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 09/01 , 2013, and ending 08/31, 20 14

Name of foundation: STELLA & FREDERICK LOEB CHARITABLE TRUST

A Employer identification number: 38-6571896

Number and street (or P O box number if mail is not delivered to street address): 106 SOUTH MAIN STREET - 16TH FLOOR

Room/suite:

B Telephone number (see instructions): 810-342-7089

City or town, state or province, country, and ZIP or foreign postal code: AKRON, OH 44308

C If exemption application is pending, check here ▶ ☐

D 1 Foreign organizations, check here ▶ ☐

2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 5,777,677.

J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) ____________ *(Part I, column (d) must be on cash basis.)*

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)	1,831.			
2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	115,748.	115,748.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	103,719.			
b	Gross sales price for all assets on line 6a 348,222.				
7	Capital gain net income (from Part IV, line 2)		103,719.		
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) (attach schedule)				
11	Other income (attach schedule)				
12	**Total.** Add lines 1 through 11	221,298.	219,467.		
Operating and Administrative Expenses					
13	Compensation of officers, directors, trustees, etc				
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)				
c	Other professional fees (attach schedule) STMT 2	69,346.	6,935.		62,411.
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT 3	3,816.	407.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule)				
24	**Total operating and administrative expenses.** Add lines 13 through 23	73,162.	7,342.		62,411.
25	Contributions, gifts, grants paid	299,100.			299,100.
26	**Total expenses and disbursements** Add lines 24 and 25	372,262.	7,342.		361,511.
27	Subtract line 26 from line 12				
a	**Excess of revenue over expenses and disbursements**	-150,964.			
b	**Net investment income** (if negative, enter -0-)		212,125.		
c	**Adjusted net income** (if negative, enter -0-)				

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Part II		**Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments	82,575.	72,367.	72,367.
	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 (attach schedule) ▶			
		Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule) STMT 4	2,458,185.	2,296,428.	3,561,239.
	c	Investments - corporate bonds (attach schedule) STMT 5	2,005,587.	2,030,579.	2,144,071.
	11	Investments - land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)			
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers - see the instructions Also, see page 1, item I)	4,546,347.	4,399,374.	5,777,677.
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities** (add lines 17 through 22)		NONE	
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	4,546,347.	4,399,374.	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	**Total net assets or fund balances** (see instructions)	4,546,347.	4,399,374.	
	31	**Total liabilities and net assets/fund balances** (see instructions)	4,546,347.	4,399,374.	

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	4,546,347.
2	Enter amount from Part I, line 27a	2	-150,964.
3	Other increases not included in line 2 (itemize) ▶ PRE/POST YEAR END TRANSACTIONS	3	3,991.
4	Add lines 1, 2, and 3	4	4,399,374.
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	4,399,374.

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	PUBLICLY TRADED SECURITIES			
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	348,222.		244,503.	103,719.
b				
c				
d				
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				103,719.
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 } 2 103,719.

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8 . . . 3

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	319,306.	5,202,449.	0.061376
2011	263,000.	4,937,213.	0.053269
2010	363,003.	5,043,812.	0.071970
2009	340,697.	4,738,044.	0.071907
2008	293,418.	4,246,011.	0.069104

2	**Total** of line 1, column (d)	2	0.327626
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	0.065525
4	Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	5,577,314.
5	Multiply line 4 by line 3	5	365,453.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	2,121.
7	Add lines 5 and 6	7	367,574.
8	Enter qualifying distributions from Part XII, line 4	8	361,511.

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 ▶ ☐ and enter 1% of Part I, line 27b			1	4,243.
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	
3	Add lines 1 and 2			3	4,243.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)			4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-			5	4,243.
6	Credits/Payments.				
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a	3,816.		
b	Exempt foreign organizations - tax withheld at source	6b	NONE		
c	Tax paid with application for extension of time to file (Form 8868)	6c	NONE		
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments Add lines 6a through 6d			7	3,816.
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	427.
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** ▶ NONE **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 ▶ $ ______________ **(2)** On foundation managers ▶ $ ______________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ______________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
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?	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) ▶ MI			
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 ▶ FIRSTMERIT BANK, N.A. Telephone no ▶ (810)342-7089

Located at ▶ 328 S. SAGINAW STREET, FLINT, MI ZIP+4 ▶ 48502

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 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			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		X
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 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 ▶ ____, ____, ____, ____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions.)	2b		X
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ ____, ____, ____, ____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ 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)*	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)*

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

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

1 List all officers, directors, trustees, foundation managers and their compensation (see 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
FIRSTMERIT BANK, N.A. 106 S MAIN STREET 16TH FLOOR, AKRON, OH 44308	TRUSTEE 1	-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		NONE	NONE	NONE
Total number of other employees paid over $50,000 ▶				NONE

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 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 NONE	
Total. Add lines 1 through 3 . . . . ▶	

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	5,662,248.
b	Average of monthly cash balances		1b	NONE
c	Fair market value of all other assets (see instructions)		1c	NONE
d	**Total** (add lines 1a, b, and c)		1d	5,662,248.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e		
2	Acquisition indebtedness applicable to line 1 assets		2	NONE
3	Subtract line 2 from line 1d		3	5,662,248.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	84,934.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	5,577,314.
6	**Minimum investment return.** Enter 5% of line 5		6	278,866.

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	278,866.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	4,243.		
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	4,243.
3	Distributable amount before adjustments Subtract line 2c from line 1			3	274,623.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	274,623.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	274,623.

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	361,511.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	361,511.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see instructions)	5	N/A
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	361,511.

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.

38-6571896

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					274,623.
2	Undistributed income, if any, as of the end of 2013					
a	Enter amount for 2012 only				NONE	
b	Total for prior years 20 11 ,20______,20______			NONE		
3	Excess distributions carryover, if any, to 2013:					
a	From 2008	71,113.				
b	From 2009	NONE				
c	From 2010	220,008.				
d	From 2011	20,358.				
e	From 2012	62,997.				
f	**Total** of lines 3a through e		374,476.			
4	Qualifying distributions for 2013 from Part XII, line 4. ▶ $ 361,511.					
a	Applied to 2012, but not more than line 2a				NONE	
b	Applied to undistributed income of prior years (Election required - see instructions)			NONE		
c	Treated as distributions out of corpus (Election required - see instructions)		NONE			
d	Applied to 2013 distributable amount					274,623.
e	Remaining amount distributed out of corpus		86,888.			
5	Excess distributions carryover applied to 2013 *(If an amount appears in column (d), the same amount must be shown in column (a).)*		NONE			NONE
6	**Enter the net total of each column as indicated below:**					
a	Corpus Add lines 3f, 4c, and 4e. Subtract line 5		461,364.			
b	Prior years' undistributed income Subtract line 4b from line 2b			NONE		
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed			NONE		
d	Subtract line 6c from line 6b Taxable amount - see instructions			NONE		
e	Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount - see instructions				NONE	
f	Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014					NONE
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)		NONE			
8	Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)		71,113.			
9	**Excess distributions carryover to 2014.** Subtract lines 7 and 8 from line 6a		390,251.			
10	Analysis of line 9					
a	Excess from 2009	NONE				
b	Excess from 2010	220,008.				
c	Excess from 2011	20,358.				
d	Excess from 2012	62,997.				
e	Excess from 2013	86,888.				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

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

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

1 Information Regarding Foundation Managers:

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

NONE

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

NONE

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

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

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

SEE STATEMENT 6

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)

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

Recipient 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*				
SEE ATTACHED LIST OF CHARITABLE RECIPIENTS	NONE	SEE ATTACH	VARIOUS-SEE ATTACHED LIST	299,100.
Total . . . . ▶ 3a				299,100.
b *Approved for future payment*				
Total . . . . ▶ 3b				

Form **990-PF** (2013)

JSA
3E1491 1 000

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) 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					
4 Dividends and interest from securities			14	115,748.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	103,719.	
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)				219,467.	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . . 13 219,467.

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions)
	NOT APPLICABLE

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

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

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

▶ First Merit Bank
By: Anne M. Carey — 11/17/14 — ▶ AVP+ Trust Advisor
Signature of officer or trustee — Date — Title
Anne M. Carey

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

Paid Preparer Use Only

Print/Type preparer's name RONALD SHOEMAKER	Preparer's signature	Date 10/08/2014	Check ☐ if self-employed	PTIN P00021964
Firm's name ▶ ERNST& YOUNG U.S. LLP.			Firm's EIN ▶ 34-6565596	
Firm's address ▶ 171 MONROE AVENUE, STE 600 GRAND RAPIDS, MI 49503			Phone no 419-321-6096	

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
BMO PRIME MONEY MARKET- I	4.	4.
DFA INTERNATIONAL CORE EQUITY FUND	20,138.	20,138.
DFA US CORE EQUITY 1 PORTFOLIO	37,318.	37,318.
DFA EMERGING MARKETS CORE	2,981.	2,981.
DFA REAL ESTATE SECS PORT	4,842.	4,842.
FIRSTMERIT PRIVATEBANK CASH ACCOUNT	67.	67.
VANGUARD TOTL BD MAKT IDX	45,129.	45,129.
VANGUARD INFLAT PROTECTED-AD	5,269.	5,269.
TOTAL	115,748.	115,748.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
FIRSTMERIT BANK FEES		200.	20.	180.
FIRSTMERIT BANK FEES		69,146.	6,915.	62,231.
	TOTALS	69,346.	6,935.	62,411.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FEDERAL ESTIMATES - PRINCIPAL	3,409.	
FOREIGN TAXES ON QUALIFIED FOR	242.	242.
FOREIGN TAXES ON NONQUALIFIED	165.	165.
TOTALS	3,816.	407.

STELLA & FREDERICK LOEB CHARITABLE TRUST 38-6571896

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION		BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING. FMV
MUTUAL FUNDS - EQUITY		2,458,185.	2,296,428.	3,561,239.
	TOTALS	2,458,185.	2,296,428.	3,561,239.

FORM 990PF, PART II - CORPORATE BONDS

DESCRIPTION		BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
MUTUAL FUNDS - FIXED		2,005,587.	2,030,579.	2,144,071.
	TOTALS	2,005,587.	2,030,579.	2,144,071.

STELLA & FREDERICK LOEB CHARITABLE TRUST 38-6571896
FORM 990PF, PART XV - LINES 2a - 2d
====================================

RECIPIENT NAME:
  ANNE CAREY c/o FIRSTMERIT BANK, N.A.
ADDRESS:
  328 S. SAGINAW ST. M/C 001065
  FLINT, MI 48502
RECIPIENT'S PHONE NUMBER: 810-342-7089
FORM, INFORMATION AND MATERIALS:
  LETTER - FORMAT AVAILABLE
SUBMISSION DEADLINES:
  NONE
RESTRICTIONS OR LIMITATIONS ON AWARDS:
  NONE

STATEMENT 6

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Arab American Heritage Council 416 N. Saginaw St., Suite 220 Flint MI 48502	NONE	civic and cultural events	PC	$ 1,000 00
Autism Support of Genesee County 4476 S. Dort Highway Burton, MI 48529	NONE	family support, human services	PC	$ 2,000.00
Community Fdn of Greater Flint 500 S. Saginaw St., Suite 200 Flint, MI 48502-1856	NONE	civic and cultural events	PC	$ 250.00
Downtown Outreach 414 W. Court St Flint, MI 48503	NONE	family support, human services	PC	$ 3,000.00
Flint Jewish Federation 619 Wallenberg St. Flint, MI 48502	NONE	civic and cultural events	PC	$ 2,500.00
Genesee County Free Medical Clinic 2437 Welch Blvd. Flint, MI 48504	NONE	human services, family support with	PC	$ 5,000.00
Kearsley Park Project 120 East Fifth Street Flint, MI 48502	NONE	civic and cultural events	PC	$ 5,000.00
Kids Corner Community Outreach, Inc. 1401 Bristol Court Drive Flint, MI 48458	NONE	civic and cultural events	PC	$ 1,800.00
Humane Society of Genesee County 3325 S. Dort Highway Burton, MI 48519	NONE	educational services for families with pets	PC	$ 2,500 00
The Salvation Army-Genesee Cnty 211 W Kearsley Flint, MI 48502	NONE	family support, human services	PC	$ 5,000 00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
YWCA of Greater Flint 310 E. Third St. Flint, MI 48502	NONE	family support, human services	PC	$ 5,000 00
Goodwill Industries of Mid-Michigan 501 S. Averill Flint, MI 48506	NONE	family support, human services	PC	$ 8,500.00
Whaley Children's Center 1201 N. Grand Traverse St Flint, MI 48503	NONE	human services, family support with	PC	$ 10,000.00
Resource Genesee 1401 S. Grand Traverse St Flint, MI 48503	NONE	family support, human services	PC	$ 5,000.00
The Sphinx Organization 400 Renaissance Center, Suite 2550 Detroit, MI 48243	NONE	civic and cultural events	PC	$ 10,000.00
Genesee County Parks & Recreation 5045 Stanley Rd. Flint, MI 48506	NONE	human services, family support with	PC	$ 5,000.00
Fdn. for Mott Community College 1401 E. Court St. Flint, MI 48503-20889	NONE	civic, cultural & educational events	PC	$ 500.00
Ennis Center for Children, Inc 129 E. Third St. Flint, MI 48502	NONE	family support, human services	PC	$ 1,750.00
Indian Hill Elementary Life Scout Troop 368 6111 Kings Shire Rd Grand Blanc, MI 48439	NONE	educational	PC	$ 1,200.00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Boys & Girls Club of Greater Flint 3701 N. Averill Ave. Flint, MI 48506	NONE	civic and cultural events	PC	$ 1,500.00
Family Promise of Genesee County PO Box 875 Grand Blanc, MI 48480	NONE	family support, human services	PC	$ 2,500 00
The Regents of Univ of Michigan 432 N. Saginaw St., Suite 1001 Flint, MI 48502	NONE	educational	PC	$ 5,000.00
St. Michael Church 609 E. Fifth Avenue Flint, MI 48503	NONE	family support, human services	PC	$ 2,500.00
Open Cupboard Food Pantry 1336 Williamsburg Rd. Flint, MI 48507	NONE	family support, human services	PC	$ 2,500.00
Flint Institute of Music 1025 E Kearsley Flint, MI 48503	NONE	civic and cultural events	PC	$ 3,000.00
Flint Institute of Music 1025 E Kearsley Flint, MI 48503	NONE	THE TROUBADOURS'	PC	$ 3,000 00
Flint Institute of Music 1025 E Kearsley Flint, MI 48503	NONE	civic and cultural events	PC	$ 2,500.00
Flint Community Players PO Box 104 Flint, MI 48501	NONE	civic and cultural events	PC	$ 5,000.00
Flint Cultural Center 1310 E. Kearsley St Flint, MI 48503	NONE	educational	PC	$ 5,000 00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Flint Institute of Arts 1120 E. Kearsley St Flint, MI 48503	NONE	educational	PC	$ 2,500.00
Flint Institute of Arts 1120 E. Kearsley St. Flint, MI 48503	NONE	educational	PC	$ 5,000.00
Flint Regional Science Fair PO Box 687 Flint, MI 48501	NONE	educational	PC	$ 3,000.00
Genesee County Free Medical Clinic 2437 Welch Blvd. Flint, MI 48504	NONE	human services, family support with medical aide	PC	$ 5,000.00
Humane Society of Gensee County 3325 S. Dort Highway Burton, MI 48519	NONE	educational for families with pets	PC	$ 1,000.00
Genesee Cnty Parks & Recreation 5045 Stanley Rd. Flint, MI 48506	NONE	educational	PC	$ 5,000.00
Kettering University 1700 University Avenue Flint, MI 48504	NONE	educational	PC	$ 3,000.00
Make A Wish Michigan 7600 Grand River Ave., Suite 175 Brighton, MI 48114	NONE	Health/human services	PC	$ 4,000 00
The New McCree Theatre 5005 Cloverlawn Drive Flint, MI 48504	NONE	civic and cultural events	PC	$ 3,000 00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
The Fdn for Mott Community College 1401 E. Court St Flint, MI 48503	NONE	civic and cultural events	PC	$ 400.00
The Fdn for Mott Community College 1401 E. Court St. Flint, MI 48503	NONE	civic and cultural events	PC	$ 1,000.00
Muscular Dystrophy Association 1605 Concentric Blvd. # 3 Saginaw, MI 48604	NONE	Health/human services	PC	$ 2,000.00
NGA, Inc. 5368 Coral Ridge Drive Grand Blanc, MI 48439	NONE	family support, human services	PC	$ 1,500 00
United Way of Genesee County PO Box 949 Flint, MI 48501	NONE	human services	PC	$ 5,000.00
United Way of Genesee County PO Box 949 Flint, MI 48501	NONE	human services	PC	$ 5,000.00
University of Michigan Flint 303 E. Kearsley Street Flint, MI 48502	NONE	for super science Friday 2014	PC	$ 5,000.00
Genesys Hurley Cancer Institute 302 Kensington Ave Flint, MI 48503	NONE	reclaiming your kingdom	PC	$ 6,500.00
Genesee County Parks & Recreation 5045 Stanley Road Flint, MI 48506	NONE	For those with physical disabilities	PC	$ 5,000.00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Weiss Advocacy Center 515 East Street Flint, MI 48503	NONE	kite tails & cocktails	PC	$ 500.00
Flint Community Schools 626 Commonwealth Flint, MI 48503	NONE	Super Summer Succeess Reading program	PC	$ 5,000.00
New Direction Youth Program P O. Box 310063 Flint, MI 48531	NONE	Educational Awareness, Leadership Training & Recreational Activities	PC	$ 4,000.00
Flint Eastside Mission 1829 Delaware Flint, MI 48506	NONE	Window replacement	PC	$ 3,000.00
El Ballet Folklorico Estudiantil 5211 E. Carpenter Road Flint, MI 48506	NONE	Mexican Folkloric Dance Project	PC	$ 3,000.00
Downtown Outreach Ministry 414 W. Court St. Flint, MI 48503	NONE	Character building camp program	PC	$ 5,000 00
FIA - Music in the Park 1025 E Kearsley Flint, MI 48503	NONE	2014 Music in the Parks	PC	$ 4,000.00
Genesee Chamber Foundation 519 S. Saginaw St , Suite 200 Flint, MI 48502	NONE	2014 Summer Youth Initiative	PC	$ 5,000.00
Christ Enrichment Center 322 E. Hamilton Ave Flint, MI 48505	NONE	2014 CEC Summer Day Camp	PC	$ 5,000.00
Lions Visually Impaired Youth Camp, Inc 3409 N. Five Lakes Road Lapeer, MI 48446	NONE	Lions visually impaired youth camp	PC	$ 7,000 00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Motherly Intercession P. O Box 311109 Flint, MI 48531	NONE	Program expenses	PC	$ 5,000.00
Special Olimpics 6624 Timber Ridge Drive Flint, MI 48507	NONE	Special Olympics Michigan	PC	$ 2,000.00
Boy Scouts of America, Water & Woods Field Service Council 507 W. Atherton Road Flint, MI 48507	NONE	Urban scouting program day camp	PC	$ 5,000.00
Boy Scouts of America, Water & Woods Field Service Council 507 W. Atherton Road Flint, MI 48507	NONE	32nd annual tall pine council golf tournament	PC	$ 5,000.00
Big Brothers Big Sisters of Greater Flint 410 E. Second Street Flint, MI 48503	NONE	School based mentoring at Burton Glen Academy & Amstrong Middle School	PC	$ 4,000.00
Big Brothers Big Sisters of Greater Flint 410 E. Second Street Flint, MI 48503	NONE	2014 camp program	PC	$ 4,000.00
YMCA of Greater Flint 411 E. Third Street Flint, MI 48503	NONE	Safe places after school initiative	EO	$ 5,000.00
Glenwood Cemetery Association 2500 W. Court Street Flint, MI 48503	NONE	Glenwood Cemetery Maintenance & Preservation	PC	$ 2,000 00
Empower 1951 Laurel Oak Drive Flint, MI 48507	NONE	Empower	PC	$ 1,700.00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Humane Society of Genesee County 3325 S. Dort Highway Burton, MI 48519	NONE	Annual Ties & Tails Event	PC	$ 2,500 00
Adopt A Pet 13575 Fenton Road Fenton, MI 48430	NONE	Petfest 2014	PC	$ 5,000 00
YWCA Flint 310 East Third Street Flint, MI 48502	NONE	17th Annual Golf Classic	PC	$ 5,000 00
Community Foundation of Grearter Flint 500 S. Saginaw Street, Suite 200 Flint, MI 48502	NONE	Flint Women and Girls Day	PC	$ 1,000.00
Old Newsboys of Flint, Inc. 6255 Taylor Drive Flint, MI 48507	NONE	2014 Holiday Program	PC	$ 5,000.00
McLaren Foundation 401 South Ballenger Highway Flint, MI 48532	NONE	Healing Through Art Program	PC	$ 5,000.00
Kearsley Park Project 120 East Fifth Street Flint, MI 48502	NONE	Theatre in Our Parks season	PC	$ 5,000 00
Genesee County Free Medical Clinic 2437 Welch Boulevard Flint, MI 48504	NONE	Free Health Care Services	PC	$ 5,000.00
Boys & Girls of Greater Flint 3701 N. Averill Avenue Flint, MI 48506	NONE	2014 Club Programs & Services	PC	$ 10,000.00
YWCA of Greater Flint 310 East Third Street Flint, MI 48502	NONE	16th Annual Circle of Women Luncheon Event	PC	$ 5,000.00

STELLA & FREDRICK S LOEB CHARITABLE TRUST

EIN: 38-6571896

FOR TAX PERIOD SEPTEMBER 1, 2013 THROUGH AUGUST 31, 2014

ORGANIZATION	RELATIONSHIP	PURPOSE of GRANT	FOUNDATION STATUS	AMOUNT
Autism Support & Resource Center 4476 S. Dort Hwy Burton, MI 48529	NONE	Funding for the P O.W.E.R. Summer Camp	PC	$ 5,000.00
		TOTAL		$ 299,100.00

List of Holdings

Stella and FredeRick Loeb Charitable

Statement of Value and Activity

38-6571896

August 1, 2014 - August 31, 2014

Asset Detail

Description	***Shares/Par Value*** ***Unrealized G/L***	***Market Value*** ***Current Price***	***Cost Basis*** ***Accrued Income***	***Est. Ann. Income*** ***Current Yield***
Cash & Equivalents *Money Market Funds*				
FirstMerit PrivateBank Cash Account TICKER: FMCA	72,367.200 $0.00	$72,367.20 1.000	$72,367.20 $8.81	$72.37 0.100%
Total Cash & Equivalents	**$0.00**	**$72,367.20**	**$72,367.20** **$8.81**	**$72.37**
Equity *Equity Mutual Funds*				
DFA Real Estate Secs Port TICKER: DFREX	6,298.756 $54,191.85	$196,143 26 31.140	$141,951.41 $0.00	$5,290.96 2.700%
DFA US Core Equity 1 Portfolio TICKER: DFEOX	138,698.112 $1,034,188.71	$2,472,987.34 17.830	$1,438,798.63 $0.00	$34,535.83 1.400%
DFA Emerg Mkts Core Equity TICKER: DFCEX	9,197 450 $16,344.66	$199,032 82 21.640	$182,688 16 $0.00	$3,154.73 1.580%
DFA International Core Equity Fund TICKER: DFIEX	53,190 738 $160,085.22	$693,075 32 13.030	$532,990 10 $0.00	$19,574 19 2.820%
Total Equity	**$1,264,810.44**	**$3,561,238.74**	**$2,296,428.30** **$0.00**	**$62,555.71**
Fixed Income *Fixed Income Mutual Funds*				
Vanguard Inflation-Protected Securities Fund TICKER: VAIPX	8,608.798 $12,571.20	$231,232 31 26.860	$218,661.11 $0.00	$5,638.76 2.440%
Vanguard Total Bond Market Index Fund TICKER: VBTSX	175,812 407 $100,921.15	$1,912,838.99 10.880	$1,811,917.84 $4,081.13	$49,579 10 2.590%
Total Fixed Income	**$113,492.35**	**$2,144,071.30**	**$2,030,578.95** **$4,081.13**	**$55,217.86**
Total All Assets		**$5,777,677.24**	**$4,399,374.45**	**$117,845.94**