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

2011

For calendar year 2011 or tax year beginning , and ending

Name of foundation		A Employer identification number
The Erma A. Bantz Foundation		20-5771628
Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions)
600 Vine Street	Suite 2700	(513) 721-4450
City or town, state, and ZIP code: Cincinnati OH 45202-2409		C If exemption application is pending, check here ▶ ☐

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

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)* ▶ $ 945,429

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 instructions))*

	Line	Description	(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	30,036	30,036		
	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	-13,375			
	b	Gross sales price for all assets on line 6a 171,019				
	7	Capital gain net income (from Part IV, line 2)		0		
	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	16,661	30,036	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)	33,393	0	0	0
	b	Accounting fees (attach schedule)	0	0	0	0
	c	Other professional fees (attach schedule)	18,319	8,619	0	0
	17	Interest	1,065	1,065		
	18	Taxes (attach schedule) (see instructions)	320	320	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)	430	0	0	0
	24	**Total operating and administrative expenses.** Add lines 13 through 23	53,527	10,004	0	0
	25	Contributions, gifts, grants paid	61,100			61,100
	26	**Total expenses and disbursements.** Add lines 24 and 25	114,627	10,004	0	61,100
	27	Subtract line 26 from line 12.				
	a	**Excess of revenue over expenses and disbursements**	-97,966			
	b	**Net investment income** (if negative, enter -0-)		20,032		
	c	**Adjusted net income** (if negative, enter -0-)			0	

RECEIVED
APR 30 2012
OGDEN, UT

SCANNED MAY 04 2012

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	End of year (c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	61,809	14,156	14,156
	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 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)	592,970	561,289	561,289
	c	Investments—corporate bonds (attach schedule)	382,312	366,102	366,102
	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)	5,066	3,882	3,882
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	1,042,157	945,429	945,429
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	1,042,157	945,429	
	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	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 instructions)	1,042,157	945,429	
	31	**Total liabilities and net assets/fund balances** (see instructions)	1,042,157	945,429	

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	1,042,157
2	Enter amount from Part I, line 27a	2	-97,966
3	Other increases not included in line 2 (itemize) ▶ Appreciation in value of investment portfolio	3	1,238
4	Add lines 1, 2, and 3	4	945,429
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	945,429

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 Bartlett Detail	P	4/15/2010	3/24/2011
b	See Attached Bartlett Detail	D	5/5/2006	12/31/2011
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	9,019	0	6,019	3,000
b	162,000	0	178,375	-16,375
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	3,000
b	0	0	0	-16,375
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	-13,375
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 instructions). If (loss), enter -0- in Part I, line 8	3	3,000

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 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))
2010	104,750	1,056,363	0.099161
2009	72,000	1,054,840	0.068257
2008	47,500	1,237,802	0.038374
2007			0.000000
2006			0.000000

2	**Total** of line 1, column (d)	2	0.205792
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	0.068597
4	Enter the net value of noncharitable-use assets for 2011 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.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see 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			1	401
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col. (b).				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			2	0
3	Add lines 1 and 2			3	401
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	401
6	Credits/Payments				
a	2011 estimated tax payments and 2010 overpayment credited to 2011	6a	525		
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	525
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	124
11	Enter the amount of line 10 to be: **Credited to 2012 estimated tax** ▶ 64 **Refunded** ▶			11	60

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 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 2011 or the taxable year beginning in 2011 (see instructions for Part XIV)? *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 instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	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 ▶ 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 2011, 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 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 instructions)?	1b	N/A	
	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 2011?	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 2011, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2011? ☐ 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 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 2011 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 2011.)*	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 2011?	4b		X

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

		Yes	No
5a	During the year did the foundation pay or incur any amount to.		
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ 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 instructions) ☐ Yes ☒ No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No		
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)? **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? ☐ 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** *If "Yes" to 6b, file Form 8870*		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 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 instructions). If none, enter "NONE."

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

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

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		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 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 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 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	952,070
b	Average of monthly cash balances	1b	51,797
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	1,003,867
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	1,003,867
4	Cash deemed held for charitable activities Enter 1 ½ % of line 3 (for greater amount, see instructions)	4	15,058
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	988,809
6	**Minimum investment return.** Enter 5% of line 5	6	49,440

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ▶ ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6			1	49,440
2a	Tax on investment income for 2011 from Part VI, line 5	2a	401		
b	Income tax for 2011. (This does not include the tax from Part VI)	2b	0		
c	Add lines 2a and 2b			2c	401
3	Distributable amount before adjustments Subtract line 2c from line 1			3	49,039
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	49,039
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	49,039

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes		
a	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26	1a	61,100
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	61,100
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 instructions)	5	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	61,100

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

Part XIII Undistributed Income (see instructions)

			(a) Corpus	(b) Years prior to 2010	(c) 2010	(d) 2011
1	Distributable amount for 2011 from Part XI, line 7					49,039
2	Undistributed income, if any, as of the end of 2011:					
a	Enter amount for 2010 only				0	
b	Total for prior years 20____, 20____, 20____			0		
3	Excess distributions carryover, if any, to 2011					
a	From 2006	0				
b	From 2007	30,698				
c	From 2008	0				
d	From 2009	19,946				
e	From 2010	52,475				
f	**Total** of lines 3a through e		103,119			
4	Qualifying distributions for 2011 from Part XII, line 4: ▶ $ 61,100					
a	Applied to 2010, but not more than line 2a				0	
b	Applied to undistributed income of prior years (Election required—see instructions)			0		
c	Treated as distributions out of corpus (Election required—see instructions)		0			
d	Applied to 2011 distributable amount					49,039
e	Remaining amount distributed out of corpus		12,061			
5	Excess distributions carryover applied to 2011 *(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		115,180			
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 instructions			0		
e	Undistributed income for 2010. Subtract line 4a from line 2a Taxable amount—see instructions				0	
f	Undistributed income for 2011 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2012					0
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)					
8	Excess distributions carryover from 2006 not applied on line 5 or line 7 (see instructions)		0			
9	**Excess distributions carryover to 2012.** Subtract lines 7 and 8 from line 6a		115,180			
10	Analysis of line 9:					
a	Excess from 2007	30,698				
b	Excess from 2008	0				
c	Excess from 2009	19,946				
d	Excess from 2010	52,475				
e	Excess from 2011	12,061				

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2011, 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) 2011	(b) 2010	(c) 2009	(d) 2008	(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 instructions.)

1 **Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

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

a The name, address, and telephone number 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*				
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	17,500
Ohio Valley Voices 6642 Branch Hill Guinea Loveland OH 45140		501(c)(3)	Hearing Impaired	2,600
St. Rita School for the Deaf 1720 Glendale Milford Rd Cincinnati OH 45215		501(c)(3)	Hearing Impaired	10,000
Camp ASL 12142 Westerly Dr. Cincinnati OH 45231		501(c)(3)	Hearing Impaired	1,000
4 Paws For Ability 253 Dayton Avenue Xenia OH 45385		501(c)(3)	Hearing Impaired	15,000
Total ▶ 3a				61,100
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		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income (See 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	30,036	
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		0	18	-13,375	
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		16,661	0

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 16,661

(See worksheet in line 13 instructions 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 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)		
	(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) is based on all information of which preparer has any knowledge

Signature of officer or trustee: [signature] Date: 4/25/12 Title: President

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
William J. Liss	[signature]	4/17/2012		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 6 (990-PF) - Gain/Loss from Sale of Assets Other Than Inventory

	Amount
Long Term CG Distributions	
Short Term CG Distributions	

Totals	Gross Sales	Cost, Other Basis and Expenses	Net Gain or Loss
Securities	171,019	184,394	-13,375
Other sales	0	0	0

Index	Check "X" if Sale of Security	Description	CUSIP #	Purchaser	Check "X" if Purchaser is a Business	Date Acquired	Acquisition Method	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improve-ments	Depreciation	Net Gain or Loss
1	X	See Attached Bartlett Detail				4/15/2010	P	3/24/2011	9,019	6,019				3,000
2	X	See Attached Bartlett Detail				5/5/2006	D	12/31/2011	162,000	178,375				-16,375
3														0
4														0
5														0
6														0
7														0
8														0
9														0
10														0

Line 16a (990-PF) - Legal 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)
		33,393	0	0	0
1	Santen & Hughes	33,393			
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)
		18,319	8,619	0	0
1	The Greater Cincinnati Foundation	9,700			
2	Bartlett & Co.	8,619	8,619		
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
		320	320	0	0
1	Real estate tax not included in line 20				
2	Tax on investment income				
3	Income tax				
4	Foreign Taxes Paid	320	320		
5					
6					
7					
8					
9					
10					

Line 23 (990-PF) - Other Expenses

		430	0	0	0
	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
1	Fund Raising				
2	User Fee				
3	Check Order				
4	Ohio Attorney General Registration Fee	200			
5	GCF and CABVI Functions	230			
6					
7					
8					
9					

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

			592,970	561,289	592,970	561,289
	Description	Num. Shares/ Face Value	Book Value Beg. of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
1	See attached Charles Schwab statement		592,970	561,289	592,970	561,289
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

	Description	Interest Rate	Maturity Date	Book Value Beg of Year	Book Value End of Year	FMV Beg. of Year	FMV End of Year
				382,312	366,102	382,312	366,102
1	See attached Charles Schwab Statement			382,312	366,102	382,312	366,102
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
		5,066	3,882	3,882
1	Accrued Interest	5,066	3,882	3,882
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	5.00
2	Mary Ann Gergen		600 Vine Street, Suite 2700	Cincinnati	OH	45202		ector & Secre	5.00
3	William J. Liss		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Director	5.00
4									
5									
6									
7									
8									
9									
10									

Part

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

Bartlett
REALIZED GAINS AND LOSSES
Erma A Bantz Foundation
FBO Hearing Impaired
[redacted]
From 01-01-11 Through 12-31-11

Open Date	Close Date	Quantity	Security	Cost Basis	Proceeds	Gain Or Loss Short Term	Gain Or Loss Long Term
01-01-80	02-15-11	40,000	Wal-Mart Stores Inc 4.125% Due 02-15-11	37,749.60	40,000 00		2,250.40
04-15-10	03-24-11	75	Dresser-Rand Group Inc	2,580.51	3,864.08	1,283.57	
03-09-07	03-24-11	400	Dell Inc	8,962.38	6,044 73		-2,917 65
01-01-80	07-27-11	160	Total S.A	11,302.73	8,987.08		-2,315.65
02-16-07	07-27-11	140	Amgen Inc	9,364.77	7,621.90		-1,742.87
12-11-07	07-27-11	400	UTI Worldwide Inc	7,335.44	6,799 92		-535.52
06-08-09	07-27-11	320	Cisco Systems Inc	6,308.43	5,079.95		-1,228 48
02-16-07	07-27-11	140	Intel Corp	2,987.07	3,161.59		174.52
04-15-10	11-01-11	200	Avon Products Inc	6,685 55	3,547.36		-3,138.19
TOTAL GAINS						1,283.57	2,424.92
TOTAL LOSSES							-11,878.36
				93,276.48	**85,106.61**	**1,283.57**	**-9,453.44**

TOTAL REALIZED GAIN/LOSS -8,169.87

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

Bartlett

REALIZED GAINS AND LOSSES

Erma A Bantz Foundation

FBO Visually Impaired

[redacted]

From 01-01-11 Through 12-31-11

Open Date	Close Date	Quantity	Security	Cost Basis	Proceeds	Gain Or Loss Short Term	Gain Or Loss Long Term
01-01-80	02-15-11	60,000	Wal-Mart Stores Inc 4.125% Due 02-15-11	56,624.40	60,000.00		3,375.60
04-15-10	03-24-11	100	Dresser-Rand Group Inc	3,438.97	5,154.75	1,715.78	
03-09-07	03-24-11	600	Dell Inc	13,443 57	9,071.08		-4,372 49
02-16-07	03-24-11	100	Novartis AG-ADR	5,917.69	5,472 14		-445.55
04-15-10	11-01-11	350	Avon Products Inc	11,693.75	6,213.85		-5,479.90
TOTAL GAINS						1,715.78	3,375.60
TOTAL LOSSES							-10,297.94
				91,118.38	85,911.82	1,715.78	-6,922.34
TOTAL REALIZED GAIN/LOSS		-5,206.56					

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

B000015730107

charles SCHWAB
INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

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, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

Market Monitor

Rates	Yield
Schwab US Treas MF[1]	0.01%
Treasury Bill - 6 Months	0.06%
Treasury Bond - 30 Year	2.88%

Indices	Year To Date Change
Dow Jones Industrial Average	5.53%
Standard & Poor's 500 Index®	0.00%
Schwab 1000 Index®	-0.61%
NASDAQ Composite Index	-1.80%

001573

30/12-CTCG2313-001573-SML-45202240900 862515 1-3-4
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
Investment Management. Financial Planning.
Since 1898.

CTCG2313-001573 862515

SIPC

charles SCHWAB
INSTITUTIONAL

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

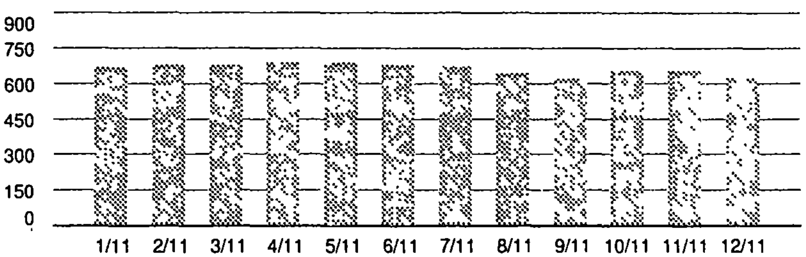
Account Number

Statement Period
December 1-31, 2011

Change in Account Value

	This Period	Year to Date
Starting Value	**$ 654,722.10**	**$ 677,078.94**
Cash Value of Purchases & Sales	0.00	(2,749.35)
Investments Purchased/Sold	0.00	2,749.35
Deposits & Withdrawals	(35,055.00)	(60,770.55)
Dividends & Interest	1,015.67	19,360.17
Fees & Charges	0.00	(5,673.73)
Transfers	0.00	0.00
Income Reinvested	(0.29)	(4.26)
Change in Value of Investments	5,174.03	(4,134.06)
Ending Value on 12/31/2011	**$ 625,856.51**	**$ 625,856.51**
Accrued Interest	*2,491.19*	
Ending Value with Accrued Interest	***$ 628,347.70***	
Total Change in Account Value:		
Including Deposits and Withdrawals	**$ (28,865.59)**	**$ (51,222.43)**
Including Deposits, Withdrawals, and Accrued Interest	***$ (26,374.40)***	

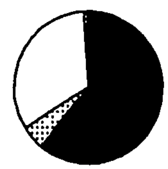
Account Value ($) Over Last 12 Months [in Thousands]



Asset Composition

	Market Value	% of Account Assets
Cash and Money Market Funds [Sweep]	$ 7,399.16	1%
Fixed Income	209,280.35	33%
Equities	378,959.00	61%
Other Assets	30,218.00	5%
Total Assets Long	**$ 625,856.51**	
Total Account Value	**$ 625,856.51**	**100%**
Accrued Interest	*2,491.19*	
Total Value with Accrued Interest	***$ 628,347.70***	

Overview



61% Equities
5% Other Assets
33% Fixed Income
1% Cash, MMFs [Sweep]

Account Notes

- Accrued Interest is $2,491.19

BARTLETT
OUR GOAL IS REACHING YOURS
Investment Management Financial Planning.
Since 1898.

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

CTCG2313-001573 862516

charles SCHWAB INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

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	0.29	0.00	4.39
Cash Dividends	0.00	1,015.38	0.00	9,074.79
Corporate Bond Interest	0.00	0.00	0.00	10,228.76
Total Income	**0.00**	**1,015.67**	**0.00**	**19,307.94**
Accrued Interest Paid[4]	0.00	0.00	0.00	(760.94)

[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
SCHWAB US TREAS MONEY FD: SWUXX	7,389.5600	1.0000	7,389.56	0.01%	1%
Total Money Market Funds [Sweep]			**7,389.56**		**1%**

Total Cash & Money Market [Sweep]	**7,399.16**	**1%**

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

CTCG2313-001573 862517

Investment Detail - Fixed Income

Corporate Bonds	Par	Market Price	Market Value	% of Account Assets
ABBOTT LABS 4.125%20 NOTES DUE 05/27/20 CALLABLE CUSIP: 002824AW0 MOODY'S: A1 S&P: AA	25,000.0000	110.8121	27,703.03	4%
				Accrued Interest: 97.40
BB&T CORPORATION 3.95%16 NOTES DUE 04/29/16 CUSIP: 05531FAF0 MOODY'S: A2 S&P: A-	25,000.0000	107.3517	26,837.93	4%
				Accrued Interest: 170.07
CONOCOPHILLIPS 4.6%15 NOTES DUE 01/15/15 CALLABLE CUSIP: 20825CAT1 MOODY'S: A1 S&P: A	30,000.0000	111.1645	33,349.35	5%
				Accrued Interest: 636.33
DUKE ENERGY CORP 5.05%19 BONDS DUE 09/15/19 CALLABLE CUSIP: 26441CAD7 MOODY'S: Baa2 S&P: BBB+	20,000.0000	112.8307	22,566.14	4%
				Accrued Interest: 297.39
HOME DEPOT INC 5.40%16 SR NOTES DUE 03/01/16 CALLABLE CUSIP: 437076AP7 MOODY'S: A3 S&P: A-	30,000.0000	115.7551	34,726.53	6%
				Accrued Interest: 540.00
NORDSTROM INC 4.75%20 BONDS DUE 05/01/20 CALLABLE CUSIP: 655664AN0 MOODY'S: Baa1 S&P: A-	30,000.0000	111.0265	33,307.95	5%
				Accrued Interest: 237.50

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

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: A3 S&P: A	30,000.0000	102.6314	30,789.42	5%
				Accrued Interest: 512.50
Total Corporate Bonds	**190,000.0000**		**209,280.35**	**33%**
				Total Accrued Interest for Corporate Bonds: 2,491.19
Total Fixed Income	**190,000.0000**		**209,280.35**	**33%**

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	56.2300	14,057.50	2%
AECOM TECHNOLOGY CORP SYMBOL: ACM	415.0000	20.5700	8,536.55	1%
AMGEN INCORPORATED SYMBOL: AMGN	210.0000	64.2100	13,484.10	2%
C V S CAREMARK CORP SYMBOL: CVS	360.0000	40.7800	14,680.80	2%
CHEVRON CORPORATION SYMBOL: CVX	160.0000	106.4000	17,024.00	3%
CISCO SYSTEMS INC SYMBOL: CSCO	540.0000	18.0800	9,763.20	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
DISNEY WALT CO SYMBOL: DIS	360.0000	37.5000	13,500.00	2%
DRESSER RAND GROUP INC SYMBOL: DRC	250.0000	49.9100	12,477.50	2%
E M C CORP MASS SYMBOL: EMC	450.0000	21.5400	9,693.00	2%
GENERAL ELECTRIC COMPANY SYMBOL: GE	390.0000	17.9100	6,984.90	1%
INTEL CORP SYMBOL: INTC	660.0000	24.2500	16,005.00	3%
JOHNSON & JOHNSON SYMBOL: JNJ	200.0000	65.5800	13,116.00	2%
JPMORGAN CHASE & CO SYMBOL: JPM	300.0000	33.2500	9,975.00	2%
LAB CP OF AMER HLDG NEW SYMBOL: LH	175.0000	85.9700	15,044.75	2%
LOWES COMPANIES INC SYMBOL: LOW	525.0000	25.3800	13,324.50	2%
METLIFE INC SYMBOL: MET	275.0000	31.1800	8,574.50	1%
MICROSOFT CORP SYMBOL: MSFT	550.0000	25.9600	14,278.00	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
NOVARTIS A G SPON ADR F SPONSORED ADR 1 ADR REP 1 ORD SYMBOL: NVS	220.0000	57.1700	12,577.40	2%
PEPSICO INCORPORATED SYMBOL: PEP	240.0000	66.3500	15,924.00	3%
PROCTER & GAMBLE SYMBOL: PG	215.0000	66.7100	14,342.65	2%
RANGE RESOURCES CORP SYMBOL: RRC	240.0000	61.9400	14,865.60	2%
RIO TINTO PLC SPON ADR F SPONSORED ADR 1 ADR REPS 1 ORD SYMBOL: RIO	180.0000	48.9200	8,805.60	1%
SYSCO CORPORATION SYMBOL: SYY	420.0000	29.3300	12,318.60	2%
TARGET CORPORATION SYMBOL: TGT	180.0000	51.2200	9,219.60	1%
TOTAL S A ADR F 1 ADR REP 1 ORD SYMBOL: TOT	240.0000	51.1100	12,266.40	2%
U S BANCORP DEL NEW SYMBOL: USB	550.0000	27.0500	14,877.50	2%
UNITED TECHNOLOGIES CORP SYMBOL: UTX	215.0000	73.0900	15,714.35	3%

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
UTI WORLDWIDE INC F SYMBOL: UTIW	700.0000	13.2900	9,303.00	1%
VERIZON COMMUNICATIONS SYMBOL: VZ	415.0000	40.1200	16,649.80	3%
WELLS FARGO & CO NEW SYMBOL: WFC	420.0000	27.5600	11,575.20	2%
Total Equities	10,305.0000		378,959.00	61%

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	104.2000	30,218.00	5%
Total Other Assets	290.0000		30,218.00	5%

Total Investment Detail	625,856.51
Total Account Value	625,856.51

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

G000015730507

charles SCHWAB
INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
12/13/11	12/13/11	Funds Paid	SCHWAB ONE CHECK 0195		(15,000.00)
12/15/11	12/15/11	Funds Paid	SCHWAB ONE CHECK 0196		(17,500.00)
12/15/11	12/15/11	Funds Paid	SCHWAB ONE CHECK 0197		(1,175.00)
12/19/11	12/19/11	Funds Paid	SCHWAB ONE CHECK 0198		(1,380.00)
Total Deposits & Withdrawals					**(35,055.00)**

The total deposits activity for the statement period was $0 00. The total withdrawals activity for the statement period was $35,055.00.

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

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/11	12/01/11	Qualified Dividend	INTEL CORP: INTC	138.60
12/01/11	12/01/11	Qualified Dividend	WELLS FARGO & CO NEW: WFC	50.40
12/07/11	12/07/11	Cash Dividend	ISHARES TR BARCLAYS BOND: CSJ	43.68
12/08/11	12/08/11	Qualified Dividend	AMGEN INCORPORATED: AMGN	58.80
12/08/11	12/08/11	Qualified Dividend	MICROSOFT CORP: MSFT	110.00
12/10/11	12/12/11	Qualified Dividend	TARGET CORPORATION: TGT	54.00
12/10/11	12/12/11	Qualified Dividend	UNITED TECHNOLOGIES CORP: UTX	103.20
12/12/11	12/12/11	Qualified Dividend	CHEVRON CORPORATION: CVX	129.60
12/13/11	12/13/11	Qualified Dividend	JOHNSON & JOHNSON: JNJ	114.00
12/14/11	12/14/11	Qualified Dividend	METLIFE INC: MET	203.50
12/30/11	12/30/11	Qualified Dividend	RANGE RESOURCES CORP: RRC	9.60
12/31/11	12/31/11	Dividend	SCHWAB US TREAS MONEY FD: SWUXX	0.29
Total Dividends & Interest				**1,015.67**

Total Transaction Detail	**(34,039.33)**

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

CTCG2313-001573 862523

Money Funds Detail

SCHWAB US TREAS MONEY FD Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 41,438.4900					
12/02/11	Purchased	189.0000	1.0000	189.00	
12/08/11	Purchased	43.6800	1.0000	43.68	
12/09/11	Purchased	168.8000	1.0000	168.80	
12/13/11	Purchased	286.8000	1.0000	286.80	
12/13/11	Redeemed	15,000.0000	1.0000		15,000.00
12/14/11	Purchased	114.0000	1.0000	114.00	
12/15/11	Purchased	203.5000	1.0000	203.50	
12/15/11	Redeemed	18,675.0000	1.0000		18,675.00
12/19/11	Redeemed	1,380.0000	1.0000		1,380.00
12/31/11	Dividend	0.2900	1.0000	0.29	
Closing # of Shares: 7,389.5600					
Total SCHWAB US TREAS MONEY FD Activity				**1,006.07**	**35,055.00**
Total Money Funds Detail				**1,006.07**	**35,055.00**

SCHWAB US TREAS MF 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	01/03/12	0.5150		123.60
ISHARES TR BARCLAYS BOND	Cash Dividend	290.0000	01/04/12	0.1331		38.61
DISNEY WALT CO	Qualified Dividend	360.0000	01/18/12	0.6000		216.00
GENERAL ELECTRIC COMPANY	Qualified Dividend	390.0000	01/25/12	0.1700		66.30
Total Pending Corporate Actions						**444.51**

Pending transactions are not included in account value.

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

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

This Account statement is furnished solely by Charles Schwab & Co., Inc ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. Schwab is a registered broker-dealer and, other than an affiliated company that may act as an Investment Advisor for the Sweep Funds, is not affiliated with your independent Investment Advisor whose name appears on this statement ("Advisors"). Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

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 Depository Institution) 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 for your brokerage account. Deposit accounts held through the Bank Deposit feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. Bank deposit accounts are insured by the FDIC within applicable limits. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Deposit feature, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.
Insured Bank Network ("Bank Network") Feature: Schwab acts as your agent and custodian in establishing and maintaining your Insured Bank Network feature as a Schwab Cash Feature for your brokerage account. Deposit accounts held through the Insured Bank Network feature constitute direct obligations of a participating Depository Institution and are not obligations of Schwab. Insured Bank Network deposit accounts are insured by the FDIC within applicable limits. For information on FDIC insurance and its limits, as well as other important disclosures about the Insured Bank Network feature, please refer to the Cash Features Disclosure Statement 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 Schwab One Interest feature, Bank Deposit feature and the Insured Bank Network feature, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab, Charles Schwab Bank, or a Depository Institution participating in the Insured Bank Network. These 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.

For the Schwab One Interest feature, interest accrues daily 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. For the Bank Deposit feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. For the Insured Bank Network feature, interest accrues daily from the 16th of the prior month and is generally credited/posted on the 15th of the current month. If the 15th of the month falls on a non-business day, the interest amount payable through the 15th of the month is generally paid on the last business day prior to the 15th. However, there may be certain events that trigger the posting of interest earlier in the interest period. Events that could trigger an earlier interest posting include the closure of your deposit accounts at a Depository Institution or the rebalancing of funds between your MMDA and transaction account at a Depository Institution. These events are referred to as **"Mid-Cycle Interest"** on your account statement. The interest period for Mid-Cycle Interest payments will be from the 16th of the prior month, or the date the account(s) were established if after the 16th of the prior month, until the date posted on your account statement. For more information, about Mid-Cycle Interest payments please refer to your Cash Features Disclosure Statement.

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 accrue any interest on that day. For balances held at Charles Schwab Bank in the Bank Deposit feature or at a Depository Institution participating in the Insured Bank Network feature, 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

Terms and Conditions (continued)

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 brokerage accounts are not guaranteed deposits or obligations of Charles Schwab Bank or a Depository Institution(s) participating in the Insured Bank Network, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Deposit feature or at a Depository Institution(s) participating in the Insured Bank Network feature.
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.
Depository Institution: A Member FDIC depository institution participating in the Insured Bank Network that has entered into a deposit agreement with Schwab, 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 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.
Any third party trademarks appearing herein are the property of their respective owners.
Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

(0411-1333) REG24877B-09 (04/11)

B000015740106

charles SCHWAB INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

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, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

Market Monitor

Rates	Yield
Schwab US Treas MF[f]	0.01%
Treasury Bill - 6 Months	0.06%
Treasury Bond - 30 Year	2.88%

Indices	Year To Date Change
Dow Jones Industrial Average	5.53%
Standard & Poor's 500 Index®	0.00%
Schwab 1000 Index®	-0.61%
NASDAQ Composite Index	-1.80%

001574

30/12-CTCG2313-001574-SML-45202240900 862529 *1-3-4
THE ERMA A BANTZ FOUNDATION
FBO HEARING IMPAIRED
C/O C GREGORY SCHMIDT
600 VINE ST STE 2700
CINCINNATI OH 45202-2409

Table of Contents

BARTLETT
OUR GOAL IS REACHING YOURS
Investment Management. Financial Planning
Since 1898.

CTCG2313-001574 862529

charles SCHWAB
INSTITUTIONAL

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

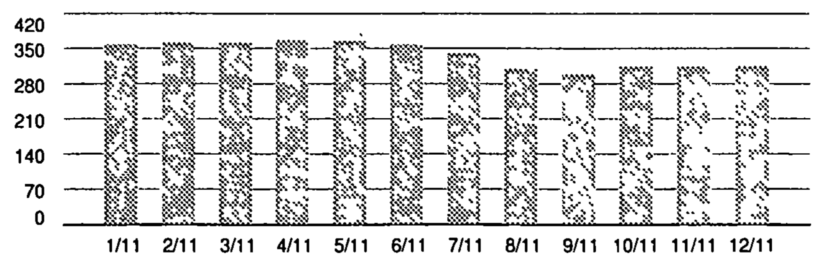
Account Number

Statement Period
December 1-31, 2011

Change in Account Value

Change in Account Value	This Period	Year to Date
Starting Value	**$ 315,432.77**	**$ 360,011.21**
Cash Value of Purchases & Sales	0.00	44,333.47
Investments Purchased/Sold	0.00	(44,333.47)
Deposits & Withdrawals	(3,420.00)	(49,582.50)
Dividends & Interest	506.70	10,376.53
Fees & Charges	0.00	(2,946.84)
Transfers	0.00	0.00
Income Reinvested	0.00	(0.41)
Change in Value of Investments	3,171.61	(2,166.91)
Ending Value on 12/31/2011	**$ 315,691.08**	**$ 315,691.08**
Accrued Interest	*1,391.21*	
Ending Value with Accrued Interest	***$ 317,082.29***	
Total Change in Account Value:		
Including Deposits and Withdrawals	**$ 258.31**	**$ (44,320.13)**
Including Deposits, Withdrawals, and Accrued Interest	***$ 1,649.52***	

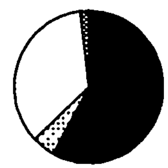
Account Value ($) Over Last 12 Months [in Thousands]



Asset Composition

Asset Composition	Market Value	% of Account Assets
Cash and Money Market Funds [Sweep]	$ 6,756.95	2%
Fixed Income	109,931.88	35%
Equities	182,330.25	58%
Other Assets	16,672.00	5%
Total Assets Long	**$ 315,691.08**	
Total Account Value	**$ 315,691.08**	**100%**
Accrued Interest	*1,391.21*	
Total Value with Accrued Interest	***$ 317,082.29***	

Overview



Account Notes

- Accrued Interest is $1,391.21

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

CTCG2313-001574 862530

G000015740206

charles SCHWAB INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

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	0.00	0.00	0.41
Cash Dividends	0.00	506.70	0.00	4,739.80
Corporate Bond Interest	0.00	0.00	0.00	5,607.50
Total Income	**0.00**	**506.70**	**0.00**	**10,347.71**
Accrued Interest Paid[4]	0.00	0.00	0.00	(304.37)

[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
SCHWAB US TREAS MONEY FD: SWUXX	6,751.7500	1.0000	6,751.75	0.01%	2%
Total Money Market Funds [Sweep]			**6,751.75**		**2%**
Total Cash & Money Market [Sweep]			**6,756.95**		**2%**

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

CTCG2313-001574 862531

Investment Detail - Fixed Income

Corporate Bonds	Par	Market Price	Market Value	% of Account Assets
ABBOTT LABS 4.125%20 NOTES DUE 05/27/20 CALLABLE CUSIP: 002824AW0 MOODY'S: A1 S&P: AA	10,000.0000	110.8121	11,081.21	4% *Accrued Interest: 38.96*
BB&T CORPORATION 3.95%16 NOTES DUE 04/29/16 CUSIP: 05531FAF0 MOODY'S: A2 S&P: A-	10,000.0000	107.3517	10,735.17	3% *Accrued Interest: 68.03*
CONOCOPHILLIPS 4.6%15 NOTES DUE 01/15/15 CALLABLE CUSIP: 20825CAT1 MOODY'S: A1 S&P: A	20,000.0000	111.1645	22,232.90	7% *Accrued Interest: 424.22*
HOME DEPOT INC 5.40%16 SR NOTES DUE 03/01/16 CALLABLE CUSIP: 437076AP7 MOODY'S: A3 S&P: A-	20,000.0000	115.7551	23,151.02	7% *Accrued Interest: 360.00*
NORDSTROM INC 4.75%20 BONDS DUE 05/01/20 CALLABLE CUSIP: 655664AN0 MOODY'S: Baa1 S&P: A-	20,000.0000	111.0265	22,205.30	7% *Accrued Interest: 158.33*

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

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: A3 S&P: A	20,000.0000	102.6314	20,526.28	7%
			Accrued Interest: 341.67	
Total Corporate Bonds	100,000.0000		109,931.88	35%
			Total Accrued Interest for Corporate Bonds: 1,391.21	
Total Fixed Income	100,000.0000		109,931.88	35%

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	150.0000	56.2300	8,434.50	3%
AECOM TECHNOLOGY CORP SYMBOL: ACM	225.0000	20.5700	4,628.25	1%
C V S CAREMARK CORP SYMBOL: CVS	200.0000	40.7800	8,156.00	3%
CHEVRON CORPORATION SYMBOL: CVX	100.0000	106.4000	10,640.00	3%
DISNEY WALT CO SYMBOL: DIS	200.0000	37.5000	7,500.00	2%
DRESSER RAND GROUP INC SYMBOL: DRC	125.0000	49.9100	6,238.75	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
E M C CORP MASS SYMBOL: EMC	240.0000	21.5400	5,169.60	2%
GENERAL ELECTRIC COMPANY SYMBOL: GE	260.0000	17.9100	4,656.60	1%
INTEL CORP SYMBOL: INTC	300.0000	24.2500	7,275.00	2%
JOHNSON & JOHNSON SYMBOL: JNJ	120.0000	65.5800	7,869.60	2%
JPMORGAN CHASE & CO SYMBOL: JPM	160.0000	33.2500	5,320.00	2%
LAB CP OF AMER HLDG NEW SYMBOL: LH	100.0000	85.9700	8,597.00	3%
LOWES COMPANIES INC SYMBOL: LOW	280.0000	25.3800	7,106.40	2%
METLIFE INC SYMBOL: MET	150.0000	31.1800	4,677.00	1%
MICROSOFT CORP SYMBOL: MSFT	200.0000	25.9600	5,192.00	2%
PEPSICO INCORPORATED SYMBOL: PEP	160.0000	66.3500	10,616.00	3%
PROCTER & GAMBLE SYMBOL: PG	130.0000	66.7100	8,672.30	3%
RANGE RESOURCES CORP SYMBOL: RRC	130.0000	61.9400	8,052.20	3%

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

G000015740406

charles SCHWAB
INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value	% of Account Assets
RIO TINTO PLC SPON ADR F SPONSORED ADR 1 ADR REPS 1 ORD SYMBOL: RIO	120.0000	48.9200	5,870.40	2%
SYSCO CORPORATION SYMBOL: SYY	280.0000	29.3300	8,212.40	3%
TARGET CORPORATION SYMBOL: TGT	120.0000	51.2200	6,146.40	2%
U S BANCORP DEL NEW SYMBOL: USB	365.0000	27.0500	9,873.25	3%
UNITED TECHNOLOGIES CORP SYMBOL: UTX	100.0000	73.0900	7,309.00	2%
VERIZON COMMUNICATIONS SYMBOL: VZ	230.0000	40.1200	9,227.60	3%
WELLS FARGO & CO NEW SYMBOL: WFC	250.0000	27.5600	6,890.00	2%
Total Equities	4,695.0000		182,330.25	58%

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

CTCG2313-001574 862535

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	104.2000	16,672.00	5%
Total Other Assets	**160.0000**		**16,672.00**	**5%**

Total Investment Detail	**315,691.08**
Total Account Value	**315,691.08**

Transaction Detail - Deposits & Withdrawals

Transaction Date	Process Date	Activity	Description	Location	Credit/(Debit)
12/19/11	12/19/11	Funds Paid	SCHWAB ONE CHECK 0301		(1,500.00)
12/15/11	12/15/11	Funds Paid	SCHWAB ONE CHECK 0302		(1,000.00)
12/19/11	12/19/11	Funds Paid	SCHWAB ONE CHECK 0303		(920.00)
Total Deposits & Withdrawals					**(3,420.00)**

The total deposits activity for the statement period was $0.00. The total withdrawals activity for the statement period was $3,420 00.

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

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/01/11	12/01/11	Qualified Dividend	INTEL CORP: INTC	63.00
12/01/11	12/01/11	Qualified Dividend	WELLS FARGO & CO NEW: WFC	30.00
12/07/11	12/07/11	Cash Dividend	ISHARES TR BARCLAYS BOND: CSJ	24.10
12/08/11	12/08/11	Qualified Dividend	MICROSOFT CORP: MSFT	40.00

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

CTCG2313-001574 862536

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

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
12/10/11	12/12/11	Qualified Dividend	TARGET CORPORATION: TGT	36.00
12/10/11	12/12/11	Qualified Dividend	UNITED TECHNOLOGIES CORP: UTX	48.00
12/12/11	12/12/11	Qualified Dividend	CHEVRON CORPORATION: CVX	81.00
12/13/11	12/13/11	Qualified Dividend	JOHNSON & JOHNSON: JNJ	68.40
12/14/11	12/14/11	Qualified Dividend	METLIFE INC: MET	111.00
12/30/11	12/30/11	Qualified Dividend	RANGE RESOURCES CORP: RRC	5.20
Total Dividends & Interest				**506.70**

Total Transaction Detail	**(2,913.30)**

Money Funds Detail

SCHWAB US TREAS MONEY FD Activity

Settle Date	Transaction	Quantity	Unit Price	Purchase/Debit	Sale/Credit
Opening # of Shares: 9,670.2500					
12/02/11	Purchased	93.0000	1.0000	93.00	
12/08/11	Purchased	24.1000	1.0000	24.10	
12/09/11	Purchased	40.0000	1.0000	40.00	
12/13/11	Purchased	165.0000	1.0000	165.00	
12/14/11	Purchased	68.4000	1.0000	68.40	
12/15/11	Purchased	111.0000	1.0000	111.00	
12/15/11	Redeemed	1,000.0000	1.0000		1,000.00
12/19/11	Redeemed	2,420.0000	1.0000		2,420.00
Closing # of Shares: 6,751.7500					
Total SCHWAB US TREAS MONEY FD Activity				**501.50**	**3,420.00**

Total Money Funds Detail	**501.50**	**3,420.00**

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

Pending Corporate Actions

	Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
PEPSICO INCORPORATED	Qualified Dividend	160.0000	01/03/12	0.5150		82.40
ISHARES TR BARCLAYS BOND	Cash Dividend	160.0000	01/04/12	0.1331		21.30
DISNEY WALT CO	Qualified Dividend	200.0000	01/18/12	0.6000		120.00
GENERAL ELECTRIC COMPANY	Qualified Dividend	260.0000	01/25/12	0.1700		44.20
Total Pending Corporate Actions						**267.90**

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.

charles SCHWAB
INSTITUTIONAL

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

Account Number

Statement Period
December 1-31, 2011

Terms and Conditions

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. Schwab is a registered broker-dealer and, other than an affiliated company that may act as an Investment Advisor for the Sweep Funds, is not affiliated with your independent Investment Advisor whose name appears on this statement ("Advisors") Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Advisors provide investment advisory services for your Account. Schwab provides brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may benefit your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its clients' assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

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 Depository Institution) 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 for your brokerage account. Deposit accounts held through the Bank Deposit feature constitute direct obligations of Charles Schwab Bank and are not obligations of Schwab. Bank deposit accounts are insured by the FDIC within applicable limits. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Deposit feature, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative
Insured Bank Network ("Bank Network") Feature: Schwab acts as your agent and custodian in establishing and maintaining your Insured Bank Network feature as a Schwab Cash Feature for your brokerage account. Deposit accounts held through the Insured Bank Network feature constitute direct obligations of a participating Depository Institution and are not obligations of Schwab. Insured Bank Network deposit accounts are insured by the FDIC within applicable limits. For information on FDIC insurance and its limits, as well as other important disclosures about the Insured Bank Network feature, please refer to the Cash Features Disclosure Statement 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 Schwab One Interest feature, Bank Deposit feature and the Insured Bank Network feature, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab, Charles Schwab Bank, or a Depository Institution participating in the Insured Bank Network. These 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.

For the Schwab One Interest feature, interest accrues daily 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. For the Bank Deposit feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. For the Insured Bank Network feature, interest accrues daily from the 16th of the prior month and is generally credited/posted on the 15th of the current month. If the 15th of the month falls on a non-business day, the interest amount payable through the 15th of the month is generally paid on the last business day prior to the 15th However, there may be certain events that trigger the posting of interest earlier in the interest period. Events that could trigger an earlier interest posting include the closure of your deposit accounts at a Depository Institution or the rebalancing of funds between your MMDA and transaction account at a Depository Institution. These events are referred to as **"Mid-Cycle Interest"** on your account statement. The interest period for Mid-Cycle Interest payments will be from the 16th of the prior month, or the date the account(s) were established if after the 16th of the prior month, until the date posted on your account statement. For more information, about Mid-Cycle Interest payments please refer to your Cash Features Disclosure Statement.

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 accrue any interest on that day. For balances held at Charles Schwab Bank in the Bank Deposit feature or at a Depository Institution participating in the Insured Bank Network feature, 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

CTCG2313-001574 862539

Terms and Conditions (continued)

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 brokerage accounts are not guaranteed deposits or obligations of Charles Schwab Bank or a Depository Institution(s) participating in the Insured Bank Network, and are subject to investment risk, are not FDIC insured, may lose value, and are not bank guaranteed. SIPC does not cover balances held at Charles Schwab Bank in the Bank Deposit feature or at a Depository Institution(s) participating in the Insured Bank Network feature.
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.
Depository Institution: A Member FDIC depository institution participating in the Insured Bank Network that has entered into a deposit agreement with Schwab, 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 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
Any third party trademarks appearing herein are the property of their respective owners.
Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

(0411-1333) REG24877B-09 (04/11)