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Form 990-PF

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

OMB No 1545-0052

2010

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 2010, or tax year beginning, 2010, and ending, 20

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

Name of foundation: THOMAS LORD CHARITABLE TRUST, PNC BANK NA; A Employer identification number: 25-6028793

Number and street (or P O box number if mail is not delivered to street address): P O BOX 94651; Room/suite; B Telephone number (see page 10 of the instructions): (216) 257-4699

City or town, state, and ZIP code: CLEVELAND, OH 44101; 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

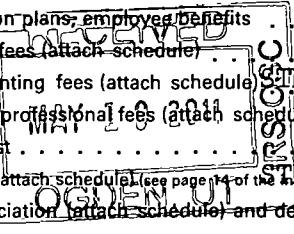
H Check type of organization: [X] Section 501(c)(3) exempt private foundation; [] Section 4947(a)(1) nonexempt charitable trust; [] Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 2,834,897; J Accounting method: [X] Cash; [] Accrual; [] Other (specify); 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))

Table with 4 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes (cash basis only). Rows include Revenue (1-12) and Operating and Administrative Expenses (13-27).

SCANNED MAY 28 2010



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			
	2 Savings and temporary cash investments	145,585.	18,915.	18,915.
	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 15 of the instructions)			
	7 Other notes and loans receivable (attach schedule)			
	Less allowance for doubtful accounts	NONE		
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10 a Investments - U S and state government obligations (attach schedule)	310,845.	310,845.	340,909.
	b Investments - corporate stock (attach schedule)	1,589,057.	1,648,021.	1,879,095.
	c Investments - corporate bonds (attach schedule)	599,299.	557,782.	595,978.
	11 Investments - land, buildings, and equipment basis			
Less accumulated depreciation (attach schedule)				
12 Investments - mortgage loans				
13 Investments - other (attach schedule)				
14 Land, buildings, and equipment basis				
Less accumulated depreciation (attach schedule)				
15 Other assets (describe)				
16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	2,644,786.	2,535,563.	2,834,897.	
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)			
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 and complete lines 27 through 31. <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	2,644,786.	2,535,563.	
	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)	2,644,786.	2,535,563.		
31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	2,644,786.	2,535,563.		

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,644,786.
2 Enter amount from Part I, line 27a	2	-109,379.
3 Other increases not included in line 2 (itemize) SEE STATEMENT 3	3	755.
4 Add lines 1, 2, and 3	4	2,536,162.
5 Decreases not included in line 2 (itemize) SEE STATEMENT 4	5	599.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,535,563.

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 PART IV DETAIL					
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) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))		
(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			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	4,368.	
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		

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	157,195.	2,496,882.	0.06295651937
2008	133,120.	2,924,454.	0.04551960810
2007	146,450.	3,289,387.	0.04452197324
2006	179,138.	3,116,364.	0.05748301546
2005	176,687.	3,049,435.	0.05794089725
2 Total of line 1, column (d)			0.26842201342
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			0.05368440268
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5			2,709,050.
5 Multiply line 4 by line 3			145,434.
6 Enter 1% of net investment income (1% of Part I, line 27b)			694.
7 Add lines 5 and 6			146,128.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.			177,672.

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

Table with 11 rows for excise tax calculations. Includes items like 'Exempt operating foundations', 'Domestic foundations that meet the section 4940(e) requirements', 'Tax under section 511', 'Credits/Payments', and 'Total credits and payments'. Total amount owed is 1,194.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about influencing legislation, political expenditures, and reporting requirements. Includes checkboxes for 'Yes' and 'No'.

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? 13 X
Website address N/A
14 The books are in care of PNC BANK NA Telephone no (216) 257-4699
Located at P O BOX 94651, CLEVELAND, OH ZIP + 4 44101-4651
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
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 Yes No 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.

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 X No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes X No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes X No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X 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 X 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 X 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 X No
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see page 22 of the instructions) 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes X 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
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**

Organizations relying on a current notice regarding disaster assistance check here

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
If "Yes," attach the statement required by Regulations section 53.4945-5(d).

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? **6b** Yes No
If "Yes" to 6b, file Form 8870.

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **7b** Yes No

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

1 List all officers, directors, trustees, foundation managers and their compensation (see 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
SEE STATEMENT 6		3,943.	-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		NONE	NONE	NONE

Total number of other employees paid over \$50,000 **NONE**

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		NONE

Total number of others receiving over \$50,000 for professional services ▶		NONE

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 NONE	
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 NONE		
2		
All other program-related investments See page 24 of the instructions		
3 NONE		
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	2,750,305.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see page 25 of the instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	2,750,305.
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	NONE
3	Subtract line 2 from line 1d	3	2,750,305.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	41,255.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,709,050.
6	Minimum investment return. Enter 5% of line 5	6	135,453.

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	135,453.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	694.
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	694.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	134,759.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	134,759.
6	Deduction from distributable amount (see page 25 of the instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	134,759.

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	177,672.
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	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	177,672.
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	694.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	176,978.

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				134,759.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			107,453.	
b Total for prior years. 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2010:				
a From 2005	NONE			
b From 2006	NONE			
c From 2007	NONE			
d From 2008	NONE			
e From 2009	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2010 from Part XII, line 4. ▶ \$ <u>177,672.</u>				
a Applied to 2009, but not more than line 2a			107,453.	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)		NONE		
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)	NONE			
d Applied to 2010 distributable amount				70,219.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b Taxable amount - see page 27 of the instructions		NONE		
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount - see page 27 of the instructions				
f Undistributed income for 2010 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011.				64,540.
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)	NONE			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2006	NONE			
b Excess from 2007	NONE			
c Excess from 2008	NONE			
d Excess from 2009	NONE			
e Excess from 2010	NONE			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) **NOT APPLICABLE**

1a 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			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i).					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

N/A

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.

N/A

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:
SEE STATEMENT 7

b The form in which applications should be submitted and information and materials they should include:
SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:
SEE ATTACHED STATEMENT FOR LINE 2

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:
SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)

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

Recipient	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
Name and address (home or business)				
<p>a <i>Paid during the year</i></p> <p>SEE STATEMENT 10</p>				
<p>Total</p>			▶ 3a	175,000.
<p>b <i>Approved for future payment</i></p>				
<p>Total</p>			▶ 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include Program service revenue, Membership dues, Interest on savings, Dividends, Net rental income, Gain or loss from sales, etc.

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

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

Table with 2 columns: 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.

NOT APPLICABLE

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

- 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... a Transfers from the reporting foundation to a noncharitable exempt organization of (1) Cash (2) Other assets b Other transactions: (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements

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

Table with 3 columns: (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

Paid Preparer Use Only Print/Type preparer's name Preparer's signature Date Title Firm's name Firm's address Firm's EIN Phone no

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
		TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS					2,485.	
10,708.00		220. ABBOTT LABS COM PROPERTY TYPE: SECURITIES 11,752.00					03/26/2007 -1,044.00	05/18/2010
1,099.00		20. AMGEN INC CO COM PROPERTY TYPE: SECURITIES 1,191.00					10/21/2009 -92.00	05/18/2010
2,571.00		10. APPLE COMPUTER INC COM PROPERTY TYPE: SECURITIES 1,271.00					02/12/2008 1,300.00	05/18/2010
10,136.00		340. BANK NEW YORK MELLON CORP COM PROPERTY TYPE: SECURITIES 13,677.00					11/07/2007 -3,541.00	05/18/2010
8,632.00		200. BAXTER INTERNATIONAL INC COM PROPERTY TYPE: SECURITIES 10,122.00					03/10/2009 -1,490.00	05/18/2010
4,754.00		200. BRISTOL MYERS SQUIBB CO889898 COM PROPERTY TYPE: SECURITIES 4,557.00					10/21/2009 197.00	05/18/2010
3,201.00		130. CISCO SYS INC COM PROPERTY TYPE: SECURITIES 2,245.00					10/26/2005 956.00	05/18/2010
5,358.00		100. COCA-COLA CO COM PROPERTY TYPE: SECURITIES 4,921.00					06/09/2009 437.00	05/18/2010
18,453.00		220. COLGATE-PALMOLIVE CO COM PROPERTY TYPE: SECURITIES 9,907.00					10/04/2004 8,546.00	05/18/2010
11,249.00		170. DEVON ENERGY CORPORATION NEW COM PROPERTY TYPE: SECURITIES 16,765.00					03/04/2008 -5,516.00	05/18/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
3,733.00		100. DISCOVERY COMMUNICATIONS CL A PROPERTY TYPE: SECURITIES 3,041.00					10/21/2009 692.00	05/18/2010
16,676.00		400. EQT CORPORATION PROPERTY TYPE: SECURITIES 11,200.00					05/24/2004 5,476.00	05/18/2010
4,139.00		100. EXELON CORP COM PROPERTY TYPE: SECURITIES 5,246.00					12/24/2008 -1,107.00	05/18/2010
3,649.00		100. FIRSTENERGY CORP COM PROPERTY TYPE: SECURITIES 4,601.00					12/24/2008 -952.00	05/18/2010
1,403.00		20. FREEPORT MCMORAN COPPER&GOLD CL B PROPERTY TYPE: SECURITIES 1,184.00					06/09/2009 219.00	05/18/2010
743.00		10. GENERAL MILLS INC COM PROPERTY TYPE: SECURITIES 684.00					10/06/2008 59.00	05/18/2010
16,276.00		115. GOLDMAN SACHS GROUP INC COM PROPERTY TYPE: SECURITIES 11,166.00					11/13/2002 5,110.00	05/18/2010
5,051.00		10. GOOGLE INC CL A PROPERTY TYPE: SECURITIES 5,039.00					02/05/2008 12.00	05/18/2010
9,604.00		200. HEWLETT-PACKARD CO COM PROPERTY TYPE: SECURITIES 6,900.00					12/24/2008 2,704.00	05/18/2010
14,208.00		400. HOME DEPOT INC COM PROPERTY TYPE: SECURITIES 9,587.00					12/24/2008 4,621.00	05/18/2010
5,223.00		100. ITT INDUSTRIES INC COM PROPERTY TYPE: SECURITIES 5,540.00					10/21/2009 -317.00	05/18/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
4,818.00		200. INTERNATIONAL PAPER CO COM PROPERTY TYPE: SECURITIES 4,880.00					10/21/2009	05/18/2010 -62.00
632.00		10. JOHNSON & JOHNSON COM PROPERTY TYPE: SECURITIES 710.00					08/19/2008	05/18/2010 -78.00
8,242.00		100. LOCKHEED MARTIN CORP COM PROPERTY TYPE: SECURITIES 5,904.00					03/10/2009	05/18/2010 2,338.00
8,775.00		100. LUBRIZOL CORP COM PROPERTY TYPE: SECURITIES 7,149.00					10/21/2009	05/18/2010 1,626.00
7,070.00		100. MCDONALD'S CORP COM PROPERTY TYPE: SECURITIES 6,121.00					12/24/2008	05/18/2010 949.00
11,598.00		200. MEDCO HEALTH SOLUTIONS INC PROPERTY TYPE: SECURITIES 8,585.00					12/24/2008	05/18/2010 3,013.00
9,554.00		340. MICROCHIP TECHNOLOGY INC COM PROPERTY TYPE: SECURITIES 10,723.00					09/10/2008	05/18/2010 -1,169.00
12,459.00		310. NATIONAL OIL-WELL INC COM PROPERTY TYPE: SECURITIES 16,531.00					02/12/2008	05/18/2010 -4,072.00
14,950.00		200. NIKE INC COM CLASS B PROPERTY TYPE: SECURITIES 11,690.00					03/07/2008	05/18/2010 3,260.00
6,420.00		100. NORTHROP GRUMMAM CORP COM PROPERTY TYPE: SECURITIES 4,841.00					06/09/2009	05/18/2010 1,579.00
2,842.00		120. ORACLE CORPORATION PROPERTY TYPE: SECURITIES 2,704.00					11/07/2007	05/18/2010 138.00

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
69,721.00		5066.912 PNC LARGE CAP GROWTH FUND CLASS PROPERTY TYPE: SECURITIES 101,827.00					11/10/2005	05/18/2010
3,692.00		55. PEPSICO INC COM PROPERTY TYPE: SECURITIES 2,397.00					06/15/2000	05/18/2010
7,913.00		100. PRAXAIR INC COM PROPERTY TYPE: SECURITIES 7,637.00					06/09/2009	05/18/2010
5,905.00		90. SCHLUMBERGER LTD COM PROPERTY TYPE: SECURITIES 8,165.00					07/16/2007	05/18/2010
6,576.00		300. SPECTRA ENERGY CORP PROPERTY TYPE: SECURITIES 4,541.00					12/24/2008	05/18/2010
11,124.00		200. TARGET CORP PROPERTY TYPE: SECURITIES 5,506.00					03/10/2009	05/18/2010
7,878.00		140. TEVA PHARMACEUTICAL INDS LTD ADR PROPERTY TYPE: SECURITIES 6,489.00					04/01/2008	05/18/2010
2,564.00		30. 3M COMPANY COM PROPERTY TYPE: SECURITIES 2,029.00					02/26/2003	05/18/2010
10,068.00		200. THE TRAVELERS COS INC PROPERTY TYPE: SECURITIES 8,291.00					12/24/2008	05/18/2010
7,569.00		300. US BANCORP DEL COM NEW PROPERTY TYPE: SECURITIES 7,185.00					12/24/2008	05/18/2010
13,595.00		190. UNITED TECHNOLOGIES CORP COM PROPERTY TYPE: SECURITIES 9,086.00					02/27/2004	05/18/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
40,069.00		500. VANGUARD TOTAL BOND MARKET ETF PROPERTY TYPE: SECURITIES 39,089.00					12/30/2008	05/18/2010
						980.00		
8,667.00		300. VERIZON COMMUNICATIONS COM PROPERTY TYPE: SECURITIES 9,363.00					12/24/2008	05/18/2010
						-696.00		
8,992.00		200. XTO ENERGY INC PROPERTY TYPE: SECURITIES 8,306.00					06/09/2009	05/18/2010
						686.00		
7,473.00		170. AMERICAN TOWER CORP CL A PROPERTY TYPE: SECURITIES 7,146.00					05/18/2010	06/11/2010
						327.00		
5,537.00		60. FRANKLIN RESOURCES INC COM PROPERTY TYPE: SECURITIES 6,441.00					05/18/2010	06/11/2010
						-904.00		
5,150.00		80. FREEPORT MCMORAN COPPER&GOLD CL B PROPERTY TYPE: SECURITIES 4,735.00					06/09/2009	06/11/2010
						415.00		
20,686.00		200. ISHARES BARCLAYS 1-3 YEAR CRED ETF PROPERTY TYPE: SECURITIES 20,790.00					10/21/2009	06/11/2010
						-104.00		
7,696.00		150. KOHLS CORP COM PROPERTY TYPE: SECURITIES 8,116.00					05/18/2010	06/11/2010
						-420.00		
7,405.00		130. ESTEE LAUDER COMPANIES INC CL A PROPERTY TYPE: SECURITIES 8,103.00					05/18/2010	06/11/2010
						-698.00		
8,824.00		670. NEWS CORPORATION CL A PROPERTY TYPE: SECURITIES 9,433.00					05/18/2010	06/11/2010
						-609.00		
5,884.00		200. NOBLE CORPORATION SEDOL: B65Z9D7 PROPERTY TYPE: SECURITIES 8,609.00					10/21/2009	06/11/2010
						-2,725.00		

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
50,000.00		50000. GENERAL ELEC CAP CORP NOTES PROPERTY TYPE: SECURITIES 51,639.00					12/29/2008 -1,639.00	10/21/2010
TOTAL GAIN (LOSS)							----- 4,368. =====	

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
PNC BANK, NA	700.			700.
TOTALS	700.	NONE	NONE	700.

FORM 990PF, PART I - TAXES
=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	14.	14.
FEDERAL ESTIMATES - PRINCIPAL	1,140.	
FOREIGN TAXES ON QUALIFIED FOR	1,061.	1,061.
FOREIGN TAXES ON NONQUALIFIED	45.	45.
TOTALS	2,260.	1,120.

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
POSTED CURR YR TAXED PRIOR YR	145.
ROUNDING ADJUSTMENT	3.
NONDIVIDEND DISTRIBUTION	53.
MARKETING FEE REBATE	554.

TOTAL	755.
	=====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

=====

DESCRIPTION

AMOUNT

POSTED SUBSEQ YR TAXED CURR YR

599.

TOTAL

599.
=====

STATE(S) WHERE THE FOUNDATION IS REGISTERED
=====

PA

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

OFFICER NAME:

PNC BANK NA

ADDRESS:

P O BOX 94651

CLEVELAND, OH 44101-4651

TITLE:

TRUSTEE

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

COMPENSATION 3,943.

COMPENSATION EXPLANATION:

TRUSTEE FEES

TOTAL COMPENSATION: 3,943.

=====

RECIPIENT NAME:

MICHAEL YODER, PNC BANK NA

ADDRESS:

620 LIBERTY AVENUE
ERIE, PA 15222

RECIPIENT'S PHONE NUMBER: 412-762-4106

FORM, INFORMATION AND MATERIALS:

THE APPLICANT SHOULD SUBMIT A LETTER STATING THE PURPOSE FOR WHICH THE FUNDS WILL BE USED. AN IRS DETERMINATION LETTER MUST ALSO BE INCLUDED.

SUBMISSION DEADLINES:

NONE

RESTRICTIONS OR LIMITATIONS ON AWARDS:

NONE

RECIPIENT NAME:
CLEVELAND CLINIC
FOUNDATION

ADDRESS:
9500 EUCLID AVENUE
CLEVELAND, OH 44195

RELATIONSHIP:
NONE

PURPOSE OF GRANT:
GENERAL SUPPORT

FOUNDATION STATUS OF RECIPIENT:
PUBLIC

AMOUNT OF GRANT PAID 25,000.

RECIPIENT NAME:
EXTRA MILE EDUCATION FOUNDATION

ADDRESS:
111 BOULEVARD OF THE ALLIES
PITTSBURGH, PA 15222-1618

RELATIONSHIP:
NONE

PURPOSE OF GRANT:
GENERAL SUPPORT

FOUNDATION STATUS OF RECIPIENT:
PUBLIC

AMOUNT OF GRANT PAID 25,000.

RECIPIENT NAME:
RAND INSTITUTE FOR CIVIL JUSTICE

ADDRESS:
1776 MAIN STREET, PO BOX 2138
SANTA MONICA, CA 90407-2138

RELATIONSHIP:
NONE

PURPOSE OF GRANT:
GENERAL SUPPORT

FOUNDATION STATUS OF RECIPIENT:
PUBLIC

AMOUNT OF GRANT PAID 35,000.

RECIPIENT NAME:
MARINE CORPS SCHOLARSHIP FOUNDATION
ADDRESS:
121 S SAINT ASAPH ST
ALEXANDRIA, VA 22314
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC
AMOUNT OF GRANT PAID 20,000.

RECIPIENT NAME:
SHADY SIDE ACADEMY
ADDRESS:
500 SQUAW RUN ROAD EAST
PITTSBURGH, PA 15238
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
FLAG POLE PROJECT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC
AMOUNT OF GRANT PAID 2,000.

RECIPIENT NAME:
PENN STATE UNIVERSITY
BEHREND COLLEGE
ADDRESS:
5091 STATION ROAD
ERIE, PA 16563
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GENERAL SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC
AMOUNT OF GRANT PAID 38,000.

RECIPIENT NAME:

ALLEGHENY COLLEGE

ADDRESS:

520 NORTH MAIN STREET
MEADVILLE, PA 46501

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL SUPPORT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC

AMOUNT OF GRANT PAID 30,000.

TOTAL GRANTS PAID:

175,000.

=====

Detail

Portfolio - income

Cash equivalents
Mutual funds - money market

Description	Market value last period		Current market value		% of total portfolio	Avg. tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Quantity	Price per unit	Quantity	Price per unit							
PNC GOVT MONEY MARKET FUND #405	105,214.40	\$10,292.59	10,292.59	\$1,000.00	0.49%	\$10,292.59	\$1,000		0.06%	\$5.15	\$2.74

Portfolio - principal

Cash equivalents
Mutual funds - money market

Description	Market value last period		Current market value		% of total portfolio	Avg. tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Quantity	Price per unit	Quantity	Price per unit							
PNC GOVT MONEY MARKET FUND #405	11,550.55	\$8,622.81	8,622.81	\$1,000.00	0.41%	\$8,622.81	\$1,000		0.05%	\$4.31	\$1.54

Fixed income
Corporate bonds

Description (Cusip)	Market value last period		Current market value		% of total portfolio	Avg. tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Quantity	Price per unit	Quantity	Price per unit							
AMERICAN EXPRESS NOTES 04-875% DUE 07/15/2013 RATING A3 (025816AQ2)	81,160.50	\$80,115.75	75,000	\$106,821.00	3.81%	\$72,868.50	\$97.16	\$7,247.25	4.57%	\$3,656.25	\$1,685.94

Detail

Fixed income
 Corporate bonds

Description (Cusip)	Market value last period		Current market value		% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Quantity	price per unit	Current price per unit	Current							
BANK OF AMERICA NOTES 05 650% DUE 05/01/2018 RATING A2 (06051GDX4)	10,601	103.27	103,270.00	103,270.00	0.50%	9,951.60	99.52	375.40	5.48%	565.00	94.17
CONOCOPHILLIPS BONDS 05 200% DUE 05/15/2018 RATING A1 (20825CAN4)	11,401	110.68	1,262,000.00	1,262,000.00	0.53%	9,985.80	99.86	1,082.70	4.70%	520.00	66.44
EI DUPONT DE NEMOURS NTS 04 750% DUE 11/15/2012 RATING A2 (263534BK4)	107,869	106.75	11,500,000.00	11,500,000.00	5.08%	99,216.00	99.22	7,537.00	4.45%	4,750.00	606.94
GOLDMAN SACHS GROUP INC SR NOTES 06 150% DUE 04/01/2018 RATING A1 (38141GFM1)	11,121	109.84	1,221,000.00	1,221,000.00	0.53%	10,154.90	101.55	829.60	5.60%	615.00	153.75
IBM CORP BDS 04 750% DUE 11/29/2012 RATING AA3 (459200BA8)	81,345	107.38	8,720,000.00	8,720,000.00	3.83%	73,530.00	98.04	7,008.00	4.43%	3,562.50	316.67
WAL-MART STORES INC SR UNSEC 05 000% DUE 04/05/2012 RATING AA2 (931142CF8)	53,315	105.37	5,610,000.00	5,610,000.00	2.51%	53,756.00	107.51	-1,069.00	4.75%	2,500.00	597.22

Detail

**Fixed income
Corporate bonds**

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Quantity	price per unit							
WELLS FARGO COMPANY SR UNSEC 05 625% DUE 12/11/2017 RATING A1 (949746NX5)	11,320 50 10,000	11,130 10 111 3010		0 53 %	10,204 10 102 04	926 00	5 06 %	562 50	31 25	
Total corporate bonds		\$363,603.85		17.27 %	\$339,666.90	\$23,936.95	4.60 %	\$16,731.25	\$3,552.38	

Treasury bonds

Description (Cusip)	Market value last period	Current market value		% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Quantity	price per unit							
USA TREASURY NOTE 04 875% DUE 07/31/2011 RATING AAA (912828FN5)	\$51,906 00 50,000	\$51,335 50 \$102 6710		2 44 %	\$52,781 25 \$105 56	-\$1,445 75	4 75 %	\$2,437 50	\$1,020 04	
USA TREASURY NOTE 04 875% DUE 08/15/2016 RATING- AAA (912828FQ8)	231,500 10 195,000	222,268 80 113 9840		10 56 %	193,048 04 99 00	29,220 76	4 28 %	9,506 25	3,590 68	
USA TREASURY NOTES 04 625% DUE 10/31/2011 RATING AAA (912828FW5)	68,026 40 65,000	67,304 90 103 5460		3 20 %	65,015 23 100 02	2,289 67	4 47 %	3,006 25	514 88	
Total treasury bonds		\$340,909.20		16.19 %	\$310,844.52	\$30,064.68	4.39 %	\$14,950.00	\$5,125.60	



THE THOMAS LORD CHARITABLE T/A
 IRREVOCABLE CHARITABLE TRUST STATEMENT
 Account number 21-55-001-9410987
 October 1, 2010 - December 31, 2010

Detail

Agency bonds

Description (Cusip)	Market value last period	Quantity	Current market value	Current price per unit	% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
FEDERAL NATL MTG ASSN NTS	\$113,353.00	100,000	\$110,951.00	\$110.9510	5.27%	\$98,114.60	\$98.12	\$12,836.40	4.17%	\$4,625.00	\$976.39
04 625% DUE 10/15/2014 RATING AAA (31359MWJ8)											

Mutual funds - fixed income

Description (Symbol)	Market value last period	Quantity	Current market value	Current price per unit	% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
FIDELITY ADVISOR FLOATING HIGH (FFRIX) INCOME FUND I FUND #279	\$50,630.25	5,252.101	\$51,418.07	\$9.7900	2.45%	\$50,000.00	\$9.52	\$1,418.07	9.02%	\$4,635.09	\$386.26
PIMCO FDS (PTTRX)	47,420.08		44,354.13		2.11%	45,000.00		- 645.87	3.68%	1,631.58	144.16
TOTAL RETURN BD FUND INSTL CLASS, FD #35	4,087.938		10.8500			11.01					
VANGUARD FIXED INCOME SECS FD (VIPSX) INFLATION-PROTECTED SECS FD #119	26,183.90	1,973.165	25,651.15	13.0000	1.22%	25,000.00	12.67	651.15	2.97%	759.67	
Total mutual funds - fixed income			\$121,423.35		5.77%	\$120,000.00		\$1,423.35	5.79%	\$7,026.34	\$530.42

Total fixed income

	\$936,887.40				44.50%	\$868,626.02		\$68,261.38	4.63%	\$43,332.59	\$10,184.79
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Detail

Etf - equity

Description (Symbol)	Market value last period	Quantity	Current market value	Current price per unit	% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
VANGUARD EMERGING MARKETS (WVO) ETF	\$27,276.00	600	\$28,887.60	\$48.1460	1.38%	\$13,810.80	\$23.02	\$15,076.80	1.70%	\$489.00	

Mutual funds - equity

Description (Symbol)	Market value last period	Quantity	Current market value	Current price per unit	% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
GOLDMAN SACHS GRTH OPPOR (GGOIX) INSTIT CLASS FD #1132	\$139,026.79	6,243.292	\$152,024.16	\$24.3500	7.23%	\$129,851.50	\$20.80	\$22,172.66		7,824.17	
HARBOR INTERNATIONAL FUND (HAINX) CLASS INS	430,405.11	7,596.278	459,954.63	60.5500	21.85%	426,613.61	56.16	33,341.02	1.71%	91.90	
HARBOR FD (HACAX) CAP APPRECIATION FD FD #12	77,781.93	2,356.314	86,523.85	36.7200	4.11%	75,000.00	31.83	11,523.85	0.11%	10.39	
HARDING LOEVNEREMERG MKTS (HLEMV)	25,574.05	519.481	26,909.12	51.8000	1.28%	12,000.00	23.10	14,909.12	0.04%	860.99	
MFS VALUE FUND CLASS I (MEIIX)	50,601.26	2,405.003	55,098.62	22.9100	2.62%	50,000.00	20.79	5,098.62	1.57%	236.28	
PNC SMALL CAP CORE FUND (PCCIX) CLASS I	114,050.49	11,203.388	133,320.32	11.9000	6.34%	136,885.75	12.22	-3,565.43		372.07	
PNC MID CAP VALUE FUND (PMVIX) CLASS I	148,318.78	12,841.453	162,444.38	12.6500	7.72%	187,626.38	14.61	-25,182.00	0.15%		
ROYCE TOTAL RETURN FUND INV (RYTRX) FUND #267	39,913.04	3,382.461	44,547.01	13.1700	2.12%	30,000.00	8.87	14,547.01	0.84%		

Total mutual funds - equity \$1,120,822.09 53.23% \$1,047,977.24 \$72,844.85 0.84% \$9,395.80

Total equities \$1,149,709.69 54.61% \$1,061,788.04 \$87,921.65 0.86% \$662.85

Total portfolio \$2,105,512.49 100.00% \$1,949,329.46 \$156,183.03 2.53% \$10,851.92



THE THOMAS LORD CHARITABLE TAPCO
 IRREVOCABLE CHARITABLE TRUST STATEMENT
 Account number 21-55-880-9410987
 October 1, 2010 - December 31, 2010

Summary

Portfolio value

	Income	Principal	Total
Income on December 31	\$0.00	Principal on December 31	\$729,385.50
Income on October 1	0.00	Principal on October 1	0.00
Change in value	-	Change in value	\$729,385.50
			\$729,385.50

Portfolio value by asset class

Principal	Value Dec 31	Value Oct 1	Change in value	Tax cost*
Equities	\$729,385.50	-	\$729,385.50	\$586,232.78
Total	\$729,385.50	\$0.00	\$729,385.50	\$586,232.78

* We use tax cost to calculate the cost of your portfolio. When this information is not available for all assets, your portfolio's tax cost may be understated. To determine if we have tax cost information for all your assets, call Michael Yoder your Account Advisor.

Detail

Portfolio - principal

Equities
Stocks

Description (Symbol)	Market value last period		Quantity	Current market value		% of total portfolio	Total tax cost		Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Current	Current		Current price per unit	Current price per unit		Avg tax cost per unit	Total tax cost				
COOPER INDUSTRIES PLC (CBE) SEDOL B40K911 ISIN IE00B40K9117	160	\$9,326.40	\$58.2900	\$7,886.14	\$49.29	1.28%	\$1,440.26	\$1,440.26	1.86%	\$172.80		
COVIDIEN PLC (COV) SEDOL B3QN1M2 ISIN IE00B3QN1M21	190	8,675.40	45.6600	8,534.55	44.92	1.19%	140.85	140.85	1.76%	152.00		
CORE LABORATORIES N V (CLB)	80	7,124.00	89.0500	5,815.20	72.69	0.98%	1,308.80	1,308.80	0.27%	19.20		
AT&T INC (IT)	330	9,695.40	29.3800	8,673.60	26.28	1.33%	1,021.80	1,021.80	5.86%	567.60		
ALLERGAN INC (AGN)	150	10,300.50	68.6700	9,340.28	62.27	1.42%	960.22	960.22	0.30%	30.00		
AMAZON COM INC (AMZN)	50	9,000.00	180.0000	6,501.00	130.02	1.24%	2,499.00	2,499.00				
AMERICAN ELECTRIC POWER INC (AEP)	230	8,275.40	35.9800	7,598.90	33.04	1.14%	676.50	676.50	5.12%	423.20		
AMERICAN EXPRESS CO (AXP)	140	6,008.80	42.9200	5,752.60	41.09	0.83%	256.20	256.20	1.68%	100.80		
AMERISOURCEBERGEN CORP (ABC)	310	10,577.20	34.1200	9,866.80	31.83	1.46%	710.40	710.40	1.18%	124.00		
AMERIPRISE FINANCIAL INC-W/I (AMP)	170	9,783.50	57.5500	7,387.95	43.46	1.35%	2,395.55	2,395.55	1.26%	122.40		
AMGEN INC (AMGN)	80	4,392.00	54.9000	4,762.96	59.54	0.61%	-370.96	-370.96				
APACHE CORPORATION (APA)	130	15,499.90	119.2300	9,893.80	76.11	2.13%	5,606.10	5,606.10	0.51%	78.00		
APPLE INC (AAPL)	100	32,256.00	322.5600	7,164.20	71.64	4.43%	25,091.80	25,091.80				

Detail

Portfolio - principal

**Equities
Stocks**

Description (Symbol)	Market value last period		Quantity	Current market value		% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Current price per unit	Current market value		Current price per unit	Current market value							
BANK OF AMERICA CORP (BAC)	540	7,203.60	540	13,340.00	0.99%	8,914.97	16.51	-1,711.37	0.30%	21.60		
BROADCOM CORP (BRCM)	220	9,581.00	220	43,550.00	1.32%	7,151.94	32.51	2,429.06	0.74%	70.40		
CAPITAL ONE FINANCIAL CORP (COF)	230	9,788.80	230	42,560.00	1.35%	9,761.20	42.44	27.60	0.47%	46.00		
CELANESE CORP-SERIES A (CE)	260	10,704.20	260	41,170.00	1.47%	6,312.08	24.28	4,392.12	0.49%	52.00		
CENTURYLINK INC (CTL)	200	9,234.00	200	46,170.00	1.27%	6,870.00	34.35	2,364.00	6.29%	580.00		
CHUBB CORP (CB)	130	7,753.20	130	59,640.00	1.07%	6,748.40	51.91	1,004.80	2.49%	192.40		
CISCO SYSTEMS INC (CSCO)	440	8,901.20	440	20,230.00	1.23%	5,882.08	13.37	3,019.12				
CITIGROUP INC (C)	2,350	11,115.50	2,350	4,730.00	1.53%	9,282.27	3.95	1,833.23				
COACH INC (COH)	220	12,168.20	220	55,310.00	1.67%	8,250.43	37.50	3,917.77	1.09%	132.00		
CUMMINS INC (CMI)	150	16,501.50	150	110,010.00	2.27%	10,917.00	72.78	5,584.50	0.96%	157.50		
DOLBY LABORATORIES INC (DLB) CLASS A	150	10,005.00	150	66,700.00	1.38%	9,615.00	64.10	390.00				
DOLLAR TREE INC (DLTR)	180	10,094.40	180	56,080.00	1.39%	7,191.40	39.95	2,903.00				
EMC CORP (EMC)	480	10,992.00	480	22,900.00	1.51%	8,658.12	18.04	2,333.88				
EBAY INC (EBAY)	350	9,740.50	350	27,830.00	1.34%	8,469.93	24.20	1,270.57				

Detail

Portfolio - principal

**Equities
Stocks**

Description (Symbol)	Quantity	Market value (last period)		% of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current market value	Current price per unit							
EMERSON ELECTRIC CO (EMR)	130	7,432.10	57,170.00	1.02%	6,350.29	1,081.81	2.42%	179.40		
EQUITY RESIDENTIAL (EQR)	140	7,273.00	51,950.00	1.00%	6,134.80	1,138.20	3.53%	256.20		
SH BEN INT REIT	270	19,742.40	73,120.00	2.71%	18,200.74	1,541.66	2.41%	475.20		
EXXON MOBIL CORP (XOM)	520	8,730.80	16,790.00	1.20%	6,249.93	2,480.87				
FORD MOTOR COMPANY (F)	570	10,425.30	18,290.00	1.43%	10,156.83	268.47	3.07%	319.20		
GENERAL ELECTRIC CO (GE)	300	10,677.00	35,590.00	1.47%	10,258.12	418.88	3.15%	336.00		
GENERAL MILLS INC (GIS)	30	17,819.10	593,970.00	2.45%	14,246.41	3,572.69				
GOOGLE INC-CL A (GOOG)	230	10,844.50	47,150.00	1.49%	11,631.40	-786.90	2.72%	294.40		
THE HERSHEY COMPANY (HSY)	100	7,654.00	76,540.00	1.05%	5,688.84	1,965.16	0.53%	40.00		
HESS CORPORATION (HES)	360	7,570.80	21,030.00	1.04%	5,390.79	2,180.01	3.00%	226.80		
INTEL CORP (INTC)	100	14,676.00	146,760.00	2.02%	10,883.55	3,792.45	1.78%	260.00		
INTERNATIONAL BUSINESS MACHS (IBM) CORP	430	18,240.60	42,420.00	2.51%	14,921.30	3,319.30	0.48%	86.00		
JPMORGAN CHASE & CO (JPM)	140	8,659.00	61,850.00	1.19%	9,243.42	-584.42	3.50%	302.40		
JOHNSON & JOHNSON (JNJ)	330	12,606.00	38,200.00	1.73%	9,328.09	3,277.91	1.68%	211.20		
JOHNSON CONTROLS INC (JCI)										

Detail

Portfolio - principal

**Equities
Stocks**

Description (Symbol)	Market value last period		Current market value		% of total portfolio	Total tax cost		Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Quantity	Current price per unit	Current price per unit	Current price per unit		Avg tax cost per unit	Unrealized gain/loss				
LIMITED BRANDS INC (LTD)	340	10,448.20	30,730.00	8,442.20	1.44%	2,006.00	204.00	1.96%	204.00		
MATTEL INC (MAT)	400	10,172.00	25,430.00	8,596.00	1.40%	1,576.00	332.00	3.27%	332.00		
MERCK & CO INC (MRK)	160	5,766.40	36,040.00	5,262.24	0.80%	504.16	243.20	4.22%	243.20		
METLIFE INC (MET)	130	5,777.20	44,440.00	5,487.16	0.80%	290.04	96.20	1.67%	96.20		
MICROSOFT CORP (MSFT)	620	17,304.20	27,910.00	14,817.10	2.38%	2,487.10	396.80	2.30%	396.80		
OCCIDENTAL PETROLEUM CORP (OXY)	150	14,715.00	98,100.00	12,358.50	2.02%	2,356.50	228.00	1.55%	228.00		
ORACLE CORP (ORCL)	500	15,650.00	31,300.00	10,980.90	2.15%	4,669.10	100.00	0.64%	100.00		
PPG INDUSTRIES INC (PPG)	100	8,407.00	84,070.00	6,774.81	1.16%	1,632.19	220.00	2.62%	220.00		
PARKER HANNIFIN CORP (PH)	110	9,493.00	86,300.00	7,335.76	1.31%	2,157.24	127.60	1.35%	127.60		
PEPSICO INC (PEP)	190	12,412.70	65,330.00	8,280.20	1.71%	4,132.50	364.80	2.94%	364.80		
PFIZER INC (PFE)	580	10,155.80	17,510.00	9,811.80	1.40%	344.00	464.00	4.57%	464.00		
PRICE T ROWE GROUP INC (TROW)	130	8,390.20	64,540.00	6,266.68	1.16%	2,123.52	140.40	1.68%	140.40		
PROCTER & GAMBLE CO (PG)	230	14,795.90	64,330.00	14,333.86	2.03%	462.04	443.21	3.00%	443.21		
ROCKWELL AUTOMATION INC (ROK)	170	12,190.70	71,710.00	8,558.16	1.68%	3,632.54	238.00	1.96%	238.00		

Detail

Portfolio - principal

**Equities
Stocks**

Description (Symbol)	Quantity	Market value last period		Current price per unit	%	of total portfolio	Avg tax cost per unit	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
		Current	Current									
ROSS STORES INC (ROST)	140	8,855.00	63,250.00	8,855.00	1.22%	1.22%	7,397.60	52.84	1,457.40	1.02%	89.60	
SCHLUMBERGER LTD (SLB)	80	6,680.00	83,500.00	6,680.00	0.92%	0.92%	6,521.06	81.51	158.94	1.01%	67.20	
SEDOL 2779201 ISIN AN8068571086												
SHIRE PLC (SHPGY)	100	7,238.00	72,380.00	7,238.00	1.00%	1.00%	6,302.00	63.02	936.00	0.48%	34.50	
SPONSORED ADR												
JM SMUCKER CO/THE-NEW COM WI (SJM)	140	9,191.00	65,650.00	9,191.00	1.27%	1.27%	8,219.15	58.71	971.85	2.44%	224.00	
STARBUCKS CORP (SBUX)	260	8,353.80	32,130.00	8,353.80	1.15%	1.15%	7,009.31	26.96	1,344.49	1.62%	135.20	
3M COMPANY (MMM)	120	10,356.00	86,300.00	10,356.00	1.42%	1.42%	7,518.45	62.65	2,837.55	2.44%	252.00	
UNION PACIFIC CORP (UNP)	120	11,119.20	92,660.00	11,119.20	1.53%	1.53%	7,937.39	66.15	3,181.81	1.65%	182.40	
UNITED TECHNOLOGIES CORP (UTX)	140	11,020.80	78,720.00	11,020.80	1.52%	1.52%	6,233.90	44.53	4,786.90	2.16%	238.00	
UNITEDHEALTH GROUP INC (UNH)	270	9,749.70	36,110.00	9,749.70	1.34%	1.34%	8,275.12	30.65	1,474.58	1.39%	135.00	
VIACOM INC CLASS B WI (VIAB)	230	9,110.30	39,610.00	9,110.30	1.25%	1.25%	6,892.10	29.97	2,218.20	1.52%	138.00	
WAL-MART STORES INC (WMT)	200	10,786.00	53,930.00	10,786.00	1.48%	1.48%	11,902.45	59.51	-1,116.45	2.25%	242.00	
WELLS FARGO & COMPANY (WFC)	420	13,015.80	30,990.00	13,015.80	1.79%	1.79%	13,024.05	31.01	-8.25	0.65%	84.00	
WISCONSIN ENERGY CORP (WEC)	190	11,183.40	58,860.00	11,183.40	1.54%	1.54%	9,807.52	51.62	1,375.88	2.72%	304.00	
Total stocks		\$729,385.50		\$586,232.78	100.00%	100.00%			\$143,152.72	1.61%	\$11,752.81	



THE THOMAS LORD CHARITABLE TAPCO
 IRREVOCABLE CHARITABLE TRUST STATEMENT
 Account number 21-55-880-9410987
 October 1, 2010 - December 31, 2010

Detail

Portfolio - principal

**Equities
 Stocks**

Description (Symbol)	Market value last period		Current market value	% of total portfolio	Total tax cost	Unrealized gain/loss	Current yield	Estimated annual income	Accrued income
	Quantity	price per unit							
Total equities			\$729,385.50	100.00 %	\$586,232.78	\$143,152.72	1.61 %	\$11,752.81	
Total portfolio			\$729,385.50	100.00 %	\$586,232.78	\$143,152.72	1.61 %	\$11,752.81	