Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do not enter Social Security numbers on this form as it may be made public.

▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

Name of foundation
BERNARD W. & BERNADETTE LOEB CHARITABLE FOUNDATION

A Employer identification number
23-2641004

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
PO BOX 979

B Telephone number
610-666-0450

City or town, state or province, country, and ZIP or foreign postal code
OAKS, PA 19456-0979

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: [X] 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)* ▶$ 515,199.

J Accounting method: [X] 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))

		(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			N/A	
	2 Check ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	13,034.	13,034.		
	4 Dividends and interest from securities	7,419.	7,419.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		5,521.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	20,453.	25,974.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees				
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 1	199.	199.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 2	5,707.	5,707.		0.
	24 **Total operating and administrative expenses** Add lines 13 through 23	5,906.	5,906.		0.
	25 Contributions, gifts, grants paid	76,000.			76,000.
	26 **Total expenses and disbursements** Add lines 24 and 25	81,906.	5,906.		76,000.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-61,453.			
	b **Net investment income** (if negative, enter -0-)		20,068.		
	c **Adjusted net income** (if negative, enter -0-)			N/A	

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	342,643.	245,461.	245,369.
	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			
	7 Other notes and loans receivable ▶			
	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 STMT 3	25,000.	75,000.	70,133.
	b Investments - corporate stock STMT 4	83,897.	75,147.	107,386.
	c Investments - corporate bonds STMT 5	89,871.	89,871.	92,311.
	11 Investments - land, buildings, and equipment basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other			
	14 Land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers - see the instructions. Also, see page 1, item I)	541,411.	485,479.	515,199.
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			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	589,060.	589,060.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	-47,649.	-103,581.	
	30 **Total net assets or fund balances**	541,411.	485,479.	
	31 **Total liabilities and net assets/fund balances**	541,411.	485,479.	

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	541,411.
2 Enter amount from Part I, line 27a	2	-61,453.
3 Other increases not included in line 2 (itemize) ▶ CAPITAL GAIN	3	5,521.
4 Add lines 1, 2, and 3	4	485,479.
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	485,479.

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 SCHEDULE	P	03/30/12	03/27/13
b	SEE ATTACHED SCHEDULE	P	VARIOUS	VARIOUS
c	SEE ATTACHED SCHEDULE	P	VARIOUS	VARIOUS
d	SEE ATTACHED SCHEDULE	P	03/15/12	12/18/13
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	25,000.		25,000.	0.
b	36,226.		29,034.	7,192.
c	65,684.		67,479.	-1,795.
d	1,373.		1,249.	124.
e				

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

	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				0.
b				7,192.
c				-1,795.
d				124.
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** 5,521.

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).
If (loss), enter -0- in Part I, line 8 **3** N/A

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))
2012	75,801.	571,741.	.132579
2011	70,832.	623,923.	.113527
2010	68,747.	672,247.	.102264
2009	46,806.	672,324.	.069618
2008	46,750.	712,152.	.065646

2	**Total** of line 1, column (d)	2	.483634
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	.096727
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	530,362.
5	Multiply line 4 by line 3	5	51,300.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	201.
7	Add lines 5 and 6	7	51,501.
8	Enter qualifying distributions from Part XII, line 4	8	76,000.

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 ▶ ☐ 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 ▶ [X] and enter 1% of Part I, line 27b		1	201.
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	201.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 **Tax based on investment income** Subtract line 4 from line 3. If zero or less, enter -0-		5	201.
6 Credits/Payments:			
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a		
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	0.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ 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	201.
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	
11 Enter the amount of line 10 to be: **Credited to 2014 estimated tax** ▶	**Refunded** ▶	11	

Part VII-A Statements Regarding Activities

		Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for the 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. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
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
4a 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? N/A	4b		
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	
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*	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 2013 or the taxable year beginning in 2013 (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 ▶ BERNARD W. & BERNADETTE LOEB CHARIT Telephone no. ▶ 215-721-2444

Located at ▶ 14 MAIN ST, SOUDERTON, PA ZIP+4 ▶ 18964

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 N/A

			Yes	No
16	At any time during calendar year 2013, 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

			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)? N/A	1b		
	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 2013?	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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? ☐ Yes ☒ No

If "Yes," list the years ▶ ____, ____, ____, ____

			Yes	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.

▶ ____, ____, ____, ____

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

			Yes	No
b	If "Yes," did it have excess business holdings in 2013 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 2013.)* N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		X

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

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

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

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

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

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

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

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

If "Yes," attach the statement required by Regulations section 53 4945-5(d)

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? | 6b | | X

If "Yes" to 6b, file Form 8870.

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A | 7b |

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(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
BERNADETTE LOEB 381 SCHWENKSVILLE RD SCHWENKSVILLE, PA 19473	PRESIDENT 0.25	0.	0.	0.
MURRAY ALDERFER 42 CRESCENT CIRCLE HARLEYSVILLE, PA 19438	TREASURER 0.25	0.	0.	0.
ROBERT GAUGLER 2150 HUDNUT ROAD SCHWENKSVILLE, PA 19473	SECRETARY 0.25	0.	0.	0.
JOSEPHINE LOEB SABILLON 1809 EDGEMONT AVE CHESTER, PA 19013	VICE PRESIDENT 0.25	0.	0.	0.

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

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

Total number of other employees paid over $50,000 ▶ 0

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

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

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over $50,000 for professional services ▶		0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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 ▶	0.

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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	244,503.
b	Average of monthly cash balances	1b	293,936.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	538,439.
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	538,439.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	8,077.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	530,362.
6	**Minimum investment return.** Enter 5% of line 5	6	26,518.

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	26,518.
2a	Tax on investment income for 2013 from Part VI, line 5 — 2a: 201.		
b	Income tax for 2013. (This does not include the tax from Part VI.) — 2b:		
c	Add lines 2a and 2b	2c	201.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	26,317.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	26,317.
6	Deduction from distributable amount (see instructions)	6	0.
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	26,317.

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	76,000.
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	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	76,000.
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	5	201.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	75,799.

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.

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				26,317.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			0.	
b Total for prior years: ____, ____, ____		0.		
3 Excess distributions carryover, if any, to 2013:				
a From 2008 11,642.				
b From 2009 13,578.				
c From 2010 35,641.				
d From 2011 39,972.				
e From 2012 47,612.				
f **Total** of lines 3a through e	148,445.			
4 Qualifying distributions for 2013 from Part XII, line 4: ▶ $ 76,000.				
a Applied to 2012, 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) **	49,683.			
d Applied to 2013 distributable amount				26,317.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2013 (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	198,128.			
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		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2012. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2013. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2008 not applied on line 5 or line 7	11,642.			
9 **Excess distributions carryover to 2014.** Subtract lines 7 and 8 from line 6a	186,486.			
10 Analysis of line 9:				
a Excess from 2009 13,578.				
b Excess from 2010 35,641.				
c Excess from 2011 39,972.				
d Excess from 2012 47,612.				
e Excess from 2013 49,683.				

** SEE STATEMENT 6

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, 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) 2013	(b) 2012	(c) 2011	(d) 2010	(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					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter: (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter: (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

BERNADETTE LOEB

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 ▶ [X] 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 address of the person to whom applications should be addressed:

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

c Any submission deadlines:

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

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				
COMMUNITY HOUSING SERVICES INC 311 N BROAD ST LANSDALE, PA 19446		PUBLIC	LOW INCOME HOUSING	10,000.
COVENANT HOUSE 346 W 17TH ST NEW YORK, NY 10011		PUBLIC	YOUTH SHELTER & ASSISTANCE	7,000.
FAMILY & COMMUNITY SERVICE OF DELAWARE COUNTY 600 N OLIVE ST MEDIA, PA 19063		PUBLIC	LOW INCOME ASSISTANCE	11,000.
IMMACULATA UNIVERSITY 1145 KING ROAD IMMACULATA, PA 19345		PUBLIC	STUDENT AID FUND	8,000.
JERUSALEM LUTHERAN CHURCH 311 SECOND ST SCHWENKSVILLE, PA 19473		PUBLIC	LOW INCOME ASSISTANCE	6,000.
Total	SEE CONTINUATION SHEET(S)		▶ 3a	76,000.
b Approved for future payment NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
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	13,034.	
4 Dividends and interest from securities			14	7,419.	
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					
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.		20,453.	0.

13 **Total.** Add line 12, columns (b), (d), and (e) 13 20,453.

(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).

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		

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 | Date | Title: PRESIDENT

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
ROBERT L. GAUGLER, CPA		10/3/14		P00153086

Firm's name ▶ KIMMEL, LORAH + ASSOCIATES CPA'S, LLP — Firm's EIN ▶ 23-1380332

Firm's address ▶ 400 CRESSON BLVD., P.O. BOX 979
OAKS, PA 19456 — Phone no. (610)666-0450

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
LITTLE SISTERS OF THE POOR- HOLY FAMILY HOME 5300 CHESTER AVE PHILADELPHIA, PA 19143		PUBLIC	ASSISTANCE TO THE NEEDS OF THE ELDERLY POOR	5,000.
SALVATION ARMY 533 SWEDE ST NORRISTOWN, PA 19404		PUBLIC	PUBLIC ASSISTANCE	9,000.
ST JOSEPH'S INDIAN SCHOOL 1301 N. MAIN STREET CHAMBERLAIN, SD 57325		PUBLIC	ASSISTANCE TO NATIVE AMERICAN CHILDREN IN NEED	5,000.
ST MARY'S SCHOLARSHIP FUND 14 N MAIN ST SOUDERTON, PA 18964		PUBLIC	SCHOLARSHIP FUND	9,000.
VETERANS PLACE OF WASHINGTON BOULEVARD 945 WASHINGTON BLVD PITTSBURGH, PA 15206		PUBLIC	ASSISTANCE TO HOMELESS VETERANS	6,000.
Total from continuation sheets				34,000.

FORM 990-PF TAXES STATEMENT 1

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL 990-PF	199.	199.		0.
TO FORM 990-PF, PG 1, LN 18	199.	199.		0.

FORM 990-PF OTHER EXPENSES STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BANK FEES	5,707.	5,707.		0.
TO FORM 990-PF, PG 1, LN 23	5,707.	5,707.		0.

FORM 990-PF U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS STATEMENT 3

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHED SCHEDULE	X		75,000.	70,133.
TOTAL U.S. GOVERNMENT OBLIGATIONS			75,000.	70,133.
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS				
TOTAL TO FORM 990-PF, PART II, LINE 10A			75,000.	70,133.

FORM 990-PF CORPORATE STOCK STATEMENT 4

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHED SCHEDULE	75,147.	107,386.
TOTAL TO FORM 990-PF, PART II, LINE 10B	75,147.	107,386.

FORM 990-PF CORPORATE BONDS STATEMENT 5

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SEE ATTACHED SCHEDULE	89,871.	92,311.
TOTAL TO FORM 990-PF, PART II, LINE 10C	89,871.	92,311.

FORM 990-PF | ELECTION UNDER REGULATIONS SECTION 53.4942(A)-3(D)(2) TO TREAT EXCESS QUALIFYING DISTRIBUTIONS AS DISTRIBUTIONS OUT OF CORPUS | STATEMENT 6

CARRYOVER ELECTION PART XIII LINE 4C	
DISTRIBUTIONS 2013	$76000
APPLIED TO 2013	26317
DISTRIBUTION OUT OF CORPUS	$49683

THE FOUNDATION ELECTS TO TREAT DISTRIBUTIONS OUT OF CORPUS AS APPLYING TO YEAR 2014 AS A CARRYOVER FROM 2013

10/07/2014

RECIPIENT:	PAYER:
Bernard Loeb Char. Foundation 381 Schwenksville Road Rd #1 Schwenksville PA 19473 N	Univest Bank and Trust Co. 14 N. Main Street, c/o Trust Dept. P.O. Box 559 Souderton PA 18964-0197 (215) 721-2400
RECIPIENT'S FEDERAL ID:	PAYER'S FEDERAL ID:
23-2641004	23-1171580

Account Number : 32233300 Bernard W & Bernadette Loeb Char. Found.

PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS

2013 Form 1099 - B
OMB No. 1545-0715

Reported To IRS: Gross Proceeds Less Commissions And Option Premiums

CUSIP/Symbol	Description (Box 8)	Date of Sale (Box 1a)	Date of Acquisition (Box 1b)	Quantity Sold (Box 1e)	Stock/Bond Proceeds (Box 2a)	Cost or Other Basis (Box 3)	FEDERAL INCOME TAX WITHHELD (Box 4)	Wash Sale Loss Disallowed (Box 5)	Recipient canno lake a Loss based on their Amount in Box : (Y/N) (Box 2b)
Non-Covered (Box 6a checked - Basis not reported to IRS)									
Short Term Sales (Box 1c checked as ST)									
3136FT4L0/	Federal Natl Mtg Assn 2	03/27/2013	03/30/2012	25000.000000	25,000.00	25,000 00	0.00	0.00	No
Total Short Term Sales Reported on 1099-B Report on Form 8949, Part I, with Box B checked				**25,000.000**	**25,000.00**	**25,000.00**	**0.00**	**0.00**	
Long Term Sales (Box 1c checked as LT)									
31428Q101/FED328	Federated Total Return Bond Fu	05/31/2013	12/23/2011	640.385000	7,191.30	7,248.93	0.00	0.00	No
31420C209/FED65	Federated Short-Term Income Fu	05/31/2013	12/23/2011	677.367000	5,000 00	4,953.81	0.00	0.00	No
31420C209/FED65	Federated Short-Term Income Fu	08/04/2013	12/23/2011	88.705000	750.00	743.93	0.00	0.00	No
38142V720/GCMAX	Goldman Sachs Mid Cap Value	11/05/2013	03/16/2010	7.104000	348.72	223.28	0 00	0.00	No
023375405/AMPFX	American Funds AMCAP Fund F1	11/05/2013	03/16/2010	43 058000	1,178.00	746.16	0.00	0.00	No

CUSIP/Symbol	Description (Box 8)	Date of Sale (Box 1a)	Date of Acquisition (Box 1b)	Quantity Sold (Box 1e)	Stock/Bond Proceeds (Box 2a)	Cost or Other Basis (Box 3)	FEDERAL INCOME TAX WITHHELD (Box 4)	Wash Sale Loss Disallowed (Box 5)	Recipient cannc take a Loss based on their Amount in Box : (Y/N) (Box 2b)
422352500/HRVIX	Heartland Value Plus Fund	11/05/2013	03/16/2010	130 637000	4,892.36	3,371.73	0 00	0.00	No
575738103/MITTX	MFS Massachusetts Investors Tr	11/05/2013	03/16/2010	14.571000	389.64	262.57	0.00	0.00	No
779547207/PAFDX	T. Rowe Price Equity Income Ad	11/05/2013	12/15/2009	19.690000	639.93	409.55	0.00	0.00	No
921926200/VEXRX	Vanguard Explorer Fund Admiral	11/05/2013	03/16/2010	4.117000	416.18	237 80	0.00	0.00	No
298706409/AEGFX	American Funds EuroPacific Gro	12/17/2013	03/16/2010	36.493000	1,729.79	1,390.38	0.00	0.00	No
31420C209/FED65	Federated Short-Term Income Fu	12/17/2013	12/23/2011	176.621000	1,517.17	1,515.41	0.00	0.00	No
779547207/PAFDX	T. Rowe Price Equity Income Ad	12/17/2013	12/15/2009	84.784000	2,685.96	1,763 51	0.00	0.00	No
023375405/AMPFX	American Funds AMCAP Fund F1	12/17/2013	03/16/2010	134.925000	3,780.35	2,338.25	0.00	0.00	No
575738103/MITTX	MFS Massachusetts Investors Tr	12/17/2013	03/16/2010	162.997000	4,325.95	2,937.21	0.00	0.00	No
921926200/VEXRX	Vanguard Explorer Fund Admiral	12/17/2013	03/16/2010	8 131000	749.80	469 66	0.00	0.00	No
74441C105/PEEAX	Prudential Jennison Mid Cap Gr	12/17/2013	03/16/2010	17.385000	651.23	421 76	0 00	0.00	No
Total Long Term Sales Reported on 1099-B Report on Form 8949, Part II, with Box B checked				**2,144.9480**	**36,226.38**	**29,033.94**	**0.00**	**0.00**	

Covered (Box 6b checked - Basis reported to IRS)

Short Term Sales (Box 1c checked as ST)

CUSIP/Symbol	Description (Box 8)	Date of Sale (Box 1a)	Date of Acquisition (Box 1b)	Quantity Sold (Box 1e)	Stock/Bond Proceeds (Box 2a)	Cost or Other Basis (Box 3)	FEDERAL INCOME TAX WITHHELD (Box 4)	Wash Sale Loss Disallowed (Box 5)	Recipient cannc take a Loss based on their Amount in Box : (Y/N) (Box 2b)
31428Q101/FED328	Federated Total Return Bond Fu	05/31/2013	12/27/2012	1140.579000	12,808.70	13,242.12	0.00	0 00	No
31420C208/FED65	Federated Short-Term Income Fu	12/17/2013	12/27/2012	1471 444000	12,639.71	12,788.85	0.00	0.00	No
31420C208/FED65	Federated Short-Term Income Fu	12/17/2013	01/31/2013	576.037000	4,948 16	5,000 00	0.00	0.00	No
31428Q101/FED328	Federated Total Return Bond Fu	12/17/2013	05/14/2013	1321.586000	14,524.24	15,000.00	0.00	0.00	No
31428Q101/FED328	Federated Total Return Bond Fu	12/17/2013	12/27/2012	819.031000	9,001.15	9,508.95	0 00	0.00	No
31428Q101/FED328	Federated Total Return Bond Fu	12/17/2013	06/07/2013	43 962000	483.14	491.05	0 00	0.00	No
31420C209/FED65	Federated Short-Term Income Fu	12/17/2013	06/07/2013	80 664000	692 90	697.74	0.00	0.00	No
02368A820/AVPAX	American Beacon Small Cap Valu	12/17/2013	11/05/2013	26.693000	744.47	731.12	0 00	0.00	No
31428Q101/FED328	Federated Total Return Bond Fu	12/17/2013	01/31/2013	440.529000	4,841.41	5,000.00	0.00	0.00	No
31428Q101/FED328	Federated Total Return Bond Fu	12/31/2013	12/27/2013	321.398000	3,500.00	3,519.29	0.00	0 00	No
31420C209/FED65	Federated Short-Term Income Fu	12/31/2013	12/27/2013	175.029000	1,500.00	1,501.75	0.00	0.00	No
Total Short Term Sales Reported on 1099-B Report on Form 8949, Part I, with Box A checked				**6,416.9500**	**65,683.88**	**67,478.87**	**0.00**	**0.00**	

CUSIP/Symbol	Description (Box 8)	Date of Sale (Box 1a)	Date of Acquisition (Box 1b)	Quantity Sold (Box 1e)	Stock/Bond Proceeds (Box 2a)	Cost or Other Basis (Box 3)	FEDERAL INCOME TAX WITHHELD (Box 4)	Wash Sale Loss Disallowed (Box 5)	Recipient cannc take a Loss based on their Amount in Box : (Y/N) (Box 2b)
Long Term Sales (Box 1c checked as LT)									
921909768/VXUS	Vanguard Total International S	12/18/2013	03/15/2012	27.000000	1,372.93	1,249.02	0.00	0.00	No
Total Long Term Sales Reported on 1099-B Report on Form 8949, Part II, with Box A checked				**27.000000**	**1,372.93**	**1,249.02**	**0.00**	**0.00**	

Summary of Form 1099-B

1e	Quantity Sold	33,588 92
2a	Stock/Bond Proceeds	$ 128,283.19
3	Cost or Other Basis	$ 122,761.83
4	FEDERAL INCOME TAX WITHHELD	$ 0.00
5	Wash Sale Loss Disallowed	$ 0.00
7	Bartering	$ 0.00
9	Profit (Loss) This Calendar Year	$ 0.00
10	Unrealized Profit (Loss) Last Year	$ 0.00
11	Unrealized Profit (Loss) This Year	$ 0.00
12	Aggregate Profit (Loss)	$ 0.00
15	STATE TAX WITHHELD	$ 0.00

2nd TIN Notice : No

THIS IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. IF YOU ARE REQUIRED TO FILE A RETURN, A NEGLIGENCE PENALTY OR OTHER SANCTION MAY BE IMPOSED ON YOU IF THIS INCOME IS TAXABLE AND THE IRS DETERMINES THAT IT HAS NOT BEEN REPORTED.

January 01, 2013 To December 31, 2013

Account Name : Bernard W & Bernadette Loeb Char. Found.

Account No : 32233300

Portfolio Summary

December 31, 2013	Portfolio %	Cost Basis	Market Value	Estimated Ann Inc	Current Yield
Equities	20.84%	75,146.81	107,386.06	1,000.56	0.93%
Fixed Income	76 54%	396,871.25	394,352.33	12,731.97	3.23%
Cash Equivalents	2.61%	13,460.85	13,460.85	14.81	0 11%
Total Portfolio	100.00 %	485,478.91	515,199.24	13,747.34	2.67%
Net Cash			0.00		
Total Market Value			515,199.24		

Portfolio Components May Not Equal 100% Due To Rounding

January 01, 2013 To December 31, 2013

Account Name : Bernard W & Bernadette Loeb Char. Found. Account No : 32233300

Summary Of Investment Holdings

Shares or Par Value	Investment Category	Cost Basis	Unit Value	Market Value	Estimated Ann Inc	Curr Yield	% Port
	Large Cap Equity Funds						
764.128	American Funds AMCAP Fund F1	13,242.33	27.16	20,753.72	62.43	0.30%	4 03%
938.784	MFS Massachusetts Investors Trust A	16,916.88	27.72	26,023.09	201.38	0.77%	5.05%
671.501	T. Rowe Price Equity Income Adv Class	13,967.23	32.77	22,005.09	304.41	1 38%	4 27%
	Totals	2 **44,126.44**		2 **68,781.90**	**568.22**	**0.83%**	**13.35%**
	Mid Cap Equity Funds						
99 857	Goldman Sachs Mid Cap Value Class A	~~3,138.50~~	~~44.08~~	~~4,401.70~~	~~21.76~~	~~0.49%~~	~~0.85%~~
110.56	Prudential Jennison Mid Cap Growth A	2,705.10	38.84	4,294 15	0 00	0 00%	0.83%
	Totals	2 **5,843.60**		2 **8,695.85**	**21.76**	**0.25%**	**1.68%**
	Small Cap Equity Funds						
152.782	American Beacon Small Cap Value Inv	4,184 71	26.45	4,041.08	7 36	0.18%	0.78%
40 845	Vanguard Explorer Fund Admiral	2,359 25	96.15	3,927 25	8 82	0 22%	0 76%
	Totals	2 **6,543.96**		2 **7,968.33**	**16.18**	**0.20%**	**1.54%**
	International Equity ETFs						
210	Vanguard Total International Stock ETF	9,898 35	52 38	10,999 80	296 52	2.70%	2.14%
	Totals	2 **9,898.35**		2 **10,999.80**	**296.52**	**2.70%**	**2.14%**
	International Equity Funds						
224 184	American Funds EuroPacific Growth F1	8,734 46	48.80	10 940 18	97 88	0 89%	2.12%
	Totals	2 **8,734.46**		2 **10,940 18**	**97.88**	**0.89%**	**2.12%**
	Money Market Funds -Univest						
250.68	Univest Special Money Market Fund UNMM	250 68	100 00	250.68	0 28	0 11%	0.05%
13 210 17	Univest Special Money Market Fund UNMM	13,210.17	100 00	13 210 17	14 53	0.11%	2 56%
	Totals	1 **13,460.85**		1 **13,460.85**	**14.81**	**0.11%**	**2.61%**

1 245,460.85 Cost 2 75,146.81 Cost

1 245,368.78 Market 2 107,386.06 Market

January 01, 2013 To December 31, 2013

Account Name : Bernard W & Bernadette Loeb Char. Found. Account No : 32233300

Summary Of Investment Holdings

Shares or Par Value	Investment Category			Cost Basis	Unit Value	Market Value	Estimated Ann Inc	Curr Yield	% Port
	C/D-Other Commercial Banks								
20,000	Goldman Sachs Bank USA	5.200%	10/24/2014	20,000.00	1.00	20,000.00	1,040 00	5.20%	3.88%
	Dated 10/24/07								
20,000	Discover Bank	3 700%	11/28/2014	20,000.00	1 00	20,000.00	740.00	3.70%	3.88%
	Dtd 5/29/09								
25,000	Republic Bank (UT)	3.500%	01/29/2015	25,000.00	1.00	25,000.00	875.00	3.50%	4 85%
	Dated 1/29/09								
30,000	GE Money Bank	2 400%	08/29/2016	30,000.00	1.00	30,000.00	720.00	2.40%	5.82%
	Dtd 8/27/10 FDIC # 27314								
25,000	GE Capital Financial Inc	3.550%	10/03/2016	25,000 00	1 00	25,000.00	887.50	3.55%	4.85%
	Dated 10/2/09 FDIC # 33778								
25,000	GE Money Bank	3.050%	05/01/2017	25,000.00	1 00	25,000 00	762 50	3.05%	4.85%
	Dated 4/30/10 FDIC # 27314								
20,000	The Bank of Holland (MI)	2 750%	06/12/2017	20,000 00	1.00	20,000.00	550 00	2.75%	3.88%
	Dtd 6/11/10								
20,000	MB Financial Bank	2.350%	09/10/2018	20,000 00	1 00	20,000 00	470.00	2.35%	3.88%
	Dated 9/10/18								
25,000	Goldman Sachs Bank USA	2.450%	11/14/2022	25,000.00	1 00	25,000 00	612.50	2.45%	4.85%
	Totals		1	210,000.00	1	210,000.00	6,657.50	3.17%	40.74%
	U S Gov't Agency Pa Taxable								
20,000	Federal Natl Mtg Assn	1 370%	11/22/2019	20 000 00	95 75	19,150.36	274.00	1.43%	3 72%
	Dated 5/22/13 Callable 5/22/14 @ par (discrete quarterly call thereafer w/min 10 bus days notice)								
25,000	Federal Home Loan Mtg Corp	2 000%	12/24/2020	25,000 00	93 87	23,467.98	500 00	2 13%	4 56%
	Dated 6/24/13								
30,000	Federal Home Loan Mtg Corp	2.500%	04/17/2023	30,000 00	91 72	27,514 92	750.00	2 73%	5.34%
	Dated 4/17/13 Callable 4/17/14 @ par (discrete quarterly call thereafter w/min 5 bus days notice)								

January 01, 2013 To December 31, 2013

Account Name : Bernard W & Bernadette Loeb Char. Found.

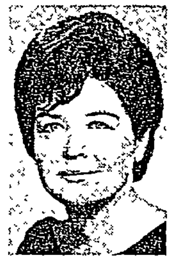
Account No : 32233300

Summary Of Investment Holdings

Shares or Par Value	Investment Category			Cost Basis	Unit Value	Market Value	Estimated Ann Inc	Curr Yield	% Port
	Totals			75,000.00		70,133.26	1,524.00	2.17%	13.62%
	Corporate Bonds								
25,000	Morgan Stanley	5 375%	10/15/2015	24,871.25	107 56	26,889.28	1,343.75	5.00%	5.22%
	Dated 10/21/05 Rated Aa3/A+ Noncallable								
20,000	General Electric Capital Cor	4.400%	05/15/2018	20,000 00	107.33	21,466.14	880.00	4.10%	4 17%
	Dated 5/6/10 Noncallable								
20,000	Bank of America Corp	4.750%	09/15/2019	20,000 00	103 19	20,637.14	950.00	4 60%	4 01%
	Dated 9/10/10 Noncallable								
25,000	Goldman Sachs Group Inc.	3 000%	11/15/2021	25,000.00	93.27	23,318.58	750 00	3.22%	4 53%
	Dated 11/8/12 Noncallable								
	Totals			89,871.25		92,311.14	3,923.75	4.25%	17.93%
	Fixed Income Funds								
769.231	Federated Short-Term Income Fund #65-IS			6,600.00	8.57	6,592.31	102 53	1.56%	1.28%
	Ticker FSTIX								
1,406 393	Federated Total Return Bond Fund #328-IS			15,400.00	10 89	15,315.62	524.19	3.42%	2.97%
	Ticker FTRBX								
	Totals		1	22,000.00	1	21,907.93	626.72	2.86%	4.25%
	Total Investments			485,478.91		515,199.24	13,747.34	2.67%	100.00%
	Plus Net Cash					0.00			
	Total Market Value					515,199.24			

Note : '' Denotes Invested Income*

Dr. Bernadette Ann Loeb, 76



Dr Bernadette Ann (Herbst) Loeb, 76, passed away on Wednesday, October 29, 2014, at her Upper Salford Township residence, where she had lived for the last 38 years. She was the wife of the late Bernard W. Loeb, Sr., who passed away in 1999.

Born May 20, 1938 in Philadelphia, she was the daughter of the late Edward J. Herbst, II and the late Anna May (Taylor) Herbst, and was a 1955 graduate of Little Flower High School She received her B.S. from Immaculata University in 1959, her M.S. in Cellular Physiology from St. John's University in 1961, and her M.D. from Medical College of Pennsylvania in 1967. Her internship and residency were served at the Edward J. Meyer Memorial Hospital in Buffalo, NY, 1968-1970.

During her third year, she served as chief resident of Neurology, the first woman to hold this position. During her last year in medical school, Dr. Loeb was awarded an internship at Columbia University Burn Unit.

Dr. Loeb served as a practicing neurologist at Medical College of Philadelphia 1968-1977, where she also served as assistant professor of Neurology. She was staff neurologist at Eastern State Penitentiary and Philadelphia Veterans Administration Hospital, 1965-1968. From 1977-1995, she practiced with Dr. Greg Lignelli, M.D., at Tri-County Neurosurgery. During this time, she also was an active staff member of Pottstown Memorial Hospital until retirement in 1995.

Dr. Loeb received an award for excellence in medicine in 1967 by Army Navy Union of New York. She was named in The Marquis Who's Who Publications Board 1975-1976 and was awarded the American Society of Clinical Pathologists Student Research Award and medal by Bausch & Lomb Pharmaceuticals. She was published many times in various publications for her extensive research in the medical field.

Dr. Loeb was a member of Church of St. Mary, Schwenksville. She served as president of the Bernard W. & Bernadette H. Loeb Foundation for many years. She was an associate benefactor of The 1920 Society, Immaculata University, and was a member of The American Medical Society, The Philadelphia Neurological Society, and The American Academy of Neurology. Dr Loeb was also a speaker and benefactor for the former Wellness Place of Lansdale

A musician, she played the oboe in the high school and college orchestras, and the piano. Dr. Loeb was finally able to realize her life-long passion for horses in college. Learning the sport as a physical education elective, she taught horseback riding during college at the long-gone Mon Ami La Cheval under Dorothy Henderson-Pinch. It is there that she received the opportunity to foxhunt with Radnor Hunt as well as with her private pack during it's heyday on the Main Line.

Upon Mrs. Pinch's untimely death, Dr. Loeb published the well-known child rider's book, "Happy Horsemanship," for her. Dr. Loeb was a philanthropist, avid bibliophile, and classical music aficionado. She enjoyed spending summers in Sea Isle City, NJ.

Surviving are three daughters, Josephine Ann Sabillon of Pittsburgh, Marsha Schrader and her husband, Anthony, of Havertown, and Martha Cullen of Ambler; two sons Franklin Loeb and his wife, Cathy, of Green Lane and Bernardo W. Loeb, Jr. of Tavernier, FL and Exeter; two beloved brothers Joseph A. Herbst and his wife, Rosemary, of Turnersville, NJ, and Edward

Form **8868**
(Rev. January 2014)
Department of the Treasury
Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

▶ File a separate application for each return.
▶ Information about Form 8868 and its instructions is at *www.irs gov/form8868*.

OMB No. 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box ▶ [X]
- If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Electronic filing *(e-file)*. You can electronically file Form 8868 if you need a 3-month automatic extension of time to file (6 months for a corporation required to file Form 990-T), or an additional (not automatic) 3-month extension of time You can electronically file Form 8868 to request an extension of time to file any of the forms listed in Part I or Part II with the exception of Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts, which must be sent to the IRS in paper format (see instructions) For more details on the electronic filing of this form, visit *www irs.gov/efile* and click on *e-file for Charities & Nonprofits*

Part I | **Automatic 3-Month Extension of Time.** Only submit original (no copies needed).

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ▶ [ ]

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Enter filer's identifying number

Type or print	Name of exempt organization or other filer, see instructions. BERNARD W. & BERNADETTE LOEB CHARITABLE FOUNDATION	Employer identification number (EIN) or 23-2641004
File by the due date for filing your return See instructions	Number, street, and room or suite no. If a P O box, see instructions PO BOX 979	Social security number (SSN)
	City, town or post office, state, and ZIP code For a foreign address, see instructions OAKS, PA 19456-0979	

Enter the Return code for the return that this application is for (file a separate application for each return) [0 4]

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 990-T (corporation)	07
Form 990-BL	02	Form 1041-A	08
Form 4720 (individual)	03	Form 4720 (other than individual)	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

- The books are in the care of ▶ BERNARD W. & BERNADETTE LOEB CHARIT 14 MAIN ST - SOUDERTON, PA 18964

  Telephone No ▶ 215-721-2444 Fax No. ▶
- If the organization does not have an office or place of business in the United States, check this box ▶ [ ]
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ______ . If this is for the whole group, check this box ▶ [ ] . If it is for part of the group, check this box ▶ [ ] and attach a list with the names and EINs of all members the extension is for

1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until AUGUST 15, 2014 , to file the exempt organization return for the organization named above The extension is for the organization's return for.
▶ [X] calendar year 2013 or
▶ [ ] tax year beginning ______ , and ending ______

2 If the tax year entered in line 1 is for less than 12 months, check reason: [ ] Initial return [ ] Final return [ ] Change in accounting period

3a	If this application is for Forms 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits See instructions.	3a	$ 0.
b	If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b	$ 0.
c	**Balance due.** Subtract line 3b from line 3a Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System) See instructions.	3c	$ 0.

Caution. If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.