Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2010

For calendar year 2010, 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

Name of foundation The Erma A. Bantz Foundation			**A** Employer identification number 20-5771628
Number and street (or P O box number if mail is not delivered to street address) 600 Vine Street	Room/suite Suite 2700		**B** Telephone number (see page 10 of the instructions) (513) 721-4450
City or town, state, and ZIP code Cincinnati	OH	45202-2409	**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 ▶ ☐
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation			**E** If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐
I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶ $ 1,042,157	**J** Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) *(Part I, column (d) must be on cash basis)*		**F** If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (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 ▶☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	0	0		
	4	Dividends and interest from securities	33,270	33,270		
	5 a	Gross rents		0		
	b	Net rental income or (loss) 0				
	6 a	Net gain or (loss) from sale of assets not on line 10	0			
	b	Gross sales price for all assets on line 6a 0				
	7	Capital gain net income (from Part IV, line 2)		3,697		
	8	Net short-term capital gain			0	
	9	Income modifications				
	10 a	Gross sales less returns and allowances 0				
	b	Less Cost of goods sold 0				
	c	Gross profit or (loss) (attach schedule)	0			
	11	Other income (attach schedule)	0	0	0	
	12	**Total.** Add lines 1 through 11	33,270	36,967	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	0			
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16 a	Legal fees (attach schedule)	22,846	0	0	0
	b	Accounting fees (attach schedule)	0	0	0	0
	c	Other professional fees (attach schedule)	11,935	9,235	0	0
	17	Interest	144	144		
	18	Taxes (attach schedule) (see page 14 of the instructions)	442	442	0	0
	19	Depreciation (attach schedule) and depletion	0	0	0	
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	200	0	0	0
	24	**Total operating and administrative expenses.** Add lines 13 through 23	35,567	9,821	0	0
	25	Contributions, gifts, grants paid	104,750			104,750
	26	**Total expenses and disbursements.** Add lines 24 and 25	140,317	9,821	0	104,750
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-107,047			
	b	**Net investment income** (if negative, enter -0-)		27,146		
	c	**Adjusted net income** (if negative, enter -0-)			0	

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 (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	69,594	61,809	61,809
	3	Accounts receivable ▶ 0			
		Less. allowance for doubtful accounts ▶ 0	0	0	0
	4	Pledges receivable ▶ 0			
		Less allowance for doubtful accounts ▶ 0	0	0	0
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)	0	0	0
	7	Other notes and loans receivable (attach schedule) ▶ 0			
		Less allowance for doubtful accounts ▶ 0	0	0	0
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments—U S and state government obligations (attach schedule)	0	0	0
	b	Investments—corporate stock (attach schedule)	536,322	592,970	592,970
	c	Investments—corporate bonds (attach schedule)	492,341	382,312	382,312
	11	Investments—land, buildings, and equipment basis ▶ 0			
		Less accumulated depreciation (attach schedule) ▶ 0	0	0	0
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	0	0	0
	14	Land, buildings, and equipment basis ▶ 0			
		Less accumulated depreciation (attach schedule) ▶ 0	0	0	0
	15	Other assets (describe ▶ Accrued Interest)	6,898	5,066	5,066
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	1,105,155	1,042,157	1,042,157
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons	0	0	
	21	Mortgages and other notes payable (attach schedule)	0	0	
	22	Other liabilities (describe ▶)	0	0	
	23	**Total liabilities** (add lines 17 through 22)	0	0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted	1,105,155	1,042,157	
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ [ ] and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds		0	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	**Total net assets or fund balances** (see page 17 of the instructions)	1,105,155	1,042,157	
	31	**Total liabilities and net assets/fund balances** (see page 17 of the instructions)	1,105,155	1,042,157	

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	1,105,155
2	Enter amount from Part I, line 27a	2	-107,047
3	Other increases not included in line 2 (itemize) ▶ Appreciation in value of investment portfolio	3	44,049
4	Add lines 1, 2, and 3	4	1,042,157
5	Decreases not included in line 2 (itemize) ▶	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	1,042,157

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 Attached Tax Worksheet Detail	D	1/1/1980	12/31/2010
b	See Attached Tax Worksheet Detail	D	4/15/2010	12/31/2010
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	207,398	0	208,095	-697
b	52,867	0	48,473	4,394
c	0	0	0	0
d	0	0	0	0
e	0	0	0	0

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	0	0	0	-697
b	0	0	0	4,394
c	0	0	0	0
d	0	0	0	0
e	0	0	0	0

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 }	2	3,697
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) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8	3	4,394

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))
2009	72,000	1,054,840	0 068257
2008	47,500	1,237,802	0 038374
2007			0.000000
2006			0.000000
2005			0 000000

2 **Total** of line 1, column (d)	2	0 106631
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 053316
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	0
5 Multiply line 4 by line 3	5	0
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	0
7 Add lines 5 and 6	7	0
8 Enter qualifying distributions from Part XII, line 4	8	0

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)

1 a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________________ (attach copy of letter if necessary—see instructions) b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☐ and enter 1% of Part I, line 27b c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		1	543
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	543
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	
5 **Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-		5	543
6 Credits/Payments			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a 1,125		
b Exempt foreign organizations—tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c 0		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d		7	1,125
8 Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached		8	0
9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	0
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	582
11 Enter the amount of line 10 to be **Credited to 2011 estimated tax** ▶ 0 **Refunded** ▶		11	582

Part VII-A Statements Regarding Activities

		Yes	No
1 a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		X
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(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.*	2		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4 a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b	N/A	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8 a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ OH			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

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

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see 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?	13	X	
	Website address ▶			

14 The books are in care of ▶ C. Gregory Schmidt Telephone no ▶ (513) 721-4450

Located at ▶ 600 Vine Street, Suite 2700 Cincinnati OH ZIP+4 ▶ 45202-2409

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 |

			Yes	No
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22 1 If "Yes," enter the name of the foreign country ▶			

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

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

				Yes	No
1a	During the year did the foundation (either directly or indirectly)				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes ☐ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)?		1b		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐				
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010?		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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010?	☐ Yes ☒ No			
	If "Yes," list the years ▶ 20_____ , 20_____ , 20_____ , 20_____				
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 22 of the instructions)		2b	N/A	
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?	☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2010 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 2010)*		3b	N/A	
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 2010?		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)?		5b	N/A	
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? *If "Yes," attach the statement required by Regulations section 53 4945–5(d)*	☐ Yes ☐ No			
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? *If "Yes" to 6b, file Form 8870*		6b		X
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?		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
C. Gregory Schmidt 600 Vine Street, Suite 2700 Cincinnati OH 452C	Dir/Pres/Trea 5 00	0	0	0
Mary Ann Gergen 600 Vine Street, Suite 2700 Cincinnati OH 452C	Director & Secretar 5 00	0	0	0
William J. Liss 600 Vine Street, Suite 2700 Cincinnati OH 452C	Director 5 00	0	0	0
	.00	0	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 ▶

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		0
		0
		0
		0
		0
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 Charitable grants made to organizations that qualify as exempt organizations under Sec 501(c)(3) of the Internal Revenue Code that have as one of their stated purposes the support of and/or aid to the hearing and/or visually impaired. See Part XV	
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	
2	
All other program-related investments See page 24 of the instructions 3	0
Total. Add lines 1 through 3 ▶	0

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	997,694
b	Average of monthly cash balances	1b	74,756
c	Fair market value of all other assets (see page 25 of the instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	1,072,450
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	1,072,450
4	Cash deemed held for charitable activities Enter 1½ % of line 3 (for greater amount, see page 25 of the instructions)	4	16,087
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,056,363
6	**Minimum investment return.** Enter 5% of line 5	6	52,818

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	52,818
2a	Tax on investment income for 2010 from Part VI, line 5	2a	543		
b	Income tax for 2010 (This does not include the tax from Part VI)	2b	0		
c	Add lines 2a and 2b			2c	543
3	Distributable amount before adjustments Subtract line 2c from line 1			3	52,275
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	52,275
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	52,275

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	104,750
b	Program-related investments—total from Part IX-B	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	0
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	104,750
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	104,750

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 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7					52,275
2 Undistributed income, if any, as of the end of 2010					
a Enter amount for 2009 only				0	
b Total for prior years 20____, 20____, 20____			0		
3 Excess distributions carryover, if any, to 2010					
a From 2005	0				
b From 2006	0				
c From 2007	30,698				
d From 2008	0				
e From 2009	19,946				
f **Total** of lines 3a through e		50,644			
4 Qualifying distributions for 2010 from Part XII, line 4. ▶ $ 104,750					
a Applied to 2009, but not more than line 2a				0	
b Applied to undistributed income of prior years (Election required—see page 26 of the instructions)			0		
c Treated as distributions out of corpus (Election required—see page 26 of the instructions)		0			
d Applied to 2010 distributable amount					52,275
e Remaining amount distributed out of corpus		52,475			
5 Excess distributions carryover applied to 2010 *(If an amount appears in column (d), the same amount must be shown in column (a))*		0			0
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		103,119			
b Prior years' undistributed income. Subtract line 4b from line 2b			0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed					
d Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions			0		
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions				0	
f Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011					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 2005 not applied on line 5 or line 7 (see page 27 of the instructions)		0			
9 **Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a		103,119			
10 Analysis of line 9					
a Excess from 2006	0				
b Excess from 2007	30,698				
c Excess from 2008	0				
d Excess from 2009	19,946				
e Excess from 2010	52,475				

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling ▶

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

	Tax year	Prior 3 years			
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	(e) Total
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	0	0	0	0	0
b 85% of line 2a	0	0	0	0	0
c Qualifying distributions from Part XII, line 4 for each year listed	0	0	0	0	0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c	0	0	0	0	0
3 Complete 3a, b, or c for the alternative test relied upon.					
a "Assets" alternative test—enter.					
(1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed	0	0	0	0	0
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 page 28 of the 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 page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

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

C. Gregory Schmidt 600 Vine Street, Suite 2700 Cincinnati OH 45202 513-721-4450

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

The Foundation's pre-approved grant application

c Any submission deadlines

Submissions by April 1 in order to be eligible for July decision; Submissions by October 1 in order to be eligible for January decision

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

501(c)(3) organziations that have as one of their purposes the support of and/or aid to the visually impaired and/or hearing impaired.

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*				
American Red Cross - Cincinnati Area Chapter 720 Sycamore Street Cincinnati OH 45202		501(c)(3)	Hearing Impaired	2,000
Hearing Speech and Deaf Center of Grtr Cinti 2825 Burnet Avenue Cincinnati OH 45219		501(c)(3)	Hearing Impaired	9,100
Ohio Valley Voices 6642 Branch Hill Guinea Loveland OH 45140		501(c)(3)	Hearing Impaired	30,000
Pilot Dogs, Inc. 625 West Town Street Columbus OH 43215		501(c)(3)	Visually Impaired	8,650
Cincinnati Eye Institute Foundation 1945 CEI Drive Cincinnati OH 45242		501(c)(3)	Visually Impaired	30,000
Cincinnati Association for the Blind and Visually 2045 Gilbert Avenue Cincinnati OH 45202		501(c)(3)	Visually Impaired	15,000
Clovernook Center for the Blind and Visually Imp 7000 Hamilton Avenue Cincinnati OH 45231		501(c)(3)	Visually Impaired	5,000
National Society to Prevent Blindness - Ohio 1500 W. 3rd Ave , Suite 200 Columbus OH 43212		501(c)(3)	Visually Impaired	5,000
Total			▶ 3a	104,750
b *Approved for future payment*				
Total			▶ 3b	0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income (See page 28 of the instructions)
1 Program service revenue					
a		0		0	0
b		0		0	0
c		0		0	0
d		0		0	0
e		0		0	0
f		0		0	0
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	33,270	
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	0	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a		0		0	0
b		0		0	0
c		0		0	0
d		0		0	0
e		0		0	0
12 Subtotal. Add columns (b), (d), and (e)		0		33,270	0

13 **Total.** Add line 12, columns (b), (d), and (e) . 13 33,270

(See worksheet in line 13 instructions on page 29 to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See page 29 of the instructions)

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions.			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		
	0		

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

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

[signature] President 4/12/11 | President

Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
William J. Liss	[signature]	4/7/11		P01481619

Firm's name ▶ Santen & Hughes, 600 Vine Street, Suite 2700 | Firm's EIN ▶ 31-1280705

Firm's address ▶ Cincinnati, Ohio 45202 | Phone no (513) 721-4450

Line 16a (990-PF) - Legal Fees

		22,846	0	0	0
	Name of Organization or Person Providing Service	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
1	Santen & Hughes	22,846			
2					
3					
4					
5					
6					
7					
8					
9					
10					

Line 16c (990-PF) - Other Fees

	Name of Organization or Person Providing Service	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
		11,935	9,235	0	0
1	The Greater Cincinnati Foundation	2,700			
2	Bartlett & Co.	9,235	9,235		
3					
4					
5					
6					
7					
8					
9					
10					

Line 18 (990-PF) - Taxes

	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
		442	442	0	0
1	Real estate tax not included in line 20				
2	Tax on investment income				
3	Income tax				
4	Foreign Taxes Paid	442	442		
5					
6					
7					
8					
9					
10					

Line 23 (990-PF) - Other Expenses

	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
		200	0	0	0
1	Amortization. See attached statement	0	0	0	0
2	Fund Raising				
3	User Fee				
4	Check Order				
5	Ohio Attorney General Registration Fee	200			
6					
7					
8					
9					
10					

Part II, Line 10b (990-PF) - Investments - Corporate Stock

	Description	Num. Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year
			536,322	592,970	536,322	592,970
1	See attached Charles Schwab statement		536,322	592,970	536,322	592,970
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						

Part II, Line 10c (990-PF) - Investments - Corporate Bonds

				492,341	382,312	492,341	382,312
	Description	Interest Rate	Maturity Date	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
1	See attached Charles Schwab Statement			492,341	382,312	492,341	382,312
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							

Part II, Line 15 (990-PF) - Other Assets

	Description	Beginning Balance	Ending Balance	Fair Market Value
		6,898	5,066	5,066
1	Accrued Interest	6,898	5,066	5,066
2				
3				
4				
5				
6				
7				
8				
9				
10				

Part VIII, Line 1 (990-PF) - Compensation of Officers, Directors, Trustees and Foundation Managers

	Name	Check "X" if Business	Street	City	State	Zip Code	Foreign Country	Title	Average Hours
1	C. Gregory Schmidt		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Dir/Pres/Trea	5
2	Mary Ann Gergen		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Director & Secre	5
3	William J. Liss		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Director	5
4									
5									
6									
7									
8									
9									
10									

Part

	Compensation	Benefits	Expense Account	Explanation
	0	0	0	
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

[redacted] Tax Worksheet Detail
Client: [redacted] - BANTZ,ERMA A FOUNDATION
Date Range Filter: 01/01/2010 to 12/31/2010
Portfolio: ALL

Security Description	Buy Date	Sell Date	Security Proceeds	Security Cost	Quantity	Security Realized Gain/ Loss
SBC Communications	10/10/2007	11/15/2010	30,000.000	30,000.000	30,000 000	0.000
Australian Government	09/14/2009	10/15/2010	29,895 530	26,557.920	30,000 000	3,337.610
BP P L C Sponsored ADR	01/01/1980	06/01/2010	4,549 100	9,127 200	120 000	-4,578 100
Cenovus Energy Inc	01/01/1980	04/15/2010	6,008 740	4,803.820	200 000	1,204 920
Encana Corporation	01/01/1980	04/15/2010	6,332 180	5,437.180	200.000	895 000
McCormick & Co	01/01/1980	04/15/2010	18,382 210	16,728.000	480.000	1,654 210
UTI Worldwide Inc	12/11/2007	04/15/2010	7,142 810	7,517 420	410.000	-374 610
General Electric Capital Corporation	01/01/1980	01/19/2010	30,000 000	31,799.100	30,000.000	-1,799 100
Long Term			**132,310.570**	**131,970.640**		**339.930**
Frontier Communications Corporation	04/15/2010	07/14/2010	707 110	802 780	99.000	-95 670
Frontier Communications Corporation	04/15/2010	07/06/2010	4 340 Not on Schwab	5 000	0 616	-0.660
Autozone Inc	04/28/2009	04/27/2010	31,058 100	28,330 140	30,000 000	2,727 960
Short Term			**31,769.550**	**29,137.920**		**2,631.630**
Grand Total			**164,080.120**	**161,108.560**		**2,971.560**

Tax Worksheet Detail
Client: [redacted] BANTZ,ERMA A FOUNDATION
Date Range Filter: 01/01/2010 to 12/31/2010
Portfolio: ALL

Security Description	Buy Date	Sell Date	Security Proceeds	Security Cost	Quantity	Security Realized Gain/Loss
SBC Communications	10/10/2007	11/15/2010	20,000 000	20,000 000	20,000 000	0.000
BP P L C Sponsored ADR	01/01/1980	06/01/2010	3,030 080	6,084 800	80.000	-3,054.720
Cenovus Energy Inc	01/01/1980	04/15/2010	3,602 060	2,882.290	120.000	719 770
Encana Corporation	01/01/1980	04/15/2010	3,796.120	3,262.310	120.000	533.810
McCormick & Co	01/01/1980	04/15/2010	7,654.620	6,970.000	200 000	684.620
UTI Worldwide Inc	12/11/2007	04/15/2010	2,608.180	2,750 790	150.000	-142.610
Walt Disney Co	01/01/1980	04/15/2010	1,444 820	1,137 800	40.000	307.020
General Electric Capital Corporation	01/01/1980	01/19/2010	20,000.000	21,199.400	20,000.000	-1,199.400
Long Term			**62,135.880**	**64,287.390**		**-2,151.510**
Frontier Communications Corporation	04/15/2010	07/14/2010	390 620	446 220	55.000	-55.600
Frontier Communications Corporation	04/15/2010	07/06/2010	1 470 Not on Schwab	1.700	0 209	-0.230
Autozone Inc	04/28/2009	04/27/2010	20,705 400	18,886.760	20,000.000	1,818 640
Short Term			**21,097.490**	**19,334.680**		**1,762.810**
Grand Total			**83,233.370**	**83,622.070**		**-388.700**

+ 12,951.41 + $ 11,837.02 + 1,114.39 ~~1,560.59~~
$ 96,184.78 $ 95,459.09 + [illegible]
$ 3[illegible]

As Of: 4/1/2011

This information has been prepared from sources believed to be reliable but is not guaranteed as to accuracy.

Bartlett

REALIZED GAINS AND LOSSES

Erma A Bantz Foundation

FBO Hearing Impaired

[redacted]

From 10-01-10 Through 12-31-10

Open Date	Close Date	Quantity	Symbol	Security	Cost Basis	Proceeds	Gain Or Loss: Short Term	Gain Or Loss: Long Term
~~10-10-07~~	~~11-15-10~~	~~20,000~~	~~78387GAS2~~	~~SBC Communications~~ 5.300% Due 11-15-10	~~20,122.40~~	~~20,000.00~~	on other sheet	~~-122.40~~
09-24-09	12-15-10	30	CSJ	iShares Barclays 1-3 Year Credit Bond	3,122 91	3,115 30		-7.61
02-16-07	12-15-10	85	NVS	Novartis AG-ADR	5,030 03	5,085.24		55.21
09-10-07	12-15-10	40	NVS	Novartis AG-ADR	2,130 68	2,393.06		262.38
05-07-09	12-15-10	30	UTX	United Technologies Corp	1,553 40	2,357.81		804 41
TOTAL GAINS							0.00	1,122 00
TOTAL LOSSES							0.00	~~-130.01~~ -7
					~~31,959.42~~	~~32,951.41~~	0.00	~~991.99~~
TOTAL REALIZED GAIN/LOSS				991.99				
NO CAPITAL GAINS DISTRIBUTIONS					11,837.02	12,951.41		~~[illegible]~~ 1,114.39

In accordance with SEC guidelines, we urge you to compare these account statements to those of your custodian

0O00001580106

charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Need help reading this statement?
Visit www.schwab.com/StatementHelp for more information.

Your Independent Investment Manager and/or Advisor

BARTLETT & CO
600 VINE ST STE 2100
CINCINNATI OH 45202-2400

The custodian of your brokerage account is Charles Schwab & Co., Inc
For questions about this statement, please contact your Independent Investment Manager and/or Advisor.

Market Monitor

Rates	Yield
Sch Adv Csh Rsv Pr'	0.01%
Treasury Bill - 6 Months	0.19%
Treasury Bond - 30 Year	4.33%

Indices	Year To Date Change
Dow Jones Industrial Average	11.02%
Standard & Poor's 500 Index®	12.78%
Schwab 1000 Index®	14.30%
NASDAQ Composite Index	16.91%

000158

31/12-CTCG2315-000158-SML-45202240900 973695 *5-6
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED
C/O C GREGORY SCHMIDT
600 VINE ST STE 2700
CINCINNATI OH 45202-2409

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Registered Investment Advisors. Since 1898.

CTCG2315-000158 973695

SIPC

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Schwab One® Account of
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED

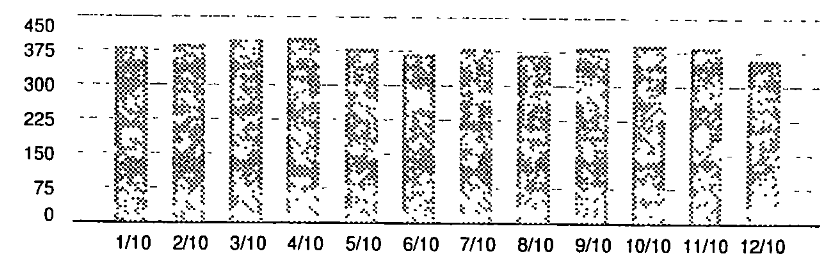
Account Number
[redacted]

Statement Period
December 1-31, 2010

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 386,283.50**	**$ 388,584.11**
Cash Value of Purchases & Sales	12,951.41	42,697.51
Investments Purchased/Sold	(12,951.41)	(42,697.51)
Deposits & Withdrawals	(39,962.50)	(51,706.49)
Dividends & Interest	614.94	11,717.55
Fees & Charges	0.00	(3,290.95)
Transfers	0.00	0.00
Income Reinvested	(0.44)	(1.34)
Change in Value of Investments	13,075.71	14,708.33
Ending Value on 12/31/2010	**$ 360,011.21**	**$ 360,011.21**
Accrued Interest	*1,907.55*	
Ending Value with Accrued Interest	***$ 361,918.76***	
Total Change in Account Value:		
Including Deposits and Withdrawals	**$ (26,272.29)**	**$ (28,572.90)**
Including Deposits, Withdrawals, and Accrued Interest	***$ (24,364.74)***	

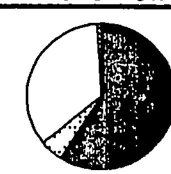
Account Value ($) Over Last 12 Months [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash and Money Market Funds [Sweep]	$ 4,576.29	1%
Fixed Income	125,679.92	35%
Equities	213,070.20	59%
Other Assets	16,684.80	5%
Total Assets Long	**$ 360,011.21**	
Total Account Value	**$ 360,011.21**	**100%**
Accrued Interest	*1,907.55*	
Total Value with Accrued Interest	***$ 361,918.76***	

Overview



Account Notes

- Accrued Interest is $1,907.55

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

CTCG2315-000158 973696

Income Summary

Income Summary	This Period: Federally Tax-Exempt	This Period: Federally Taxable	Year to Date: Federally Tax-Exempt	Year to Date: Federally Taxable
Money Funds Dividends	0.00	0.44	0.00	1.34
Cash Dividends	0.00	606.49	0.00	4,554.79
Total Capital Gains	0.00	8.01	0.00	8.01
Corporate Bond Interest	0.00	0.00	0.00	7,468.76
Total Income	**0.00**	**614.94**	**0.00**	**12,032.90**
Accrued Interest Paid[4]	0.00	0.00	0.00	(18 47)

[4]Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor.

Investment Detail - Cash and Money Market Funds [Sweep]

Cash	Market Value	% of Account Assets
Cash	5.20	<1%
Total Cash	**5.20**	**<1%**

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield	% of Account Assets
SCH ADV CASH RESRV PREM: SWZXX	4,571.0900	1.0000	4,571.09	0.01%	1%
Total Money Market Funds [Sweep]			**4,571.09**		**1%**
Total Cash and Money Market Funds [Sweep]			**4,576.29**		**1%**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000158 973697

Investment Detail - Fixed Income

Corporate Bonds	Par	Market Price	Market Value	% of Account Assets
CONOCOPHILLIPS 4.6%15 NOTES DUE 01/15/15 CALLABLE CUSIP: 20825CAT1 MOODY'S: A1 S&P: A	20,000.0000	108.8413	21,768.26	6% *Accrued Interest: 424.22*
HOME DEPOT INC 5.40%16 SR NOTES DUE 03/01/16 CALLABLE CUSIP: 437076AP7 MOODY'S: Baa1 S&P: BBB+	20,000.0000	111.7890	22,357.80	6% *Accrued Interest: 360.00*
NORDSTROM INC 4.75%20 BONDS DUE 05/01/20 CALLABLE CUSIP: 655664AN0 MOODY'S: Baa2 S&P: BBB+	20,000.0000	101.0675	20,213.50	6% *Accrued Interest: 158.33*
WAL-MART STORES 4.125%11 NOTES DUE 02/15/11 CUSIP: 931142BV4 MOODY'S: Aa2 S&P: AA	40,000.0000	100.4167	40,166.68	11% *Accrued Interest: 623.33*
WELLS FARGO 5.125%12 SUB NOTES DUE 09/01/12 CUSIP: 949746CL3 MOODY'S: A2 S&P: A+	20,000.0000	105.8684	21,173.68	6% *Accrued Interest: 341.67*
Total Corporate Bonds	**120,000.0000**		**125,679.92**	**35%** ***Total Accrued Interest for Corporate Bonds: 1,907.55***
Total Fixed Income	**120,000.0000**		**125,679.92**	**35%**

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000158 973698

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charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets
ABBOTT LABORATORIES SYMBOL: ABT	150.0000	47.9100	7,186.50	2%
AECOM TECHNOLOGY CORP SYMBOL: ACM	225.0000	27.9700	6,293.25	2%
AMGEN INCORPORATED SYMBOL: AMGN	140.0000	54.9000	7,686.00	2%
AVON PRODUCTS INC SYMBOL: AVP	200.0000	29.0600	5,812.00	2%
CHEVRON CORPORATION SYMBOL: CVX	100.0000	91.2500	9,125.00	3%
CISCO SYSTEMS INC SYMBOL: CSCO	320.0000	20.2300	6,473.60	2%
DELL INC SYMBOL: DELL	400.0000	13.5500	5,420.00	2%
DISNEY WALT CO SYMBOL: DIS	200.0000	37.5100	7,502.00	2%
DRESSER RAND GROUP INC SYMBOL: DRC	200.0000	42.5900	8,518.00	2%
GENERAL ELECTRIC COMPANY SYMBOL: GE	260.0000	18.2900	4,755.40	1%
INTEL CORP SYMBOL: INTC	440.0000	21 0300	9,253.20	3%
JOHNSON & JOHNSON SYMBOL: JNJ	120.0000	61.8500	7,422.00	2%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000158 973699

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
JPMORGAN CHASE & CO SYMBOL: JPM	160.0000	42.4200	6,787.20	2%
LAB CP OF AMER HLDG NEW SYMBOL: LH	100.0000	87.9200	8,792.00	2%
LOWES COMPANIES INC SYMBOL: LOW	280.0000	25.0800	7,022.40	2%
MICROSOFT CORP SYMBOL: MSFT	200.0000	27.9100	5,582.00	2%
PEPSICO INCORPORATED SYMBOL. PEP	160.0000	65.3300	10,452.80	3%
PROCTER & GAMBLE SYMBOL: PG	130.0000	64.3300	8,362.90	2%
RANGE RESOURCES CORP SYMBOL: RRC	130.0000	44.9800	5,847.40	2%
RIO TINTO PLC SPON ADR F SPONSORED ADR 1 ADR REPS 1 ORD SYMBOL. RIO	120.0000	71.6600	8,599.20	2%
SYSCO CORPORATION SYMBOL: SYY	280.0000	29.4000	8,232.00	2%
TARGET CORPORATION SYMBOL: TGT	120.0000	60.1300	7,215.60	2%
TOTAL S A ADR F 1 ADR REP 1 ORD SYMBOL: TOT	160.0000	53.4800	8,556.80	2%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
U S BANCORP DEL NEW SYMBOL: USB	365.0000	26.9700	9,844.05	3%
UNITED TECHNOLOGIES CORP SYMBOL: UTX	100.0000	78.7200	7,872.00	2%
UTI WORLDWIDE INC F SYMBOL: UTIW	400.0000	21.2000	8,480.00	2%
VERIZON COMMUNICATIONS SYMBOL: VZ	230.0000	35.7800	8,229.40	2%
WELLS FARGO & CO NEW SYMBOL: WFC	250.0000	30.9900	7,747.50	2%
Total Equities	**5,940.0000**		**213,070.20**	**59%**

Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value	% of Account Assets
ISHARES TR BARCLAYS BOND BARCLAYS 1-3 YEAR CREDIT BOND FUND SYMBOL: CSJ	160.0000	104.2800	16,684.80	5%
Total Other Assets	**160.0000**		**16,684.80**	**5%**

Total Investment Detail	**360,011.21**
Total Account Value	**360,011.21**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000158 973701

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/20/10	12/15/10	Sold	NOVARTIS A G SPON ADR F SPONSORED ADR: NVS	(125.0000)	59.8910	7,478.30
12/20/10	12/15/10	Sold	UNITED TECHNOLOGIES CORP: UTX	(30.0000)	78.8600	2,357.81
Total Equities Activity						**9,836.11**

Other Assets Activity

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
12/20/10	12/15/10	Sold	ISHARES TR BARCLAYS BOND BARCLAYS 1-3 YEAR CREDIT: CSJ	(30.0000)	104.1100	3,115.30
Total Other Assets Activity						**3,115.30**

Total Purchases & Sales	**12,951.41**

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
12/16/10	12/16/10	Funds Paid	SCHWAB ONE CHECK 0274		(862.50)
12/23/10	12/23/10	Funds Paid	SCHWAB ONE CHECK 0275		(2,500.00)
12/23/10	12/23/10	Funds Paid	SCHWAB ONE CHECK 0276		(6,600.00)
12/30/10	12/30/10	Funds Paid	SCHWAB ONE CHECK 0277		(30,000.00)
Total Deposits & Withdrawals					**(39,962.50)**

The total deposits activity for the statement period was $0.00. The total withdrawals activity for the statement period was $39,962.50.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000158 973702

charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/10	12/01/10	Qualified Dividend	AVON PRODUCTS INC: AVP	44.00
12/01/10	12/01/10	Qualified Dividend	INTEL CORP: INTC	69.30
12/01/10	12/01/10	Qualified Dividend	WELLS FARGO & CO NEW: WFC	12.50
12/07/10	12/07/10	Cash Dividend	ISHARES TR BARCLAYS BOND: CSJ	36.36
12/07/10	12/07/10	LT Cap Gain	ISHARES TR BARCLAYS BOND: CSJ	8.01
12/07/10	12/07/10	Qualified Dividend	TOTAL S A ADR F: TOT	246.78
12/07/10	12/07/10	Foreign Tax Paid	TOTAL S A ADR F: TOT	(61.70)
12/09/10	12/09/10	Qualified Dividend	MICROSOFT CORP: MSFT	32.00
12/10/10	12/10/10	Qualified Dividend	CHEVRON CORPORATION: CVX	72.00
12/10/10	12/10/10	Qualified Dividend	TARGET CORPORATION: TGT	30.00
12/10/10	12/10/10	Qualified Dividend	UNITED TECHNOLOGIES CORP: UTX	55 25
12/14/10	12/14/10	Qualified Dividend	JOHNSON & JOHNSON: JNJ	64.80
12/31/10	12/31/10	Qualified Dividend	RANGE RESOURCES CORP· RRC	5 20
12/31/10	12/31/10	Dividend	SCH ADV CASH RESRV PREM: SWZXX	0 44
Total Dividends & Interest				**614.94**

Total Transaction Detail	**(26,396.15)**

Money Funds Detail

SCH ADV CASH RESRV PREM Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 30,972.4400					
12/02/10	Purchased	125.8000	1.0000	125.80	
12/08/10	Purchased	229.4500	1.0000	229.45	
12/10/10	Purchased	32.0000	1.0000	32.00	
12/13/10	Purchased	157.2500	1.0000	157.25	
12/15/10	Purchased	64.8000	1.0000	64.80	

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Money Funds Detail (continued)

SCH ADV CASH RESRV PREM Activity (continued)

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
12/16/10	Redeemed	862.5000	1.0000		862.50
12/21/10	Purchased	12,951.4100	1.0000	12,951.41	
12/23/10	Redeemed	9,100.0000	1.0000		9,100.00
12/30/10	Redeemed	30,000.0000	1.0000		30,000.00
12/31/10	Dividend	0.4400	1.0000	0.44	
Closing # of Shares: 4,571.0900					
Total SCH ADV CASH RESRV PREM Activity				**13,561.15**	**39,962.50**
Total Money Funds Detail				**13,561.15**	**39,962.50**

SCH ADV CSH RSV PR Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield. 0.01%

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
PEPSICO INCORPORATED	Qualified Dividend	160.0000	01/03/11	0.4800		76.80
ISHARES TR BARCLAYS BOND	Cash Dividend	160.0000	01/04/11	0.1800		28 82
DISNEY WALT CO	Qualified Dividend	200.0000	01/18/11	0.4000		80.00
GENERAL ELECTRIC COMPANY	Qualified Dividend	260.0000	01/25/11	0.1400		36.40
Total Pending Corporate Actions						**222.02**

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol	Endnote Legend
f	7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested.

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Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.
Current Yield: Annual dividend paid on an equity divided by the current market price.
Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.
Estimated Annual Income: Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.
Interest: For the Bank Deposit Feature, interest is paid for a period that differs from the Statement Period. Bank Deposit Feature balances include interest the Sweep Bank paid as indicated on your statement. Bank Deposit Feature balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. Interest accrues from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest Feature in your brokerage Account is less than $.005, you will not earn any interest on that day. For Bank Deposit Feature balances held at a Sweep Bank, the interest will accrue even if the amount is less than $.005.
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- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.

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Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.
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Terms and Conditions (continued)

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(0107-0075) REG24877B-08 (10/09)

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charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION FB
FBO VISUALLY IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Need help reading this statement?
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Your Independent Investment Manager and/or Advisor

BARTLETT & CO
600 VINE ST STE 2100
CINCINNATI OH 45202-2400

The custodian of your brokerage account is: Charles Schwab & Co , Inc
For questions about this statement, please contact your Independent Investment Manager and/or Advisor.

Market Monitor

Rates	Yield
Sch Adv Csh Rsv Pr[f]	0.01%
Treasury Bill - 6 Months	0.19%
Treasury Bond - 30 Year	4.33%

Indices	Year To Date Change
Dow Jones Industrial Average	11.02%
Standard & Poor's 500 Index®	12.78%
Schwab 1000 Index®	14.30%
NASDAQ Composite Index	16.91%

000157

31/12-CTCG2315-000157-SML-45202240900 973683 *5-6
THE ERMA A BANTZ FOUNDATION FB
FBO VISUALLY IMPAIRED
C/O GREGORY SCHMIDT
600 VINE ST STE 2700
CINCINNATI OH 45202-2409

Table of Contents

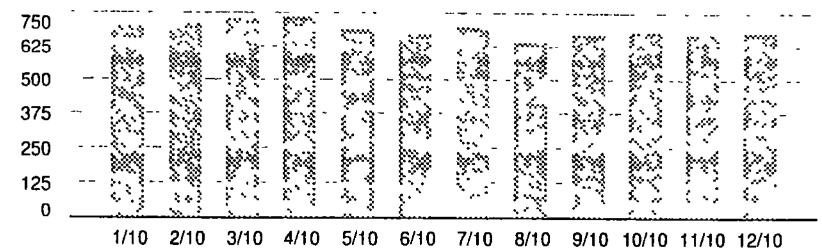
BARTLETT
OUR GOAL IS REACHING YOURS.
Registered Investment Advisors. Since 1898.

CTCG2315-000157 973683

Change in Account Value

Change in Account Value	This Period	Year to Date
Starting Value	**$ 674,587.80**	**$ 709,672.98**
Cash Value of Purchases & Sales	0.00	53,733.37
Investments Purchased/Sold	0.00	(53,733 37)
Deposits & Withdrawals	(20,862.50)	(74,639.91)
Dividends & Interest	1,005.41	19,649.89
Fees & Charges	0.00	(5,945.94)
Transfers	0.00	0.00
Income Reinvested	(0.92)	(6.04)
Change in Value of Investments	22,349.15	28,347.96
Ending Value on 12/31/2010	**$ 677,078.94**	**$ 677,078.94**
Accrued Interest	*3,158.72*	
Ending Value with Accrued Interest	***$ 680,237.66***	
Total Change in Account Value:		
Including Deposits and Withdrawals	**$ 2,491.14**	**$ (32,594.04)**
Including Deposits, Withdrawals, and Accrued Interest	***$ 5,649.86***	

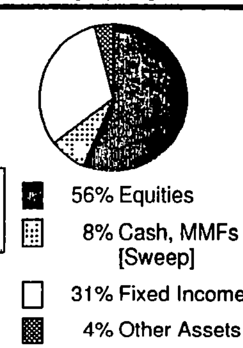
Account Value ($) Over Last 12 Months [in Thousands]



Asset Composition

Asset Composition	Market Value	% of Account Assets
Cash and Money Market Funds [Sweep]	$ 57,232.62	8%
Fixed Income	209,705.82	31%
Equities	379,899.30	56%
Other Assets	30,241.20	4%
Total Assets Long	**$ 677,078.94**	
Total Account Value	**$ 677,078.94**	**100%**
Accrued Interest	*3,158.72*	
Total Value with Accrued Interest	***$ 680,237.66***	

Overview



Account Notes

- Accrued Interest is $3,158.72

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Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000157 973684

G000001570206

charles SCHWAB INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION FB
FBO VISUALLY IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Income Summary

	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Money Funds Dividends	0.00	0.92	0.00	6.04
Cash Dividends	0.00	992.26	0.00	7,662.13
Total Capital Gains	0.00	12.23	0.00	12.23
Corporate Bond Interest	0.00	0.00	0.00	13,033.92
Total Income	**0.00**	**1,005.41**	**0.00**	**20,714.32**
Accrued Interest Paid[4]	0.00	0.00	0.00	(125 90)

[4]Certain accrued interest paid on taxable bonds may be deductible; consult your tax advisor

Investment Detail - Cash and Money Market Funds [Sweep]

Cash	Market Value	% of Account Assets
Cash	9.60	<1%
Total Cash	**9.60**	**<1%**

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield	% of Account Assets
SCH ADV CASH RESRV PREM: SWZXX	57,223.0200	1.0000	57,223.02	0.01%	8%
Total Money Market Funds [Sweep]			**57,223.02**		**8%**

Total Cash and Money Market Funds [Sweep]	**57,232.62**	**8%**

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

CTCG2315-000157 973685

Investment Detail - Fixed Income

Corporate Bonds	Par	Market Price	Market Value	% of Account Assets
CONOCOPHILLIPS 4.6%15 NOTES DUE 01/15/15 CALLABLE CUSIP: 20825CAT1 MOODY'S: A1 S&P: A	30,000.0000	108.8413	32,652.39	5%
				Accrued Interest: 636.33
DUKE ENERGY CORP 5.05%19 NOTES DUE 09/15/19 CALLABLE CUSIP: 26441CAD7 MOODY'S. Baa2 S&P: BBB+	20,000.0000	105.9297	21,185.94	3%
				Accrued Interest: 297.39
HOME DEPOT INC 5.40%16 SR NOTES DUE 03/01/16 CALLABLE CUSIP: 437076AP7 MOODY'S: Baa1 S&P: BBB+	30,000.0000	111.7890	33,536.70	5%
				Accrued Interest: 540.00
NORDSTROM INC 4.75%20 BONDS DUE 05/01/20 CALLABLE CUSIP: 655664AN0 MOODY'S: Baa2 S&P: BBB+	30,000.0000	101.0675	30,320.25	4%
				Accrued Interest: 237.50
WAL-MART STORES 4.125%11 NOTES DUE 02/15/11 CUSIP: 931142BV4 MOODY'S: Aa2 S&P: AA	60,000.0000	100.4167	60,250.02	9%
				Accrued Interest: 935.00

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

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Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par	Market Price	Market Value	% of Account Assets
WELLS FARGO 5.125%12 SUB NOTES DUE 09/01/12 CUSIP: 949746CL3 MOODY'S: A2 S&P: A+	30,000.0000	105.8684	31,760.52	5%
				Accrued Interest: 512.50
Total Corporate Bonds	**200,000.0000**		**209,705.82**	**31%**
				Total Accrued Interest for Corporate Bonds: 3,158.72
Total Fixed Income	**200,000.0000**		**209,705.82**	**31%**

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value	% of Account Assets
ABBOTT LABORATORIES SYMBOL: ABT	250.0000	47.9100	11,977.50	2%
AECOM TECHNOLOGY CORP SYMBOL: ACM	415.0000	27.9700	11,607.55	2%
AMGEN INCORPORATED SYMBOL: AMGN	210 0000	54.9000	11,529.00	2%
AVON PRODUCTS INC SYMBOL: AVP	350.0000	29.0600	10,171.00	2%
CHEVRON CORPORATION SYMBOL: CVX	160.0000	91.2500	14,600.00	2%
CISCO SYSTEMS INC SYMBOL: CSCO	540.0000	20.2300	10,924.20	2%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
DELL INC SYMBOL: DELL	600.0000	13.5500	8,130.00	1%
DISNEY WALT CO SYMBOL: DIS	360.0000	37.5100	13,503.60	2%
DRESSER RAND GROUP INC SYMBOL: DRC	350.0000	42.5900	14,906.50	2%
GENERAL ELECTRIC COMPANY SYMBOL: GE	390.0000	18.2900	7,133.10	1%
INTEL CORP SYMBOL: INTC	660.0000	21.0300	13,879.80	2%
JOHNSON & JOHNSON SYMBOL: JNJ	200.0000	61.8500	12,370.00	2%
JPMORGAN CHASE & CO SYMBOL: JPM	300.0000	42.4200	12,726.00	2%
LAB CP OF AMER HLDG NEW SYMBOL: LH	175.0000	87.9200	15,386.00	2%
LOWES COMPANIES INC SYMBOL: LOW	525.0000	25.0800	13,167.00	2%
MICROSOFT CORP SYMBOL: MSFT	550.0000	27.9100	15,350.50	2%
NOVARTIS A G SPON ADR F SPONSORED ADR 1 ADR REP 1 ORD SYMBOL: NVS	320.0000	58.9500	18,864.00	3%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

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charles SCHWAB INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION FB
FBO VISUALLY IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
PEPSICO INCORPORATED SYMBOL: PEP	240.0000	65 3300	15,679.20	2%
PROCTER & GAMBLE SYMBOL: PG	215.0000	64.3300	13,830.95	2%
RANGE RESOURCES CORP SYMBOL: RRC	240.0000	44.9800	10,795.20	2%
RIO TINTO PLC SPON ADR F SPONSORED ADR 1 ADR REPS 1 ORD SYMBOL: RIO	180.0000	71.6600	12,898.80	2%
SYSCO CORPORATION SYMBOL: SYY	420.0000	29.4000	12,348.00	2%
TARGET CORPORATION SYMBOL: TGT	180.0000	60.1300	10,823.40	2%
TOTAL S A ADR F 1 ADR REP 1 ORD SYMBOL: TOT	240.0000	53.4800	12,835.20	2%
U S BANCORP DEL NEW SYMBOL: USB	550.0000	26.9700	14,833.50	2%
UNITED TECHNOLOGIES CORP SYMBOL: UTX	215.0000	78.7200	16,924.80	2%
UTI WORLDWIDE INC F SYMBOL: UTIW	700.0000	21.2000	14,840.00	2%
VERIZON COMMUNICATIONS SYMBOL: VZ	415.0000	35 7800	14,848.70	2%

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
WELLS FARGO & CO NEW SYMBOL: WFC	420.0000	30.9900	13,015.80	2%
Total Equities	**10,370.0000**		**379,899.30**	**56%**

Investment Detail - Other Assets

Other Assets	Quantity	Market Price	Market Value	% of Account Assets
ISHARES TR BARCLAYS BOND BARCLAYS 1-3 YEAR CREDIT BOND FUND SYMBOL: CSJ	290.0000	104.2800	30,241.20	4%
Total Other Assets	**290.0000**		**30,241.20**	**4%**

Total Investment Detail	**677,078.94**
Total Account Value	**677,078.94**

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
12/16/10	12/16/10	Funds Paid	SCHWAB ONE CHECK 0171		(862.50)
12/23/10	12/23/10	Funds Paid	SCHWAB ONE CHECK 0172		(15,000.00)
12/24/10	12/27/10	Funds Paid	SCHWAB ONE CHECK 0174		(5,000.00)
Total Deposits & Withdrawals					**(20,862.50)**

The total deposits activity for the statement period was $0.00. The total withdrawals activity for the statement period was $20,862.50.

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

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charles SCHWAB
INSTITUTIONAL

Schwab One® Account of
THE ERMA A BANTZ FOUNDATION FB
FBO VISUALLY IMPAIRED

Account Number [redacted]

Statement Period
December 1-31, 2010

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/10	12/01/10	Qualified Dividend	AVON PRODUCTS INC: AVP	77.00
12/01/10	12/01/10	Qualified Dividend	INTEL CORP: INTC	103.95
12/01/10	12/01/10	Qualified Dividend	WELLS FARGO & CO NEW: WFC	21.00
12/07/10	12/07/10	Cash Dividend	ISHARES TR BARCLAYS BOND: CSJ	55.50
12/07/10	12/07/10	LT Cap Gain	ISHARES TR BARCLAYS BOND: CSJ	12.23
12/07/10	12/07/10	Qualified Dividend	TOTAL S A ADR F: TOT	370.18
12/07/10	12/07/10	Foreign Tax Paid	TOTAL S A ADR F: TOT	(92.55)
12/09/10	12/09/10	Qualified Dividend	MICROSOFT CORP: MSFT	88.00
12/10/10	12/10/10	Qualified Dividend	CHEVRON CORPORATION: CVX	115.20
12/10/10	12/10/10	Qualified Dividend	TARGET CORPORATION: TGT	45.00
12/10/10	12/10/10	Qualified Dividend	UNITED TECHNOLOGIES CORP: UTX	91.38
12/14/10	12/14/10	Qualified Dividend	JOHNSON & JOHNSON: JNJ	108.00
12/31/10	12/31/10	Qualified Dividend	RANGE RESOURCES CORP: RRC	9.60
12/31/10	12/31/10	Dividend	SCH ADV CASH RESRV PREM: SWZXX	0.92
Total Dividends & Interest				**1,005.41**

Total Transaction Detail	**(19,857.09)**

Money Funds Detail

SCH ADV CASH RESRV PREM Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 77,089.7100					
12/02/10	Purchased	201.9500	1.0000	201.95	
12/08/10	Purchased	345.3600	1.0000	345.36	
12/10/10	Purchased	88.0000	1.0000	88.00	
12/13/10	Purchased	251.5800	1.0000	251.58	
12/15/10	Purchased	108.0000	1.0000	108.00	

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

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Money Funds Detail (continued)

SCH ADV CASH RESRV PREM Activity (continued)

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
12/16/10	Redeemed	862.5000	1.0000		862.50
12/23/10	Redeemed	15,000.0000	1.0000		15,000.00
12/27/10	Redeemed	5,000.0000	1.0000		5,000.00
12/31/10	Dividend	0.9200	1.0000	0.92	
Closing # of Shares: 57,223.0200					
Total SCH ADV CASH RESRV PREM Activity				**995.81**	**20,862.50**
Total Money Funds Detail				**995.81**	**20,862.50**

SCH ADV CSH RSV PR Average Yield For The Most Recent Pay Period: 0.01%; 7-Day Yield: 0.01%.

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
PEPSICO INCORPORATED	Qualified Dividend	240 0000	01/03/11	0.4800		115.20
ISHARES TR BARCLAYS BOND	Cash Dividend	290.0000	01/04/11	0.1800		52.23
DISNEY WALT CO	Qualified Dividend	360.0000	01/18/11	0.4000		144.00
GENERAL ELECTRIC COMPANY	Qualified Dividend	390.0000	01/25/11	0.1400		54.60
Total Pending Corporate Actions						**366.03**

Pending transactions are not included in account value.

Endnotes For Your Account

Symbol	Endnote Legend
f	7-day yield: Annualized fund yield based on the average daily yield for the previous 7 days, assuming dividends are paid in cash and not reinvested.

Terms and Conditions

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GENERAL INFORMATION AND KEY TERMS:

If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Sweep Bank) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Interest cycles may differ from statement cycles.

Bank Deposit Feature: Schwab acts as your agent and custodian in establishing and maintaining your Bank Deposit Feature as a Schwab Cash Feature in your brokerage account. The Bank Deposit Feature constitutes a direct obligation of the Sweep Bank and is not an obligation of Schwab. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Deposit Feature, please refer to the Disclosure Statement for Schwab Cash Features available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Current Yield: Annual dividend paid on an equity divided by the current market price.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. The time of these transactions, the exchange upon which these transactions occurred and the name of the person from whom the security was purchased will be furnished upon written request.

Estimated Annual Income: Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

Interest: For the Bank Deposit Feature, interest is paid for a period that differs from the Statement Period. Bank Deposit Feature balances include interest the Sweep Bank paid as indicated on your statement. Bank Deposit Feature balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. Interest accrues from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest Feature in your brokerage Account is less than $.005, you will not earn any interest on that day. For Bank Deposit Feature balances held at a Sweep Bank, the interest will accrue even if the amount is less than $.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Standard Assets: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain non-standard assets may be furnished by a third party as provided by Schwab's Non-Standard Asset Custody Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. Assets held by a third party are not covered by SIPC.

Option Customers: Be aware of the following. 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request 2) You should advise us promptly of any material changes in your investment objectives or financial situation 3) Exercise assignment notices for option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services are offered by Charles Schwab & Co., Inc. Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in the brokerage accounts are not guaranteed deposits or obligations of the above-referenced bank, and are subject to investment risk are not FDIC insured, may lose value, and are not bank guaranteed.

Short Positions: Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be expressed as a debit and be netted against any long positions in Total Account Value.

Sweep Bank: An FDIC-insured depository institution affiliated with The Charles Schwab Corporation, at which interest-bearing Deposit Accounts are maintained on your behalf.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later

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Terms and Conditions (continued)

than 10 days after this *statement is sent or made available to you*. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention. Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:
We are required by law to report to the Internal Revenue Service certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes.
A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request.
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(0107-0075) REG24877B-08 (10/09)

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