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Form 990-PF

Department of the Treasury
Internal Revenue ServiceReturn of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

OMB No 1545-0052

2012

Open to Public Inspection

For calendar year 2012 or tax year beginning 07/01/12, and ending 06/30/13

Name of foundation ISADORE & YETTA JOSHOWITZ CHARITABLE FOUNDATION		A Employer identification number 25-6381619			
Number and street (or P O box number if mail is not delivered to street address) 46 SIXTH STREET		B Telephone number (see instructions) 412-351-3500			
City or town, state, and ZIP code BRADDOCK PA 15104		C If exemption application is pending, check here ►			
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> 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 <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ►			
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ► \$ 2,316,589 (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))		(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)	18,000			
	2 Check ► <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	33,313	33,313		
	4 Dividends and interest from securities	53,109	53,109		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	Stmt 1	45,898		
	b Gross sales price for all assets on line 6a	414,313			
	7 Capital gain net income (from Part IV, line 2)		0		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less...Cost.of.goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)	Stmt 2	21	21		
12 Total. Add lines 1 through 11	150,341	86,443	0		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0			
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	Stmt 3	2,275		
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	Stmt 4	832		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (att sch)	Stmt 5	521		
	24 Total operating and administrative expenses.				
Add lines 13 through 23	3,628	0	0	0	
25 Contributions, gifts, grants paid	122,510			122,510	
26 Total expenses and disbursements. Add lines 24 and 25	126,138	0	0	122,510	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	24,203				
b Net investment income (if negative, enter -0-)		86,443			
c Adjusted net income (if negative, enter -0-)				0	

For Paperwork Reduction Act Notice, see instructions.

Assets	Part II Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year			End of year		
			(a) Book Value	(b) Book Value	(c) Fair Market Value	(b) Book Value	(c) Fair Market Value	
	1 Cash – non-interest-bearing		5,253	7,937	7,937			
	2 Savings and temporary cash investments		83,639	160,281	160,281			
	3 Accounts receivable ►							
	Less allowance for doubtful accounts ►							
	4 Pledges receivable ►							
	Less allowance for doubtful accounts ►							
	5 Grants receivable							
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)							
	7 Other notes and loans receivable (att schedule) ►		0					
	Less allowance for doubtful accounts ►							
	8 Inventories for sale or use							
	9 Prepaid expenses and deferred charges							
	10a Investments – U S and state government obligations (attach schedule)	See Stmt 6						
	b Investments – corporate stock (attach schedule)	1,882,318	1,899,299	1,917,525				
	c Investments – corporate bonds (attach schedule)	51,281	39,701	40,863				
	11 Investments – land, buildings, and equipment basis ►							
	Less accumulated depreciation (attach sch) ►							
	12 Investments – mortgage loans		241,924	181,400	189,983			
	13 Investments – other (attach schedule)							
	14 Land, buildings, and equipment basis ►							
	Less accumulated depreciation (attach sch) ►							
	15 Other assets (describe ►)						
	16 Total assets (to be completed by all filers – see the instructions Also, see page 1, item I)		2,264,415	2,288,618	2,316,589			
Liabilities	17 Accounts payable and accrued expenses							
	18 Grants payable							
	19 Deferred revenue							
	20 Loans from officers, directors, trustees, and other disqualified persons							
	21 Mortgages and other notes payable (attach schedule)							
	22 Other liabilities (describe ►)	0	0	0			
	23 Total liabilities (add lines 17 through 22)							
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31.	► <input type="checkbox"/>						
	24 Unrestricted							
	25 Temporarily restricted							
	26 Permanently restricted							
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31.	► <input checked="" type="checkbox"/>						
	27 Capital stock, trust principal, or current funds							
	28 Paid-in or capital surplus, or land, bldg., and equipment fund		174,516	174,516				
	29 Retained earnings, accumulated income, endowment, or other funds		2,089,899	2,114,102				
	30 Total net assets or fund balances (see instructions)		2,264,415	2,288,618				
	31 Total liabilities and net assets/fund balances (see instructions)		2,264,415	2,288,618				

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year – Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	2,264,415
2 Enter amount from Part I, line 27a	2	24,203
3 Other increases not included in line 2 (itemize) ►	3	
4 Add lines 1, 2, and 3	4	2,288,618
5 Decreases not included in line 2 (itemize) ►	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	2,288,618

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 brck 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 N/A					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7			2	
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	If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8			3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

 Yes No

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

1 Enter the appropriate amount in each column for each year, see 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))
2011	117,107	2,024,637	0.057841
2010	101,647	1,925,944	0.052778
2009	110,509	1,759,487	0.062808
2008	85,287	1,565,202	0.054489
2007	113,293	2,145,297	0.052810

2 Total of line 1, column (d) **2** **0.280726**

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** **0.056145**

4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5 **4** **2,226,832**

5 Multiply line 4 by line 3 **5** **125,025**

6 Enter 1% of net investment income (1% of Part I, line 27b) **6** **864**

7 Add lines 5 and 6 **7** **125,889**

8 Enter qualifying distributions from Part XII, line 4 **8** **122,510**

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)

1a	Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter (attach copy of letter if necessary—see instructions)	1	1,729
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ► <input type="checkbox"/> and enter 1% of Part I, line 27b	2	0
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)	3	1,729
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
3	Add lines 1 and 2	5	1,729
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-		
6	Credits/Payments		
a	2012 estimated tax payments and 2011 overpayment credited to 2012	6a	2,000
b	Exempt foreign organizations – tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments Add lines 6a through 6d	7	2,000
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	271
11	Enter the amount of line 10 to be Credited to 2013 estimated tax ►	11	Refunded

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	Yes	No
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?		X
c	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		
d	Did the foundation file Form 1120-POL for this year?		
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?		X
	If "Yes," attach a detailed description of the activities		
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?		
b	If "Yes," has it filed a tax return on Form 990-T for this year?		X
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year?		
	If "Yes," attach the statement required by General Instruction T.		
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either		
	• By language in the governing instrument, or		
	• By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		
7	Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV		
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ►		
	PA		
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation		
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? If "Yes," complete Part XIV		
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11	<input checked="" type="checkbox"/>
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	<input checked="" type="checkbox"/>
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	<input checked="" type="checkbox"/>
Website address ► N/A			
14	The books are in care of ► JAMES JOSHOWITZ 46 SIXTH STREET	Telephone no	► 412-351-3500
Located at ► BRADDOCK		PA	ZIP+4 ► 15104
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
16	At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ►	16	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

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)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A	1b	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012?	N/A	1c	
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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? If "Yes," list the years ► 20 20 20 20	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement – see instructions)	N/A	2b	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20 20 20 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2012 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 2012)	N/A	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	<input checked="" type="checkbox"/>	
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 2012?	4b	<input checked="" type="checkbox"/>	

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

5a	During the year did the foundation pay or incur any amount to	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 5a(1)~(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	5b
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? If "Yes," attach the statement required by Regulations section 53.4945-5(d)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	6b	X
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	N/A	7b

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

1 List all officers, directors, trustees, foundation managers and their compensation (see 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
JAMES H. JOSHOWITZ 46 SIXTH ST	PITTSBURGH PA 15104	TRUSTEE 1.00	0	0	0
STEVEN M. JOSHOWITZ 46 SIXTH ST	PITTSBURGH PA 15104	TRUSTEE 1.00	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

► 0

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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		

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 N/A	
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 N/A	
2	
All other program-related investments. See instructions	
3	

Total. Add lines 1 through 3


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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	2,092,887
b	Average of monthly cash balances	1b	167,856
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	2,260,743
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	2,260,743
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	33,911
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,226,832
6	Minimum investment return. Enter 5% of line 5	6	111,342

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	111,342
2a	Tax on investment income for 2012 from Part VI, line 5	2a	1,729
b	Income tax for 2012 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	1,729
3	Distributable amount before adjustments Subtract line 2c from line 1	3	109,613
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	109,613
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	109,613

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc , purposes.	1a	122,510
a	Expenses, contributions, gifts, etc – total from Part I, column (d), line 26	1b	
b	Program-related investments – total from Part IX-B	2	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	3a	
3	Amounts set aside for specific charitable projects that satisfy the	3b	
a	Suitability test (prior IRS approval required)	4	122,510
b	Cash distribution test (attach the required schedule)	5	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	6	122,510
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)		
6	Adjusted qualifying distributions. Subtract line 5 from line 4		

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 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				109,613
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only				
b Total for prior years 20 ____ , 20 ____ , 20 ____				
3 Excess distributions carryover, if any, to 2012				
a From 2007	8,074			
b From 2008	8,775			
c From 2009	24,077			
d From 2010	6,946			
e From 2011	17,539			
f Total of lines 3a through e	65,411			
4 Qualifying distributions for 2012 from Part XII, line 4 ► \$ <u>122,510</u>				
a Applied to 2011, but not more than line 2a				
b Applied to undistributed income of prior years (Election required – see instructions)				
c Treated as distributions out of corpus (Election required – see instructions)				
d Applied to 2012 distributable amount				109,613
e Remaining amount distributed out of corpus	12,897			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:	78,308			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b				
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount – see instructions				
e Undistributed income for 2011. Subtract line 4a from line 2a Taxable amount – see instructions				
f Undistributed income for 2012. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013				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 2007 not applied on line 5 or line 7 (see instructions)	8,074			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	70,234			
10 Analysis of line 9				
a Excess from 2008	8,775			
b Excess from 2009	24,077			
c Excess from 2010	6,946			
d Excess from 2011	17,539			
e Excess from 2012	12,897			

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

1a	If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, 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)	
2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed						
b	85% of line 2a						
c	Qualifying distributions from Part XII, line 4 for each year listed						
d	Amounts included in line 2c not used directly for active conduct of exempt activities						
e	Qualifying distributions made directly for active conduct of exempt activities						
	Subtract line 2d from line 2c						
3	Complete 3a, b, or c for the alternative test relied upon:						
a	"Assets" alternative test – enter						
(1)	Value of all assets						
(2)	Value of assets qualifying under section 4942(j)(3)(B)(i)						
b	"Endowment" alternative test – enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed						
c	"Support" alternative test – enter						
(1)	Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)						
(2)	Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(ii)						
(3)	Largest amount of support from an exempt organization						
(4)	Gross investment income						

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year – see instructions.)**1 Information Regarding Foundation Managers:**

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

N/A

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

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

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

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

N/A

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

N/A

c Any submission deadlines

N/A

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

N/A

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year SEE ATTACHED SCHEDULE				122,510
Total			► 3a	122,510
b Approved for future payment N/A				
Total			► 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	33,313	
4 Dividends and interest from securities			14	53,109	
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					21
8 Gain or (loss) from sales of assets other than inventory					45,898
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0		86,422	45,919
13 Total. Add line 12, columns (b), (d), and (e)				132,341	

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

Part XVI-B Relationship of Accounting to Business

Part XVI-B Relationship of Activities to

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)
N/A	

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

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

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

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

Yes No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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

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

Sign
Here



12 | 31 | 13

Date _____

CO-TRUSTEE

Title

Signature of officer or trustee		Date	Title	
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature		Date
	Franklin B. Libson, CPA			12/31/13
	Firm's name ► Franklin B. Libson, CPA	PTIN	P01081275	
Firm's address ► 2356 Sylmar Dr Sewickley, PA 15143-8509	Firm's EIN	25-1305876		
	Phone no	412-364-7272		

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

 Department of the Treasury
 Internal Revenue Service

Schedule of Contributors

OMB No. 1545-0047

► Attach to Form 990, Form 990-EZ, or Form 990-PF.

2012

Name of the organization

**ISADORE & YETTA JOSHOWITZ
CHARITABLE FOUNDATION**

Employer identification number

25-6381619

Organization type (check one)

Filers of:

Form 990 or 990-EZ

Section:

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

Form 990-PF

 501(c)(3) exempt private foundation 4947(a)(1) nonexempt charitable trust treated as a private foundation 501(c)(3) taxable private foundationCheck if your organization is covered by the **General Rule** or a **Special Rule**.
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions
General Rule
 For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II
Special Rules
 For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33^{1/3} % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II

 For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use exclusively for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

 For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use exclusively for religious, charitable, etc., purposes, but these contributions did not total to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an exclusively religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year

► \$

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

Name of organization

ISADORE & YETTA JOSHOWITZ

Employer identification number

25-6381619**Part I** **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	JOSH STEEL CO 46 SIXTH STREET BRADDOCK PA 15104	\$ 15,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)

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25-6381619
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Statement 1 - Form 990-PF, Part I, Line 6a - Sale of Assets

Whom Sold SEE ATTACHED	Description	How Received		Net Gain / Loss				
		Date Acquired	Date Sold	Sale Price	Cost	Expense	Depreciation	
				\$ 414,313	\$ 368,415	\$ 0	\$ 0	\$ 45,898
Total				\$ 414,313	\$ 368,415	\$ 0	\$ 0	\$ 45,898

Statement 2 - Form 990-PF, Part I, Line 11 - Other Income

Description	Revenue per Books		Net Investment Income
	\$ 21	\$ 21	
Other Investment Income	\$ 21	\$ 21	\$ 21
Total	\$ 21	\$ 21	\$ 0

Statement 3 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Net Investment		Adjusted Net
	Total	\$ 0	
ACCOUNTING AND TAX PREPARATION	\$ 2,275	\$ 0	\$ 0
Total	\$ 2,275	\$ 0	\$ 0

Statement 4 - Form 990-PF, Part I, Line 18 - Taxes

Description	Net Investment		Adjusted Net
	Total	\$ 0	
EXCISE TAX ON INVESTMENT INCOME	\$ 832	\$ 0	\$ 0
Total	\$ 832	\$ 0	\$ 0

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Statement 5 - Form 990-PF, Part I, Line 23 - Other Expenses

<u>Description</u>	<u>Total</u>	<u>Net Investment</u>	<u>Adjusted Net</u>	<u>Charitable Purpose</u>
Expenses				\$
ADVERTISING	67			
BANK FEES/BROKER FEES	454			
Total	<u>521</u>	<u>\$ 0</u>	<u>0</u>	<u>0</u>

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

Description	Beginning of Year	\$	9,414	\$	9,414	End of Year		Basis of Valuation	Fair Market Value
								Cost	Cost
400 MORGAN STANLEY CAP TR IV			9,024			10,052		Cost	10,012
400 JP MORGAN CHASE CAP XI			10,052			9,578		Cost	9,872
400 ING GROUP NV			9,276			9,376		Cost	9,956
400 ASSURED GUAR MUN HLDGS			9,276			29,421		Cost	48,165
400 BNY CAPITAL V			9,276			9,120		Cost	8,436
400 GENERAL ELECTRIC CAP CORP 5 7/8			9,276			9,710		Cost	8,492
1416 VIACOM INC			9,276			9,166		Cost	10,080
400 AMBAC FINANCIAL GROUP			9,276			9,380		Cost	
400 THE ROYAL BANK OF SCOTLAND			9,276			9,634		Cost	
400 GENERAL MOTORS ACCEPT CORP 7.25			9,276			4,481		Cost	6,638
400 WELLS FARGO CAPITAL TR VII			9,276			325		Cost	825
400 GENERAL ELECTRIC CAP CORP 6.10			9,276			6,518		Cost	7,614
106 COMCAST			9,276			3,231		Cost	2,760
25 SH NCR			9,276			34,108		Cost	29,976
150 ENPRO INDUSTRIES INC			9,276			4,825		Cost	4,791
96 SH VODAPHONE NEW			9,276			5,922		Cost	7,752
400 ZIMMER HOLDINGS INC			9,276			9,938		Cost	6,088
107 SH AMERITECH ELEC POWER			9,276			5,868		Cost	5,687
154 SH VERIZON COMMUNICATIONS			9,276			10,068		Cost	
400 SEARS ROEBUCK			9,276			10,030		Cost	
1119 SH ARMSTRONG WORLD INDUS INC			9,276			9,152		Cost	
400 SH FPC CAPITAL			9,276			7,846		Cost	
400 JP MORGAN CHASE TRUST X			9,276			10,052		Cost	
400 GENERAL MTRS ACC CORP PINES			9,276			10,036		Cost	
400 GENERAL MOTORS CORP 7.25			9,276			10,012		Cost	
400 FLEET CAPITAL TRUST VIII			9,276			13,283		Cost	
400 BAC CAPITAL TRUST II			9,276			5,561		Cost	
400 BAC CAPITAL TRUST I			9,276			26,254		Cost	
300 BNY MELLON FINANCIAL CORP			9,276			13,245		Cost	
135 SH ATT CORP			9,276			51,963		Cost	
405 SH EASTMAN CHEMICAL CO			9,276			40,429		Cost	
518 PFIZER INC			9,276			44,730		Cost	
616 CHEVRON TEXACO INC			9,276			143,340		Cost	
988 BB&T CORP			9,276			143,340		Cost	
750 SH BF GOODRICH CO			9,276			126,320		Cost	
2,000 SH PNC BANK CORP			9,276			145,840		Cost	
4,000 SH BRISTOL MYERS SQUIBB			9,276			178,760		Cost	

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

Description	Beginning of Year		End of Year		Basis of Valuation	Fair Market Value
	\$		\$			
2,000 SH INTERNATIONAL PAPER	\$	77,740	\$	77,740	Cost	\$ 88,620
2380 PFIZER INC		60,857		60,857	Cost	66,664
1,620 SH EASTMAN KODAK		45,643		45,643	Cost	206
2,900 SH BRUNSWICK CORP		99,884		48,224	Cost	44,730
200 MORGAN STANLEY CAP TR IV		4,707		4,707	Cost	4,978
200 JP MORGAN CHASE CAP XI		4,512		4,512	Cost	
706 MONSANTO CORP		47,895		47,895	Cost	69,753
330 GABELLI EQUITY TRUST INC 5.875%		7,875		7,875	Cost	8,288
200 PNC FINANCIAL SERVICES GROUP		14,334		14,334	Cost	14,584
400 RBS CAP FNDG TR V 5.9%		9,292		9,292	Cost	8,440
400 RBS CAP VI 6.25%		9,842		9,842	Cost	8,612
400 RBS CAP VII PFD 6.08%		9,326		9,326	Cost	8,512
400 BGE CAPITAL TRUST II		9,372		9,372	Cost	10,120
400 METLIFE 5.875%		9,390		9,390	Cost	10,323
702 MORGAN STANLEY FM		49,121		49,121	Cost	17,150
400 NAT'L RURAL 6.10% PFD		9,304		9,304	Cost	
400 ROYCE VALUE TRUST INC		9,346		9,346	Cost	
400 SLM CORP SENIOR NOTES		7,710		7,710	Cost	9,184
400 WELLS FARGO CAP PFD		8,924		8,924	Cost	8,180
400 ROYAL BANK OF SCOTLAND GRP		8,882		8,882	Cost	9,864
400 AEGEON NV		9,748		9,748	Cost	108
400 LEHMAN BROS HLDGS CAP TR VL TR		9,568		9,568	Cost	
400 NAT'L RURAL 5.95% PFD		9,240		9,240	Cost	
3555 NISOURCE INC		73,660		73,660	Cost	101,815
200 ROYAL BANK OF SCOTLAND		4,855		4,855	Cost	4,246
400 BAC CAP TR X		9,488		9,488	Cost	
400 HSBC HOLDINGS PLC		9,550		9,550	Cost	9,952
708 CBS CORP FROM MERGER		23,743		23,743	Cost	34,600
200 MERRILLI LYNCH CAP TR II		4,885		4,885	Cost	4,988
259 AT&T INC		10,668		10,668	Cost	9,169
508 WINDSTREAM		7,518		7,518	Cost	3,917
200 ALLIANZ		5,000		5,000	Cost	
200 BANK OF AMERICA		5,000		5,000	Cost	
200 CITIGROUP CAP XIX		5,000		5,000	Cost	
400 ALLIANZ SE 8.375		10,007		10,007	Cost	
500 BANK OF AMERICA CORP		22,569		22,569	Cost	6,430
400 BARCLAYS PLC ADR		10,007		10,007	Cost	10,100

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

Description	Beginning of Year		End of Year		Basis of Valuation	Fair Market Value
	\$	10,007	\$	10,007		
400 BARCLAYS PLC PFD		10,068		10,068	Cost	10,132
351 DISCOVER FINL SVCS		15,007		15,007	Cost	16,722
600 FIFTH THIRD CAP TR V		12,507		12,507	Cost	12,680
500 HSBC HOLDINGS PLC		9,770		9,770	Cost	9,976
400 MERRILL LYNCH CAP TR III		10,007		10,007	Cost	10,120
400 MERRILL LYNCH CAP TR III		10,007		10,007	Cost	10,120
400 NATL CITY CAP TR IV		20,995		20,995	Cost	4,086
500 WELLS FARGO & CO NEW		10,007		10,007	Cost	
400 CITIGROUP CAP XIX		358		358	Cost	1,256
25 TERADATA		5,696		5,696	Cost	4,174
100 BP PLC		17,407		17,407	Cost	10,605
300 CENTURYLINK INC		9,384		9,384	Cost	11,205
500 DUKE ENERGY CORP		18,729		18,729	Cost	18,670
500 FIRSTENERGY CORP		381		381	Cost	1446
36 FRONTIER COMMUNICATIONS		20,720		20,720	Cost	21,363
630 ARCHER DANIELS MID CO		9,920		9,920	Cost	9,996
400 GOLDMAN SACHS GROUP INC		33,787		33,787	Cost	27,191
471 MOTOROLA SOLUTIONS INC		10,025		10,025	Cost	
400 PUBLIC STORAGE 6.6%		27,640		56,804	Cost	30,250
500 CONOCOPHILLIPS		19,684		19,684	Cost	15,440
500 EXELON CORP		12,500		12,500	Cost	12,115
500 NEXTERA ENERGY CAP HLDGS		10,000		10,000	Cost	10,220
500 PUBLIC STORAGE 6.35%		9,917		9,917	Cost	10,099
200 AES TR 6.75%		10,000		10,000	Cost	10,244
400 AMERICAN FINANCIAL GROUP		19,552		19,552	Cost	19,904
800 HSBC HLDGS PLC ADS 6.2%		12,500		12,500	Cost	12,315
500 PUBLIC STORAGE 5.75%		25,000		25,000	Cost	23,600
1000 SCE TRUST I 5.62%		5,907		5,907	Cost	7,080
200 AT&T INC		5,250		5,250	Cost	6,423
100 KELLOGG CO		6,222		6,222	Cost	8,179
100 PEPSICO INC		37,500		37,500	Cost	37,200
1500 AFLAC INC 5.5%		15,000		15,000	Cost	14,460
600 BB&T CORP 5.625%		15,000		15,000	Cost	13,728
600 BB&T CORP 5.20%		25,000		25,000	Cost	23,520
1000 CITY NATL CORP 5.5%		15,000		15,000	Cost	14,856
600 GABELLI EQUITY TRUST 5.0%						2,532
76 GENERAL MOTORS CO REORG DIST						

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

Description	Beginning of Year	\$	End of Year	\$	Basis of Valuation	
					Cost	Fair Market Value
1500 JP MORGAN CHASE & CO 5.50%					\$ 37,500	\$ 36,015
400 JP MORGAN CHASE & CO 5.45%					\$ 10,000	\$ 9,532
500 NEXTERA ENERGY CAP HLDGS I 5.125					\$ 12,500	\$ 11,345
250 PHILLIPS 66 COM					\$ 8,214	\$ 14,727
1000 PRUDENTIAL FINANCIAL 5.75%					\$ 25,000	\$ 24,430
600 PRUDENTIAL FINANCIAL 5.75%					\$ 15,000	\$ 14,580
400 PS BUSINESS PARKS INC 5.75%					\$ 10,000	\$ 9,340
400 PUBLIC STORAGE 5.375%					\$ 10,000	\$ 9,440
400 QWEST CORP					\$ 10,000	\$ 9,640
400 SCE TRUST III					\$ 10,000	\$ 9,000
10 UTS MOTORS LIQ CO					\$ 25,000	\$ 23,190
1000 WELLS FARGO 5.125%					\$ 13,427	\$ 13,254
200 ROYAL DUTCH SHELL PLC					\$ 11,011	\$ 11,250
500 SCE TRUST III 5.1%					\$ 5,024	\$ 4,914
200 DUKE ENERGY 5.125%						
Total		\$ 1,882,318			\$ 1,899,299	\$ 1,917,525

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

Description	Beginning of Year	End of Year	Basis of Valuation	Fair Market Value
600 CITIGROUP CAP VIII	\$ 15,012		Cost	\$ 16,981
10000 GMAC 7.25% SMARTNOTE	9,769		Cost	10,850
COMMONWEALTH FING PA REV OTH UTIL	16,500		Cost	13,032
10000 PNC FINANCIAL SVCS 6.75%	10,000		Cost	
13000 MORGAN STANLEY CAP I 2004-3			Cost	\$ 40,863
Total	\$ 51,281			\$ 39,701

00601 ISADORE & YETTA JOSHOWITZ

25-6381619

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12/31/2013 11:01 PM

Federal Statements

Taxable Interest on Investments

Description	Amount	Unrelated Business Code	Exclusion Code	Postal Code	US Obs (\$ or %)
INTEREST	\$ 33,313			14 PA	
Total	\$ 33,313				

Taxable Dividends from Securities

Description	Amount	Unrelated Business Code	Exclusion Code	Postal Code	US Obs (\$ or %)
DIVIDENDS	\$ 53,093			14	
INTEREST	16			14	
Total	\$ 53,109				

ISADORE & YETTA JOSHOWITZ CHARITABLE FOUNDATION
 EIN: 25-6381619
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Form 990PF, Part 1, Line 6a - Sales of assets:

	Date Acquired	Cost Basis	Date Sold	Sales Proceeds	Gain/ (loss)
Cash in Lieu - Duke Energy Corp	06/29/11	-	7/3/2012	45 74	45 74
Cash in Lieu - UTS Motors Liq Co	06/29/11	-	7/3/2012	0 37	0 37
400 shs Public Storage 6 6%	06/17/11	10,025 00	7/12/2012	10,000 00	(25 00)
1000 shs FHLMC 3645 AA	09/14/10	1,008 00	7/16/2012	1,000 00	(8 00)
400 shs BAC Capital Trust X	03/28/06	9,488 00	7/25/2012	10,000 00	512 00
400 shs Fleet Capital Trust VII	03/08/02	10,052 00	7/25/2012	10,000 00	(52 00)
750 shs Goodrich Corporation	05/01/97	44,730 00	7/27/2012	95,625 00	50,895 00
400 shs National City Cap Tr V	08/24/07	10,007 00	7/30/2012	10,000 00	(7 00)
400 shs Citigroup Cap XIX	08/09/07	10,007 00	8/15/2012	10,000 00	(7 00)
600 shs Fifth Third Cap Tr V	08/01/07	15,007 00	8/15/2012	15,000 00	(7 00)
20000 shs FNMA Ser 2006-90	08/06/10	691 22	9/25/2012	514.37	(176 85)
1000 shs FHLMC 3645 AA	09/14/10	1,007 00	10/15/2012	1,000 00	(7 00)
10000 shs FHLMC 2699	11/02/09	1,508 71	10/15/2012	1,508 71	-
400 shs BAC Capital Trust II	01/31/02	10,036 00	11/5/2012	10,000 00	(36 00)
400 shs BAC Capital Trust I	12/14/01	10,012 00	11/5/2012	10,000 00	(12 00)
400 shs Royce Value Tr 5 9%	10/07/03	9,346 00	11/15/2012	10,000 00	654 00
20000 shs FHLMC 3022	05/08/09	1,766 05	11/15/2012	1,566 05	(200 00)
400 shs BNY Capital V 95%	04/22/03	9,276 00	11/26/2012	10,000 00	724 00
1000 shs Brunswick Corp	12/23/96	34,440 00	12/5/2012	26,243 40	(8,196 60)
1000 shs FHLMC 3645 AA	09/14/10	1,007 00	12/17/2012	1,000 00	(7 00)
10000 shs GMAC Smartnotes	04/27/04	9,768 75	12/17/2012	10,000 00	231 25
500 shs Brunswick Corp	12/23/96	17,220 00	12/18/2012	13,335.40	(3,884 60)
400 shs GE Capital Corp 6 10%	02/13/03	9,634 00	1/2/2013	10,000 00	366 00
1000 shs FHLMC 3645 AA	09/14/10	1,007 00	1/15/2013	1,000 00	(7 00)
400 shs GE Capital Corp 5 875%	11/01/02	9,376 00	1/18/2013	10,000 00	624 00
400 shs FPC Capital Tr I	04/08/99	10,068 00	2/1/2013	10,000 00	(68 00)
400 shs Wells Fargo Cap VII	04/28/03	9,380 00	2/4/2013	10,000 00	620 00
400 shs Wells Fargo Cap IX	04/02/04	8,924 00	2/4/2013	10,000 00	1,076 00
18000 shs Chase Mtg Fin Tr 2003-S15	03/09/11	18,000 00	2/25/2013	18,000 00	-
1000 shs FHLMC 3645 AA	09/14/10	1,007 00	3/15/2013	1,000 00	(7 00)
9000 shs Wells Fargo Mortgage Backed 2007	04/03/12	473 67	4/26/2013	473 66	(0 01)
400 shs JP Morgan Chase Cap X	01/31/02	10,030 00	5/8/2013	10,000 00	(30 00)
400 shs JP Morgan Chase Cap XI	06/09/03	9,024 00	5/8/2013	10,000 00	976 00
1000 shs FHLMC 3645 AA	09/14/10	1,007 00	5/15/2013	1,000 00	(7.00)
400 National Rural Utilities 6.1%	02/05/04	9,304 00	5/24/2013	10,000.00	696 00
400 National Rural Utilities 5 95%	02/16/05	9,240 00	5/24/2013	10,000.00	760 00
400 Allianz SE 8 375%	06/04/08	10,007 00	6/17/2013	10,000 00	(7 00)
1000 shs FHLMC 3645 AA	09/14/10	1,007 00	6/17/2013	1,000 00	(7 00)
200 shs Citigroup Cap XIX	08/08/07	5,000 00	8/15/2012	5,000 00	-
600 shs Citigroup Cap VIII	09/14/01	15,012 00	4/16/2013	15,000 00	(12 00)
200 shs Bank of America 8 20%	05/20/08	5,000 00	5/1/2013	5,000 00	-
200 shs JP Morgan Chase 5 875%	06/13/03	5,000 00	5/8/2013	5,000 00	-
200 shs Allianz SE 8 375	06/03/08	4,512 00	6/18/2013	5,000 00	488 00

368,415 40

414,312 70

45,897 30

ISADORE & YETTA JOSHOWITZ CHARITABLE FOUNDATION

FORM 990-PF

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PART XV GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR OR APPROVED FOR FUTURE PAYMENT

<u>ORGANIZATION NAME/ADDRESS</u>	<u>REL</u>	<u>STATUS</u>	<u>PURPOSE</u>	<u>AMOUNT</u>
AGENCY FOR JEWISH LEARNING				
PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	175
AHAVAS CHESED				
SPRING VALLEY, NY 10977		PUBLIC	UNRESTRICTED	100
ALLEGHENY COUNTY BAR FOUNDATION				
PITTSBURGH, PA 15219		PUBLIC	UNRESTRICTED	50
ALEPH INSTITUTE, THE				
PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	1,100
AISH HA TORAH				
PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	250
AMERICAN COMMITTEE FOR SHAARE ZEDEK				
NEW YORK, NY 10018		PUBLIC	UNRESTRICTED	500
AMERICAN DIABETES ASSN.				
PITTSBURGH, PA 15219		PUBLIC	UNRESTRICTED	25
AMERICAN FRIENDS FOR BIKUR CHOLIM HOSPITAL				
NEW YORK, NY 10160		PUBLIC	UNRESTRICTED	200
AMERICAN FRIENDS OF KEREN YAD L'CHAIM				
BROOKLYN, NY 11230		PUBLIC	UNRESTRICTED	500
AMERICAN FRIENDS OF KOLEL NICHLAS ZVI				
BROOKLYN, NY 11204		PUBLIC	UNRESTRICTED	500
AMERICAN FRIENDS OF LEKET ISRAEL				
TEANECK, NJ 07666		PUBLIC	UNRESTRICTED	300
AMERICAN FRIENDS OF LIVNOT LEHIBANOT				
BOCA RATON, FL 33481		PUBLIC	UNRESTRICTED	100
AMER FRIENDS OF YESHIVAT KEREM B'YARNEH				
BROOKLYN, NY 11230		PUBLIC	UNRESTRICTED	100
AMERICAN SOCIETY FOR YAD VASHEM				
NEW YORK, NY 10110		PUBLIC	UNRESTRICTED	100
AMERICAN SOCIETY FOR YAD VASHEM, INC				
MILWAUKEE, WI		PUBLIC	UNRESTRICTED	200
AMIT WOMEN				
NEW YORK, NY 10003		PUBLIC	UNRESTRICTED	100
ANTI-DEFAMATION LEAGUE				
WASHINGTON, DC 20090		PUBLIC	UNRESTRICTED	100
EDW & ROSE BERMAN JEWISH HILLEL UNIV				
PITTSBURGH, PA 15213		EDUCATIONAL	UNRESTRICTED	100
B'NEI NU				
BALTIMORE, MD		PUBLIC	UNRESTRICTED	1,000
BANOT SHERUT OF PITTSBURGH				
PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	5,000
BIAS TOVA GIRLS SCHOOL				
LAKWOOD, NJ 08701		EDUCATIONAL	UNRESTRICTED	100
BEIT HILLEL				
JERUSALEM, ISRAEL		PUBLIC	UNRESTRICTED	500
BIKUR CHOLIM OF GREATER WASHINGTON				
SILVER SPRINGS, MD 20918		PUBLIC	UNRESTRICTED	500
BETH JACOB EZER YOLDOT				
BROOKLYN, NY 11219		PUBLIC	UNRESTRICTED	325
BOB RALICKI MEMORIAL CLAY SHOOT				
CANONSBURG, PA		PUBLIC	UNRESTRICTED	200

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<u>ORGANIZATION NAME/ADDRESS</u>	<u>REL</u>	<u>STATUS</u>	<u>PURPOSE</u>	<u>AMOUNT</u>
BOY SCOUTS OF AMERICA CLUB PACK 61 BRADDOCK, PA 15104	PUBLIC	UNRESTRICTED	50	
BRADDOCK BOROUGH BRADDOCK, PA 15104	PUBLIC	UNRESTRICTED	100	
BRADDOCK NORTH BRADDOCK LITTLE LEAGUE BRADDOCK, PA 15104	PUBLIC	UNRESTRICTED	100	
CAMP GAN ISRAEL PITTSBURGH, PA 15217	PUBLIC	UNRESTRICTED	250	
CAMP STONE CLEVELAND, OH	PUBLIC	UNRESTRICTED	2,000	
CARNEGIE LIBRARY OF PITTSBURGH PITTSBURGH, PA 15213	PUBLIC	UNRESTRICTED	100	
CHABAD HOUSE ANN ARBOR, MI	PUBLIC	UNRESTRICTED	200	
CONCERNED FRIENDS/YESHEVA DERECH CHAIM BROOKLYN, NY 11210	PUBLIC	UNRESTRICTED	54	
CONGREGATION KHAL ADAS KRASHA BROOKLYN, NY 11218	PUBLIC	UNRESTRICTED	50	
CONGREGATION POALE ZEDECK PITTSBURGH, PA 15217	PUBLIC	UNRESTRICTED	575	
EPILEPSY FOUNDATION WASHINGTON, DC 20077	PUBLIC	UNRESTRICTED	100	
EZER LABANIM BROOKLYN, NY 11219	PUBLIC	UNRESTRICTED	100	
EZER MIZION BROOKLYN, NY 11219	PUBLIC	UNRESTRICTED	25	
EZER YOLDOT BROOKLYN, NY 11219	PUBLIC	UNRESTRICTED	200	
FD NOW BUFFALO GROVE, IL 60089	PUBLIC	UNRESTRICTED	500	
FRIENDS OF HAMAAYAN BROOKLYN, NY 11219	PUBLIC	UNRESTRICTED	50	
FRIENDS OF OHEL MIRIAM JERUSALEM, ISRAEL	PUBLIC	UNRESTRICTED	100	
FRIENDS OF YEMIN ORDE ROCKVILLE, MD 20852	PUBLIC	UNRESTRICTED	100	
THE FRIENDSHIP CIRCLE PITTSBURGH, PA 15217	PUBLIC	UNRESTRICTED	500	
FUCHS MIZRACHI SCHOOL UNIVERSITY HEIGHTS, OH 44118	EDUCATIONAL	UNRESTRICTED	100	
FUTURE CHAMPS PITTSBURGH, PA 15146	PUBLIC	UNRESTRICTED	100	
GEMACH ZICHRON MOSHE MONSEY, NY	PUBLIC	UNRESTRICTED	1,000	
GEMILAS CHESED SYNAGOGUE WHITE OAK, PA 15131	PUBLIC	UNRESTRICTED	100	
GOOD SHEPHERD PARISH BRADDOCK, PA 15104	PUBLIC	UNRESTRICTED	100	
HANEIS SALANT LAKEWOOD, NJ 08701	PUBLIC	UNRESTRICTED	25	

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<u>ORGANIZATION NAME/ADDRESS</u>	<u>REL</u>	<u>STATUS</u>	<u>PURPOSE</u>	<u>AMOUNT</u>
HEBREW FREE LOAN ASSOCIATION PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	100
HERITAGE HOUSE PASSAIC, NJ 07055		PUBLIC	UNRESTRICTED	100
HILLEL ACADEMY OF PITTSBURGH PITTSBURGH, PA 15217		EDUCATIONAL	UNRESTRICTED	33,950
HILLEL: THE FDN 4 JEWISH CAMPUS LIFE		PUBLIC	UNRESTRICTED	100
ICHUD HAYESHVATH BROOKLYN, NY 11219		PUBLIC	UNRESTRICTED	50
ISRAEL CANCER RESEARCH FUND New York, NY 10104		PUBLIC	UNRESTRICTED	200
JEWISH ASSISTANCE FUND PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	500
JEWISH FEDERATION OF GTR PGH/CWB PITTSBURGH, PA 15211		PUBLIC	UNRESTRICTED	50,000
JEWISH FEDERATION OF GTR PITTSBURGH PITTSBURGH, PA 15213		PUBLIC	UNRESTRICTED	200
JEWISH NATIONAL FUND PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	200
JEWISH WAR VETERANS WASHINGTON, DC 20009		PUBLIC	UNRESTRICTED	50
KOLLEL BAIS YITZCHOK PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	1,750
KOLLEL JEWISH LEARNING CENTER PITTSBURGH, PA 15217		EDUCATIONAL	UNRESTRICTED	100
KOLLEL OF GREATER BOSTON BRIGHTON, MA 02135		PUBLIC	UNRESTRICTED	200
LEV MALKAH BROOKLYN, NY 11219		PUBLIC	UNRESTRICTED	75
MELLIE'S MISSION SMITHFIELD, PA 15478		PUBLIC	UNRESTRICTED	50
MEM KOL CHAI BROOKLYN, NY 11206		PUBLIC	UNRESTRICTED	30
MERCAZ HA TORAH BELLE HARBOR, NY 11694		PUBLIC	UNRESTRICTED	350
MERCAZ HA TORAH OF WHITE OAK WHITE OAK, PA		PUBLIC	UNRESTRICTED	300
MESIVTA YESHIVA BROOKLYN, NY 11230		PUBLIC	UNRESTRICTED	200
MIDRASH SHMUEL		PUBLIC	UNRESTRICTED	100
NATIONAL MS SOCIETY NEW YORK, NY 10163		PUBLIC	UNRESTRICTED	100
NATIONAL PARKINSON FDN, W PA CHAPTER PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	100
NCSY PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	250
NER ISRAEL BALTIMORE, MD		PUBLIC	UNRESTRICTED	750

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NOAM SHABBOS EPHRAIM MONTEL BROOKLYN, NY 11204		PUBLIC	UNRESTRICTED	100
NORTH BRADDOCK VOL FIRE DEPARTMENT BRADDOCK, PA 15104		PUBLIC	UNRESTRICTED	100
OHR MENACHEM BROOKLYN, NY 11204		PUBLIC	UNRESTRICTED	100
OHR SIMCHA BROOKLYN, NY 11204		PUBLIC	UNRESTRICTED	40
OHR SOMAYACH INT'L LAKEWOOD, NJ 08701		PUBLIC	UNRESTRICTED	50
ONE ISRAEL FUND HEWLETT, NY 11557		PUBLIC	UNRESTRICTED	200
OR SHALOM V'CHESED JERUSALEM BROOKLYN, NY 11211		PUBLIC	UNRESTRICTED	50
PARDES NEW YORK, NY 10018		PUBLIC	UNRESTRICTED	2,000
PENN STATE GREATER ALLEGHENY MCKEESPORT, PA 15132		PUBLIC	UNRESTRICTED	100
PITTSBURGH NCSY PITTSBURGH, PA,		PUBLIC	UNRESTRICTED	100
PONEVEZ YESHIVA B'NEI BRAK, ISRAEL		PUBLIC	UNRESTRICTED	1,000
PRIVATE REDEMPTION FOUNDATION BEVERLY HILLS, CA 90211		PUBLIC	UNRESTRICTED	30
RANKIN VOL FIRE DEPARTMENT RANKIN, PA 15104		PUBLIC	UNRESTRICTED	100
RELIGIOUS ZIONISTS OF AMERICA PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	100
RELIGIOUS ZIONISTS OF AMERICA NEW YORK, NY 10007		PUBLIC	UNRESTRICTED	100
SATMAR BIKUR CHOLIM BROOKLYN, NY 11211		PUBLIC	UNRESTRICTED	25
SCRANTON HEBREW DAY SCHOOL SCRANTON, PA 18510		EDUCATIONAL	UNRESTRICTED	25
SEGULA CLEVELAND, OH 44118		PUBLIC	UNRESTRICTED	50
SHAARE TORAH PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	500
SHAARE TORAH SISTERHOOD PITTSBURGH, PA 15217		PUBLIC	UNRESTRICTED	50
SIMON WEISENTHAL CENTER LOS ANGELES, CA		PUBLIC	UNRESTRICTED	300
SQUIRREL HILL FOOD PANTRY PITTSBURGH, PA 15213		PUBLIC	UNRESTRICTED	100
TAF LA TAF BROOKLYN, NY 11219		PUBLIC	UNRESTRICTED	25
TALMUDIC ACADEMY OF ADELPHIA ADELPHIA, NJ		EDUCATIONAL	UNRESTRICTED	200
TCV MH/MR INC BRADDOCK, PA 15104		PUBLIC	UNRESTRICTED	50

ISADORE & YETTA JOSHOWITZ CHARITABLE FOUNDATION**FORM 990-PF****EIN: 25-6381619****FYE 6/30/13****PART XV GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR OR APPROVED FOR FUTURE PAYMENT**

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TELSHE YESHIVA WICKLIFFE, OH 44092		PUBLIC	UNRESTRICTED	1,000
THE JEWISH PRESS BROOKLYN, NY 11204		PUBLIC	UNRESTRICTED	84
THE LIVING MEMORIAL CLEVELAND, OH 44118		PUBLIC	UNRESTRICTED	18
TZEDAKAH V'CHESED BROOKLYN, NY 11219		PUBLIC	UNRESTRICTED	175
US HOLOCAUST MEMORIAL MUSEUM ALBERT LEE, MN 56007		PUBLIC	UNRESTRICTED	200
UNITED INSTITUTIONS OF KARLIN STOLIN BROOKLYN, NY 11219		PUBLIC	UNRESTRICTED	100
UNIVERSITY OF MICHIGAN ANN ARBOR, MI 48109		PUBLIC	UNRESTRICTED	150
YAD L'ACHIM NEW YORK, NY 10164		PUBLIC	UNRESTRICTED	275
YAD SARAH JERUSALEM, ISRAEL		PUBLIC	UNRESTRICTED	400
YESHIVA BAIS BINYOMIN STAMFORD, CT 06913		EDUCATIONAL	UNRESTRICTED	25
YESHIVA BETH MOSHE SCRANTON, PA 18501		EDUCATIONAL	UNRESTRICTED	100
YESHIVA DERECH CHAIM BROOKLYN, NY 11218		EDUCATIONAL	UNRESTRICTED	25
YESHIVA HAICHEL HATORAH BRONX, NY		EDUCATIONAL	UNRESTRICTED	54
YESHIVA MINCHAS ELUZAR BROOKLYN, NY 11219		EDUCATIONAL	UNRESTRICTED	100
YESHIVA SCHOOLS PITTSBURGH, PA 15217		EDUCATIONAL	UNRESTRICTED	2,000
YESHIVA TORAH VODAATH BROOKLYN, NY 11218		EDUCATIONAL	UNRESTRICTED	500
YESHIVA UNIVERSITY NEW YORK, NY		EDUCATIONAL	UNRESTRICTED	2,500
YESHIVAT OHR DAVID BROOKLYN, NY		PUBLIC	UNRESTRICTED	500
ZICHRON YEHUDA LAKEWOOD, NJ 08701		PUBLIC	UNRESTRICTED	300
TOTAL				122,510