIPTIONS	715.	0.	715.	0.
SUPPLIES	6,648.	563.	3,043.	3,605.
POSTAGE	1,023.	87.	468.	555.
MINISTRY EXPENSES	45,947.	0.	0.	45,947.
TELEPHONE (ADMIN)	6,414.	543.	2,936.	3,478.
INSURANCE (ADMIN)	3,062.	259.	1,401.	1,661.
CAM MAINTENANCE	5,450.	461.	2,494.	2,956.
INTERNET	10,594.	897.	4,849.	5,745.
WORKERS COMPENSATION	864.	73.	395.	469.
ADVERTISING	2,588.	0.	2,588.	0.
MANAGEMENT EXPENSES	64,332.	0.	64,332.	0.
INSURANCE (COLLEGE HILL)	10,438.	0.	10,438.	0.
TELEPHONE (COLLEGE HILL)	1,957.	0.	1,957.	0.
BANK CHARGES	121.	0.	121.	0.
OFFICE EXPENSES	0.	0.	0.	0.
MISCELLANEOUS	6,025.	0.	6,025.	0.
CABLE	14,466.	0.	14,466.	0.
SECURITY	0.	0.	0.	0.
INTERNET	2,656.	0.	2,656.	0.
PEST CONTROL	220.	0.	220.	0.
TO FORM 990-PF, PG 1, LN 23	185,632.	3,062.	120,071.	65,561.

FORM 990-PF

GRANT APPLICATION SUBMISSION INFORMATION
PART XV, LINES 2A THROUGH 2D

STATEMENT 15

NAME AND ADDRESS OF PERSON TO WHOM APPLICATIONS SHOULD BE SUBMITTED

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

TELEPHONE NUMBER

616-942-0041

FORM AND CONTENT OF APPLICATIONS

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

ANY SUBMISSION DEADLINES

NONE

RESTRICTIONS AND LIMITATIONS ON AWARDS

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