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

OMB No 1545-0052

Form **990-PF****2009**Department of the Treasury
Internal Revenue Service

Note The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2009, or tax year beginning , and ending

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

Use the IRS label. Otherwise, print or type. See Specific Instructions	Name of foundation HERMAN & IRENE GERTZ FOUNDATION MONROE BANK & TRUST		A Employer identification number 38-6153472
	Number and street (or P O box number if mail is not delivered to street address) 102 E. FRONT STREET	Room/suite	B Telephone number (see page 10 of the instructions) 734-242-2068
	City or town, state, and ZIP code MONROE MI 48161		C If exemption application is pending, check here <input type="checkbox"/>
			D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation			E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 1,146,367		J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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 page 11 of the instructions))

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue				
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	19	19		
4 Dividends and interest from securities	41,858	41,858		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	-73,513			
b Gross sales price for all assets on line 6a	271,386			
7 Capital gain net income (from Part IV, line 2)		0		
8 Net short-term capital gain			0	
9 Income modifications				
10a Gross sales less returns & allowances				
b Less Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule) STMT 1	237			
12 Total. Add lines 1 through 11	-31,399	41,877	0	
Operating and Administrative Expenses				
13 Compensation of officers, directors, trustees, etc				
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach schedule) STMT 2	1,270	635		635
c Other professional fees (attach schedule) STMT 3	10,084	5,042		5,042
17 Interest				
18 Taxes (attach schedule) (see page 14 of the instructions)				
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (att sch) STMT 4	20	10		10
24 Total operating and administrative expenses. Add lines 13 through 23	11,374	5,687		5,687
25 Contributions, gifts, grants paid	51,000			51,000
26 Total expenses and disbursements. Add lines 24 and 25	62,374	5,687	0	56,687
27 Subtract line 26 from line 12				
a Excess of revenue over expenses and disbursements	-93,773			
b Net investment income (if negative, enter -0-)		36,190		
c Adjusted net income (if negative, enter -0-)			0	

For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions.

Form 990-PF (2009)

Part II Balance Sheets

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
Assets	1	Cash—non-interest-bearing	4,584	985	985
	2	Savings and temporary cash investments	67,173	15,805	15,805
	3	Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions)			
	7	Other notes and loans receivable (att schedule) ▶ Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule) STMT 5	148,977	148,977	150,337
	b	Investments—corporate stock (attach schedule) SEE STMT 6	982,002	973,196	979,240
	c	Investments—corporate bonds (attach schedule) SEE STMT 7	30,000		
	11	Investments—land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	15	Other assets (describe ▶)			
	16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	1,232,736	1,138,963	1,146,367
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 (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	1,232,736	1,138,963	
	30	Total net assets or fund balances (see page 17 of the instructions)	1,232,736	1,138,963	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,232,736	1,138,963	

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	1,232,736
2	Enter amount from Part I, line 27a	2	-93,773
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	1,138,963
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,138,963

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE WORKSHEET				
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e			

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

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

2 Capital gain net income or (net capital loss)	<div style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 10px;"> If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 </div>	2	-73,513
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	<div style="border-left: 1px solid black; border-right: 1px solid black; padding: 0 10px;"> If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8 </div>	3	-6,974

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

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

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

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

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

1 Enter the appropriate amount in each column for each year, see page 18 of 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))
2008	56,709	1,249,475	0.045386
2007	67,065	1,389,867	0.048253
2006	69,755	1,336,408	0.052196
2005	69,547	1,352,702	0.051413
2004	70,509	1,366,425	0.051601

2 Total of line 1, column (d)	2	0.248849
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.049770
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	1,060,018
5 Multiply line 4 by line 3	5	52,757
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	362
7 Add lines 5 and 6	7	53,119
8 Enter qualifying distributions from Part XII, line 4	8	56,687

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 on page 18.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	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	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	1	362
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2	3	362
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	362
6	Credits/Payments		
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,538
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	1,538
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	1,176
11	Enter the amount of line 10 to be Credited to 2010 estimated tax 1,176 Refunded	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? If the answer is "Yes" to 1a or 1b , attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation \$ _____ (2) On foundation managers \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV		
8a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) MI		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation		
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV on page 27)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

N/A

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► MONROE BANK & TRUST 102 E FRONT ST Located at ► MONROE, MI	Telephone no ► 734-241-3431 ZIP+4 ► 48161		
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here and enter the amount of tax-exempt interest received or accrued during the year	►	15	► <input type="checkbox"/>

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		Yes	No
1a	During the year did the foundation (either directly or indirectly)		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/> N/A	1b	
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 2009?	1c	X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a	At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? If "Yes," list the years ► 20 , 20 , 20 , 20 <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see page 20 of the instructions) N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20 , 20 , 20 , 20		
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 2009 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 2009) N/A	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009?	4b	X

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the 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 page 22 of the instructions)? ☐ N/A **5b**

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

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

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

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b** ☐ Yes ☒ No **X**

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ N/A **7b**

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the 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
MARJORIE GERTZ PO BOX 74	MILLERSBURG MI 49759	TRUSTEE 1.00	0	0
TODD GERTZ 2793 CASCADE SPRINGS DR SE	GRAND RAPIDS MI 49546	TRUSTEE 1.00	0	0
CHRISTINE GAKENHEIMER 340 KAYE LANI AVE	MONROE MI 48161	TRUSTEE 1.00	0	0

2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). If none, enter "NONE."

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

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

0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."**

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

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

0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

Expenses

1 THE ONLY ACTIVITY IS MAKING GRANTS

2

3

4

Part IX-B Summary of Program-Related Investments (see page 24 of the instructions)

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

Amount

1 N/A

2

All other program-related investments See page 24 of the instructions

3

Total. Add lines 1 through 3

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	1,005,286
b	Average of monthly cash balances	1b	70,874
c	Fair market value of all other assets (see page 24 of the instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	1,076,160
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	1,076,160
4	Cash deemed held for charitable activities. Enter 1½ % of line 3 (for greater amount, see page 25 of the instructions)	4	16,142
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,060,018
6	Minimum investment return. Enter 5% of line 5	6	53,001

Part XI Distributable Amount (see page 25 of the 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	53,001
2a	Tax on investment income for 2009 from Part VI, line 5	2a	362
b	Income tax for 2009 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	362
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	52,639
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	52,639
6	Deduction from distributable amount (see page 25 of the instructions)	6	
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	52,639

Part XII Qualifying Distributions (see page 25 of the 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	56,687
b	Program-related investments—total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	56,687
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	362
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	56,325

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 page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				52,639
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2009:				
a From 2004	3,096			
b From 2005	2,828			
c From 2006	3,843			
d From 2007	217			
e From 2008				
f Total of lines 3a through e	9,984			
4 Qualifying distributions for 2009 from Part XII, line 4 ▶ \$ 56,687				
a Applied to 2008, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c Treated as distributions out of corpus (Election required—see page 26 of the instructions)				
d Applied to 2009 distributable amount				52,639
e Remaining amount distributed out of corpus	4,048			
5 Excess distributions carryover applied to 2009 (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	14,032			
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 page 27 of the instructions				
e Undistributed income for 2008 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions				
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2010				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)				
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	3,096			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	10,936			
10 Analysis of line 9				
a Excess from 2005	2,828			
b Excess from 2006	3,843			
c Excess from 2007	217			
d Excess from 2008				
e Excess from 2009	4,048			

DAA

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				
CHILDREN'S HOSP SW FL 9981 S. HEALTHPARK DR. FORT MYERS FL 33908	N/A	PUBLIC HEALTH & WELFARE		8,000
WASHTENAW CHRISTIAN ACD 7200 MOON RD. SALINE MI 48176	N/A	PUBLIC CHRISTIAN EDUCATION		8,000
MONROE CO HISTORIC SOC 126 S. MONROE ST. MONROE MI 48161	N/A	PUBLIC CHARITABLE & CIVIC		4,000
RRCA 114 S. MONROE ST. MONROE MI 48161	N/A	PUBLIC CHARITABLE & CIVIC		4,000
COMMUNITY FDN OF MONROE 28 S. MACOMB ST. MONROE MI 48161	N/A	PUBLIC CHARITABLE & CIVIC		8,000
MILLERSBURG HISTORICAL PO BOX 30 MILLERSBURG MI 49759	N/A	PUBLIC CIVIC		10,000
ROGER CITY HIGH SCHOOL 251 W. HURON AVE. ROGER CITY MI 49779	N/A	PUBLIC EDUCATION		1,000
MI SHIPWRECK RESEARCH 1134 GOODWOOD CT. HOLLAND MI 49424	N/A	PUBLIC RESEARCH		2,000
CASE TWSP GERTZ MEM PARK 5280 MAPLE ST. MILLERSBURG MI 49759	N/A	PUBLIC CIVIC		4,600
MONROE FAMILY YMCA 1111 W. ELM AVE. MONROE MI 48162	N/A	PUBLIC CHARITABLE & CIVIC		1,400
Total			3a	51,000
b Approved for future payment				
N/A				
Total			3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Part XVI-A Analysis of Income-Producing Activities					
Enter gross amounts unless otherwise indicated					
	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	19	
4 Dividends and interest from securities			14	41,858	
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	-73,513	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue. a _____					
b CLASS ACTION-INVEST PROPERTY			18	237	
c _____					
d _____					
e _____					
12 Subtotal. Add columns (b), (d), and (e)		0		-31,399	0
13 Total. Add line 12, columns (b), (d), and (e)				13	-31,399

(See worksheet in line 13 instructions on page 28 to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

[illegible]


Part XVII	Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations
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<p>1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?</p> <p>a Transfers from the reporting foundation to a noncharitable exempt organization of</p> <p>(1) Cash</p> <p>(2) Other assets</p> <p>b Other transactions</p> <p>(1) Sales of assets to a noncharitable exempt organization</p> <p>(2) Purchases of assets from a noncharitable exempt organization</p> <p>(3) Rental of facilities, equipment, or other assets</p> <p>(4) Reimbursement arrangements</p> <p>(5) Loans or loan guarantees</p> <p>(6) Performance of services or membership or fundraising solicitations</p> <p>c Sharing of facilities, equipment, mailing lists, other assets, or paid employees</p> <p>d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received</p>		Yes	No
1a(1)			X
1a(2)			X
1b(1)			X
1b(2)			X
1b(3)			X
1b(4)			X
1b(5)			X
1b(6)			X
1c			X

[illegible]

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

b If "Yes," complete the following schedule		
(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.			
Signature of officer or trustee 	Date 3/22/10	Title TRUST OFFICER	

Paid Preparer's Use Only	Preparer's signature 	Date 2/27/10	Check if self-employed <input type="checkbox"/>	Preparer's identifying number (see Signature on page 30 of the instructions) P00186340
	Firm's name (or yours if self-employed), address, and ZIP code COOLEY HEHL WOHLGAMUTH & CARLTON, PLLC 1 SOUTH MONROE MONROE, MI 48161			EIN ▶ 38-1335762 Phone no 734-241-7200

Capital Gains and Losses for Tax on Investment IncomeForm **990-PF****2009**

For calendar year 2009, or tax year beginning

, and ending

Name

**HERMAN & IRENE GERTZ FOUNDATION
MONROE BANK & TRUST**

Employer Identification Number

38-6153472

(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.)
(1) APOLLO GROUP	P	08/21/09	12/08/09
(2) FEDERAL HOME LN MTG 6%	P	06/13/08	01/15/09
(3) PROSHARES TR ULTRA SHORT 500	P	07/24/09	08/21/09
(4) SIMON PROPERTY GROUP	P	03/27/09	04/22/09
(5) SIMON PROPERTY GROUP	P	03/27/09	04/27/09
(6) ACCENTURE LTD	P	08/30/07	03/05/09
(7) ADOBE SYSTEMS	P	08/30/07	04/13/09
(8) DIME COMMUNITY CAP 7%PFD	P	03/12/04	11/02/09
(9) WALT DISNEY	P	08/30/07	04/06/09
(10) EXPEDITORS INTL	P	08/30/07	06/18/09
(11) FIRST FINANCIAL CAP TR 7%	P	03/19/04	11/02/09
(12) GENERAL ELECTRIC	P	08/27/02	12/08/09
(13) HEALTH CARE REIT	P	07/07/03	12/08/09
(14) ISHARES TR US TREAS	P	02/14/08	11/20/09
(15) ISHARES TR 1-3YR TREAS	P	04/17/08	08/21/09

(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)
(1) 8,211		9,702	-1,491
(2) 25,000		25,000	
(3) 43,457		48,962	-5,505
(4) 32		32	
(5) 90		68	22
(6) 9,051		13,374	-4,323
(7) 7,994		13,832	-5,838
(8) 30,344		50,000	-19,656
(9) 5,831		10,114	-4,283
(10) 9,105		12,018	-2,913
(11) 19,800		30,000	-10,200
(12) 8,657		13,840	-5,183
(13) 4,564		2,992	1,572
(14) 10,554		10,702	-148
(15) 25,088		25,049	39

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

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(1)			-1,491
(2)			
(3)			-5,505
(4)			
(5)			22
(6)			-4,323
(7)			-5,838
(8)			-19,656
(9)			-4,283
(10)			-2,913
(11)			-10,200
(12)			-5,183
(13)			1,572
(14)			-148
(15)			39

Form 990-PF	Capital Gains and Losses for Tax on Investment Income	2009
For calendar year 2009, or tax year beginning , and ending		

Name HERMAN & IRENE GERTZ FOUNDATION MONROE BANK & TRUST	Employer Identification Number 38-6153472
--	---

(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)
(1) ISHARES TR MSCI EAFE	P	09/30/05	08/21/09
(2) ISHARES TR RUSSELL MIDCAP	P	07/07/03	08/21/09
(3) ISHARES TR RUSSELL MIDCAP	P	07/07/03	12/08/09
(4) ISHARES TR DJ US HEALTHCARE	P	11/08/07	12/08/09
(5) MEDTRONIC	P	11/22/06	08/10/09
(6) MICROSOFT	P	03/22/99	12/08/09
(7) SIMON PROPERTY GROUP	P	08/30/07	03/05/09
(8) WELLS FARGO	P	03/05/04	12/02/09
(9)	P		
(10) LT CAPITAL GAIN DISTRIBUTIONS			
(11)			
(12)			
(13)			
(14)			
(15)			

(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)
(1) 15,642		21,680	-6,038
(2) 9,299		7,183	2,116
(3) 5,988		4,310	1,678
(4) 4,708		5,162	-454
(5) 8,230		12,109	-3,879
(6) 2,218		2,678	-460
(7) 3,464		11,447	-7,983
(8) 13,885		14,645	-760
(9)			
(10) 174			174
(11)			
(12)			
(13)			
(14)			
(15)			

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	
(1)			-6,038
(2)			2,116
(3)			1,678
(4)			-454
(5)			-3,879
(6)			-460
(7)			-7,983
(8)			-760
(9)			
(10)			174
(11)			
(12)			
(13)			
(14)			
(15)			

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 11 - Other Income

Description	Revenue per Books	Net Investment Income	Adjusted Net Income
CLASS ACTION-INVEST PROPERTY	\$ 237	\$	\$
TOTAL	\$ 237	\$ 0	\$ 0

Statement 2 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
COOLEY HEHL WOHLGAMUTH & CARLTON	\$	\$	\$	\$
CPA'S, PLLC - TAX SERVICE	1,270	635		635
TOTAL	\$ 1,270	\$ 635	\$ 0	\$ 635

Statement 3 - Form 990-PF, Part I, Line 16c - Other Professional Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
MONROE BANK & TRUST	\$ 10,084	\$ 5,042	\$	\$ 5,042
TOTAL	\$ 10,084	\$ 5,042	\$ 0	\$ 5,042

Statement 4 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
EXPENSES	\$	\$	\$	
MICHIGAN DEPT CONSUMER & IND				10
FILING FEE	20	10		10
TOTAL	\$ 20	\$ 10	\$ 0	\$ 10

Federal Statements

FYE: 12/31/2009

Statement 5 - Form 990-PF, Part II, Line 10a - US and State Government Investments

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
FEDERAL HOME LN BK - 6.0%	\$ 25,000	\$	COST	\$
FEDERAL HOME LN BK - 4.75%	49,554	49,554	COST	50,297
FNMA - 5.0%	74,423	74,423	COST	74,461
GR RAPIDS 4.99%		25,000	COST	25,579
TOTAL	\$ <u>148,977</u>	\$ <u>148,977</u>		\$ <u>150,337</u>

Statement 6 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
225 SH ABBOTT LABS	\$	\$ 10,303	COST	\$ 12,148
325 SH ACCENTURE LTD CL A	13,374		COST	
325 SH ADOBE SYS	13,832		COST	
300/400 SH ALTRIA GROUP INC	6,054	7,864	COST	7,852
125/200 SH APACHE CORP	3,999	10,624	COST	20,634
200/250 SH AUTOMATIC DATA PROC	6,926	8,863	COST	10,705
200 SH CH ROBINSON		9,921	COST	11,746
200 SH CHEVRON CORP	14,516	14,516	COST	15,398
450 SH CISCO SYS	14,215	14,215	COST	10,773
175/225 SH COCA COLA COMPANY	11,863	14,352	COST	12,825
150 SH COLGATE PALMOLIVE	8,851	8,851	COST	12,322
150 SH DANAHER CORP		10,717	COST	11,280
50 SH DIME COMMUNITY 7%, PFD	50,000		COST	
300 SH WALT DISNEY CO	10,113		COST	
5,960 SH DODGE & COX INC	75,183	75,183	COST	77,237
2,950 SH EVERGREEN INTL BOND CLASS	34,950	34,950	COST	33,272
200 SH EXELON	10,736	10,736	COST	9,774

Federal Statements

FYE: 12/31/2009

Statement 6 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments (continued)

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
275 SH EXPEDITORS INTL	\$ 12,018	\$	COST	\$
1,171 SH FID AD EMG MK		15,006	COST	14,725
400 SH GENERAL ELECTRIC	11,710		COST	
1,389 SH GOLDMAN SACHS ABSOL		12,567	COST	12,650
700/600 SH HEALTH CARE REIT	20,946	17,954	COST	26,592
475 SH ISHARES TR LEHMAN	48,143	48,143	COST	49,015
1,200/1,500 SH ISHARES MSCI EMG MKT	51,540	62,441	COST	62,250
1,000/700 SH ISHARES MSCI EAFE IN	72,268	50,588	COST	38,696
375/175 SH ISHARES MIDCAP INDEX	21,549	10,056	COST	14,439
200 SH ISHARES TR COHEN	17,342	17,342	COST	10,504
300 SH ISHARES 2000 INDEX	13,872	13,872	COST	18,732
200 SH ISHARES DJ UTILS SEC	17,040	17,040	COST	14,958
500 SH ISHARES GSCI	21,589	21,589	COST	15,910
200 SH JOHNSON & JOHNSON	11,478	11,478	COST	12,882
175 SH MCDONALDS CORP	8,557	8,557	COST	10,927
225 SH MEDTRONICS INC	12,109		COST	
275 SH MERCK		10,015	COST	10,048
475/400 SH MICROSOFT CORP	16,684	14,006	COST	12,192
500 SH MYLAN LABS		6,408	COST	9,215
250 SH NOBLE CORP	9,328		COST	
200 SH NORTHERN TRUST CO		11,798	COST	10,480
675 SH ORACLE SYS	13,669	13,669	COST	16,558
275 SHS PEPSICO INC	15,609	15,609	COST	16,720
2,142/3,138 SH PIMCO HIGH YIELD	20,364	28,374	COST	27,620
200 SH PROCTER & GAMBLE	11,868	11,868	COST	12,126
125 SH SIMON PROPERTY GROUP	11,447		COST	

Federal Statements

FYE: 12/31/2009

Statement 6 - Form 990-PF, Part II, Line 10b - Corporate Stock Investments (continued)

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
700/500 SH WELLS FARGO & CO	\$ 14,645	\$	COST	\$
7,179/7,252 SH PIMCO TOTAL RETURN IN	77,978	78,775	COST	78,322
450/350 SH ISHARES TR US TREAS	48,158	37,456	COST	36,365
300 SH ISHARES TR 1-3YR TREAS	25,049		COST	
300 SH PHILLIP MORRIS INTL	13,800	13,800	COST	14,457
225/300 SH ISHARES GOLDMAN SACHS NAT	10,596	12,895	COST	10,293
275 SH ISHARES TR DJ US TECH	14,572	14,572	COST	15,824
250 SH ISHARES TR DJ US INDL SECTOR	18,495	18,495	COST	13,257
200/250 SH ISHARES TR DJ US BASIC MA	12,088	14,677	COST	14,977
200 SH ISHARES TR DJ US FINL SECTOR	13,952	13,952	COST	10,356
275/200 SH ISHARES TR DJ US HEALTHCA	18,927	13,765	COST	12,764
175 SH UNITED TECH CORP		10,154	COST	12,147
4,722 SH VANG SH TERM 39		49,417	COST	50,008
2,568 SH VANG INTRM TERM		24,987	COST	24,705
300 SH NOBLE CORP		11,120	COST	12,210
125 SH TRANSOCEAN LTD		9,656	COST	10,350
TOTAL	\$ <u>982,002</u>	\$ <u>973,196</u>		\$ <u>979,240</u>

Statement 7 - Form 990-PF, Part II, Line 10c - Corporate Bond Investments

<u>Description</u>	<u>Beginning of Year</u>	<u>End of Year</u>	<u>Basis of Valuation</u>	<u>Fair Market Value</u>
FIRST FINCL CAP TRUST 7%	\$ 30,000	\$	COST	\$
TOTAL	\$ <u>30,000</u>	\$ <u>0</u>		\$ <u>0</u>

Statement 8 - Form 990-PF, Part XV, Line 2b - Application Format and Required Contents

Description

NO REQUIRED FORM. MOST ARE LETTERS EXPLAINING THE PURPOSE
OF THE REQUEST.

Form 990-PF, Part XV, Line 2c - Submission Deadlines

Description

NO DEADLINE

Statement 9 - Form 990-PF, Part XV, Line 2d - Award Restrictions or Limitations

Description

NO RESTRICTIONS OTHER THAN THEY MUST BE AN IRS QUALIFIED
CHARITY SUCH AS CHURCHES, PUBLIC EDUCATION OR 501(C)(3)
ORGANIZATIONS.

20094 HERMAN & IRENE GERTZ FOUNDATION

38-6153472

FYE: 12/31/2009

Federal Statements

Taxable Interest on Investments

<u>Description</u>	<u>Amount</u>	<u>Unrelated Business Code</u>	<u>Exclusion Code</u>	<u>Postal Code</u>
ORDINARY INTEREST	\$ 19		14	
TOTAL	<u>\$ 19</u>			

Taxable Dividends from Securities

<u>Description</u>	<u>Amount</u>	<u>Unrelated Business Code</u>	<u>Exclusion Code</u>	<u>Postal Code</u>
ORDINARY DIVIDENDS & INTEREST	\$ 41,858		14	
TOTAL	<u>\$ 41,858</u>			