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

2015

Open to Public Inspection

For calendar year 2015 or tax year beginning , and ending

Name of foundation: The Erma A. Bantz Foundation	A Employer identification number: 20-5771628
Number and street (or P O box number if mail is not delivered to street address): 600 Vine Street — Room/suite: Suite 2700	B Telephone number (see instructions): (513) 721-4450
City or town: Cincinnati — State: OH — ZIP code: 45202-2409	
Foreign country name — Foreign province/state/county — Foreign postal code	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

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) ▶ $ 819,728

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

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 ▶ ☐

Part I Analysis of Revenue and Expenses

(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)

	Line	Description	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	26,324	26,324		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	41,402			
	b	Gross sales price for all assets on line 6a 169,069				
	7	Capital gain net income (from Part IV, line 2)		41,402		
	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	67,726	67,726	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	39,326			
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)	39,326			
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)	10,723	7,623		
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	172	172		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	270			
	24	**Total operating and administrative expenses.** Add lines 13 through 23	89,817	7,795	0	0
	25	Contributions, gifts, grants paid	60,000			60,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	149,817	7,795	0	60,000
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	-82,091			
	b	**Net investment income** (if negative, enter -0-)		59,931		
	c	**Adjusted net income** (if negative, enter -0-)			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	30,325	6,745	6,745
	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			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	703,554	589,452	589,452
	c	Investments—corporate bonds (attach schedule)	206,087	221,144	221,144
	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 ▶ Accrued Interest)	2,602	2,387	2,387
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	942,568	819,728	819,728
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)	0	0	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted	942,568	819,728	
	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			
	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)	942,568	819,728	
	31	**Total liabilities and net assets/fund balances** (see instructions)	942,568	819,728	

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	942,568
2	Enter amount from Part I, line 27a	2	-82,091
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	860,477
5	Decreases not included in line 2 (itemize) ▶ Depreciation in value of investment portfolio	5	40,749
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	819,728

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 Statement			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a				
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a				
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 / If (loss), enter -0- in Part I, line 7 }	2	41,402
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	40,403

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))
2014	69,854	966,057	0 072308
2013	85,588	974,339	0 087842
2012	40,000	958,634	0 041726
2011	61,100	988,809	0 061792
2010	104,750	1,056,363	0 099161

2	**Total** of line 1, column (d)	2	0 362829
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 072566
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5	4	867,588
5	Multiply line 4 by line 3	5	62,957
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	599
7	Add lines 5 and 6	7	63,556
8	Enter qualifying distributions from Part XII, line 4	8	60,000

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 ▶ ☐ and enter 1% of Part I, line 27b	1	1,199
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	1,199
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	1,199
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015 — 6a: 750		
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	750
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	449
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	0
11	Enter the amount of line 10 to be **Credited to 2016 estimated tax** ▶ **Refunded** ▶	11	0

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	N/A	
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		
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) ▶ OH			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ C Gregory Schmidt Telephone no ▶ (513) 721-4450
Located at ▶ 600 Vine Street, Suite 2700 Cincinnati OH ZIP+4 ▶ 45202-2409

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041**—Check here ▶ ☐
and enter the amount of tax-exempt interest received or accrued during the year ▶ 15

			Yes	No
16	At any time during calendar year 2015, 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 FinCEN Form 114 If "Yes," enter the name of the foreign country ▶			

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b	N/A	
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2015?	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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? ☐ Yes ☒ No			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)	2b	N/A	
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2015 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 2015)*	3b	N/A	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2015?	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 4945(d)(4)(A)? (see instructions)	☐ Yes ☒ No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	☐ Yes ☒ No		
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance (see instructions)?		5b	N/A
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐		
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?	☐ Yes ☐ No		
	If "Yes," attach the statement required by Regulations section 53 4945–5(d)			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	☐ Yes ☒ No		
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? *If "Yes" to 6b, file Form 8870*		6b	No: X
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	☐ Yes ☐ No		
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?		7b	

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

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
C Gregory Schmidt 600 Vine Street, Suite 2700 Cincinnati, OH 45202	Dir/Pres/Trea 15 00	36,121		
Mary Ann Gergen 600 Vine Street, Suite 2700 Cincinnati, OH 45202	Director & Secretary 5 00	0		
William J Liss 600 Vine Street, Suite 2700 Cincinnati, OH 45202	Director 10 00	3,205		

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

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

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

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

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 Charitable grants made to organizations that qualify as exempt organizations under Sec 501(c)(3) of the Internal Revenue Code that have as one of their stated purposes the support of and/or aid to the hearing and/or visually impaired See Part XV	60,000
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3 ▶	0

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes			
a	Average monthly fair market value of securities		1a	865,943
b	Average of monthly cash balances		1b	14,857
c	Fair market value of all other assets (see instructions)		1c	
d	**Total** (add lines 1a, b, and c)		1d	880,800
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e		
2	Acquisition indebtedness applicable to line 1 assets		2	
3	Subtract line 2 from line 1d		3	880,800
4	Cash deemed held for charitable activities Enter 1 ½ % of line 3 (for greater amount, see instructions)		4	13,212
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	867,588
6	**Minimum investment return.** Enter 5% of line 5		6	43,379

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	43,379
2a	Tax on investment income for 2015 from Part VI, line 5	2a 1,199		
b	Income tax for 2015 (This does not include the tax from Part VI)	2b		
c	Add lines 2a and 2b		2c	1,199
3	Distributable amount before adjustments Subtract line 2c from line 1		3	42,180
4	Recoveries of amounts treated as qualifying distributions		4	
5	Add lines 3 and 4		5	42,180
6	Deduction from distributable amount (see instructions)		6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1		7	42,180

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	60,000
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	
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	60,000
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 (see instructions)	5	
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	60,000

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

Part XIII Undistributed Income (see instructions)

			(a) Corpus	(b) Years prior to 2014	(c) 2014	(d) 2015
1	Distributable amount for 2015 from Part XI, line 7					42,180
2	Undistributed income, if any, as of the end of 2015					
a	Enter amount for 2014 only				0	
b	Total for prior years 20 ____, 20 ____, 20 ____					
3	Excess distributions carryover, if any, to 2015					
a	From 2010	52,475				
b	From 2011	12,061				
c	From 2012					
d	From 2013	37,677				
e	From 2014	22,843				
f	**Total** of lines 3a through e		125,056			
4	Qualifying distributions for 2015 from Part XII, line 4 ▶ $ 60,000					
a	Applied to 2014, but not more than line 2a					
b	Applied to undistributed income of prior years (Election required—see instructions)					
c	Treated as distributions out of corpus (Election required—see instructions)					
d	Applied to 2015 distributable amount					42,180
e	Remaining amount distributed out of corpus		17,820			
5	Excess distributions carryover applied to 2015 *(If an amount appears in column (d), the same amount must be shown in column (a))*					
6	**Enter the net total of each column as indicated below:**					
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5		142,876			
b	Prior years' undistributed income Subtract line 4b from line 2b			0		
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed					
d	Subtract line 6c from line 6b Taxable amount—see instructions					
e	Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions				0	
f	Undistributed income for 2015 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2016					0
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)					
8	Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions)		52,475			
9	**Excess distributions carryover to 2016.** Subtract lines 7 and 8 from line 6a		90,401			
10	Analysis of line 9					
a	Excess from 2011	12,061				
b	Excess from 2012					
c	Excess from 2013	37,677				
d	Excess from 2014	22,843				
e	Excess from 2015	17,820				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, 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) 2015	(b) 2014	(c) 2013	(d) 2012	(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					0
b 85% of line 2a					0
c Qualifying distributions from Part XII, line 4 for each year listed					0
d Amounts included in line 2c not used directly for active conduct of exempt activities					0
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					0
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test—enter (1) Value of all assets					0
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					0
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					0
c "Support" alternative test—enter: (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					0
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					0
(3) Largest amount of support from an exempt organization					0
(4) Gross investment income					0

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

1 Information Regarding Foundation Managers:

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

NONE

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

NONE

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

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

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

C Gregory Schmidt 600 Vine Street, Suite 2700 Cincinnati, OH 45202 513-721-4450

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

The Foundation's pre-approved grant application

c Any submission deadlines

Submissions by April 1 in order to be eligible for July decision, Submissions by October 1 in order to be eligible for January decision

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

501(c)(3) organziations that have as one of their purposes the support of and/or aid to the visually impaired and/or hearing impaired

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
Cincinnati Association for the Blind and Visually Impaire 2045 Gilbert Avene Cincinnati, OH 45202		PC	Visually Impaired	20,000
Living Arrangements for the Developmentally Disabled 3603 Victory Parkway Cincinnati, OH 45229		PC	Visually and Hearing Impaired	10,000
Prevent Blindness 615 Elsinore Place, Suite 2020 Cincinnati, OH 45202		PC	Visually Impaired	5,000
St Rita School for the Deaf 1720 Glendale Milford Road Cincinnati, OH 45215		PC	Hearing Impaired	10,000
Ohio Valley Voices 6642 Branch Hill-Guinea Pike Loveland, OH 45140		PC	Hearing Impaired	15,000
Total			▶ **3a**	60,000
b *Approved for future payment*				
Total			▶ **3b**	0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

	Unrelated business income: (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 (See instructions)
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		
4 Dividends and interest from securities			14	26,324	
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	41,402	
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		67,726	0

13 **Total.** Add line 12, columns (b), (d), and (e) 13 67,726

(See worksheet in line 13 instructions to verify calculations)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of			
	(1) Cash	1a(1)		✓
	(2) Other assets	1a(2)		✓
b	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		✓
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		✓
	(3) Rental of facilities, equipment, or other assets	1b(3)		✓
	(4) Reimbursement arrangements	1b(4)		✓
	(5) Loans or loan guarantees	1b(5)		✓
	(6) Performance of services or membership or fundraising solicitations	1b(6)		✓
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		✓

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

Signature of officer or trustee — Date 5/11/16 — Title President

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
William J Liss		5/11/2016		P01481619
Firm's name ▶ Santen and Hughes			Firm's EIN ▶	31-1280705
Firm's address ▶ 600 Vine Street, Suite 2700, Cincinnati, OH 45202			Phone no	(513) 721-4450

Part I, Line 6 (990-PF) - Gain/Loss from Sale of Assets Other Than Inventory

	Amount
Long Term CG Distributions	0
Short Term CG Distributions	0

Totals	Gross Sales	Cost or Other Basis, Expenses, Depreciation and Adjustments	Net Gain or Loss
Capital Gains/Losses	169,069	127,667	41,402
Other sales	0	0	0

	Description	CUSIP #	Check "X" to include in Part IV	Purchaser	Check "X" if Purchaser is a Business	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Valuation Method	Expense of Sale and Cost of Improvements	Depreciation	Adjustments	Net Gain or Loss
1	412 4090 Doubleline Core Fixe		X				2/11/2015	8/20/2015	45,000	4,580					40,420
2	20 Pimco Exch Traded Fund		X				2/11/2015	2/17/2015	2,174	2,191					-17
3	250 Shs ABB Ltd		X				3/21/2012	5/14/2015	5,544	5,131					413
4	465 Shs ABB Ltd		X				3/21/2012	7/9/2015	9,300	9,538					-238
5	150 Shs Abbvie Inc		X				5/7/2009	12/14/2015	8,247	3,470					4,777
6	175 Shs Abbvie Inc		X				5/7/2009	12/14/2015	9,622	4,047					5,575
7	75 Shs Chevron Corp		X				5/5/2006	7/13/2015	7,100	4,683					2,417
8	120 Shs General Electric		X				5/5/2006	2/11/2015	2,951	4,205					-1,254
9	180 Shs General Electric		X				5/5/2006	2/11/2015	4,430	6,309					-1,879
10	80 Shs General Electric		X				2/16/2007	2/11/2015	1,967	2,882					-915
11	210 Shs General Electric		X				2/16/2007	2/11/2015	5,168	7,564					-2,396
12	75 Shs Intel Corp		X				2/16/2007	12/28/2015	2,608	1,600					1,008
13	68 Ishares Tr Bond		X				9/24/2009	2/11/2015	7,143	7,079					64
14	200 Ishares Tr Bond		X				9/24/2009	2/11/2015	21,026	20,817					209
15	100 Ishares Tr Bond		X				10/9/2013	2/11/2015	10,513	10,523					-10
16	50 Shs P&G		X				5/7/2009	5/14/2015	3,999	2,582					1,417
17	130 Shs Range Resources		X				4/15/2010	12/14/2015	2,838	6,639					-3,801
18	200 Shs Range Resources		X				4/15/2010	12/14/2015	4,371	10,208					-5,837
19	130 Shs Verizon Comm		X				4/15/2010	7/13/2015	6,138	3,606					2,532
20	180 Shs Rio Tinto		X				5/5/2006	2/19/2015	8,930	10,013					-1,083

Part I, Line 16a (990-PF) - Legal Fees

	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
		39,326	0	0	0
1	Santen & Hughes	39,326			0

Part I, Line 16c (990-PF) - Other Professional Fees

	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes (Cash Basis Only)
		10,723	7,623	0	0
1	The Greater Cincinnati Foundation	3,100			0
2	Bartlett & Co	7,623	7,623		0

Part I, Line 18 (990-PF) - Taxes

	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
		172	172	0	0
1	Real estate tax not included in line 20	0			
2	Tax on investment income	0			
3	Income tax	0			
4	Foreign Taxes Paid	172	172		

Part I, Line 23 (990-PF) - Other Expenses

	Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
		270	0	0	0
1	Ohio Attorney General Registration Fee	200	0		
2	CABVI Function	70	0		

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

			Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year
			703,554	589,452	703,554	589,452
	Description	Num Shares/ Face Value	Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year
1	See attached Charles Schwab statements		703,554	589,452	703,554	589,452

Part II, Line 10c (990-PF) - Investments - Corporate Bonds

	Description	Interest Rate	Maturity Date	Book Value Beg of Year	Book Value End of Year	FMV Beg of Year	FMV End of Year
				206,087	221,144	206,087	221,144
1	See attached Charles Schwab Statements			206,087	221,144	206,087	221,144

Part II, Line 15 (990-PF) - Other Assets

		2,602	2,387	2,387
	Asset Description	Book Value Beg of Year	Book Value End of Year	FMV End of Year
1	Accrued Interest	2,602	2,387	2,387

Part IV (990-PF) - Capital Gains and Losses for Tax on Investment Income

	Amount
Long Term CG Distributions	0
Short Term CG Distributions	0

	Description of Property Sold	CUSIP #	Acquisition Method	Date Acquired	Date Sold	Gross Sales Price	Depreciation Allowed	Adjustments	Cost or Other Basis Plus Expense of Sale	Gain or Loss	FMV as of 12/31/69	Adjusted Basis as of 12/31/69	Excess of FMV Over Adjusted Basis	Gains Minus Excess FMV Over Adj Basis or Losses
						169,069	0	0	127,667	41,402	0	0	0	41,402
1	412 4090 Doubleline Core Fixe			2/11/2015	8/20/2015	45,000			4,580	40,420	0	0	0	40,420
2	20 Pimco Exch Traded Fund			2/11/2015	2/17/2015	2,174			2,191	-17	0	0	0	-17
3	250 Shs ABB Ltd			3/21/2012	5/14/2015	5,544			5,131	413	0	0	0	413
4	465 Shs ABB Ltd			3/21/2012	7/9/2015	9,300			9,538	-238	0	0	0	-238
5	150 Shs Abbvie Inc			5/7/2009	12/14/2015	8,247			3,470	4,777	0	0	0	4,777
6	175 Shs Abbvie Inc			5/7/2009	12/14/2015	9,622			4,047	5,575	0	0	0	5,575
7	75 Shs Chevron Corp			5/5/2006	7/13/2015	7,100			4,683	2,417	0	0	0	2,417
8	120 Shs General Electric			5/5/2006	2/11/2015	2,951			4,205	-1,254	0	0	0	-1,254
9	180 Shs General Electric			5/5/2006	2/11/2015	4,430			6,309	-1,879	0	0	0	-1,879
10	80 Shs General Electric			2/16/2007	2/11/2015	1,967			2,882	-915	0	0	0	-915
11	210 Shs General Electric			2/16/2007	2/11/2015	5,168			7,564	-2,396	0	0	0	-2,396
12	75 Shs Intel Corp			2/16/2007	12/28/2015	2,608			1,600	1,008	0	0	0	1,008
13	68 Ishares Tr Bond			9/24/2009	2/11/2015	7,143			7,079	64	0	0	0	64
14	200 Ishares Tr Bond			9/24/2009	2/11/2015	21,026			20,817	209	0	0	0	209
15	100 Ishares Tr Bond			10/9/2013	2/11/2015	10,513			10,523	-10	0	0	0	-10
16	50 Shs P&G			5/7/2009	5/14/2015	3,999			2,582	1,417	0	0	0	1,417
17	130 Shs Range Resources			4/15/2010	12/14/2015	2,838			6,639	-3,801	0	0	0	-3,801
18	200 Shs Range Resources			4/15/2010	12/14/2015	4,371			10,208	-5,837	0	0	0	-5,837
19	130 Shs Verizon Comm			4/15/2010	7/13/2015	6,138			3,606	2,532	0	0	0	2,532
20	180 Shs Rio Tinto			5/5/2006	2/19/2015	8,930			10,013	-1,083	0	0	0	-1,083

Part VIII, Line 1 (990-PF) - Compensation of Officers, Directors, Trustees and Foundation Managers

	Name	Check "X" if Business	Street	City	State	Zip Code	Foreign Country	Title	Avg Hrs Per Week	Compensation	Benefits	Expense Account
										39,326	0	0
1	C Gregory Schmidt		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Dir/Pres/Trea	15 00	36,121		-
2	Mary Ann Gergen		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Director & Secretary	5 00	0		
3	William J Liss		600 Vine Street, Suite 2700	Cincinnati	OH	45202		Director	10 00	3,205		

Income Summary

	This Period		Year to Date	
Income Summary	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Cash Dividends	0.00	562.14	0.00	5,245.09
Corporate Bond and Other Interest	0.00	0.00	0.00	2,155.00
[redacted]				

Investment Detail - Cash

Cash	Market Value	% of Account Assets
Cash	2,190.34	<1%
[redacted]		

Investment Detail - Fixed Income

Corporate Bonds	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
BB&T CORPORATION 3.95%16	**10,000.0000**	**100.9928**	**10,099.28**	**5%**	**(300.52)**	**395.00**
DUE 04/29/16	10,000.0000	103.9980	10,399.80	03/24/11	(300.52)	3.09%
CUSIP: 05531FAF0						
MOODY'S: A2 S&P: A-						***Accrued Interest: 68.03***
HOME DEPOT INC 5.4%16	**15,000.0000**	**100.7116**	**15,106.74**	**7%**	**(333.36)**	**810.00**
DUE 03/01/16	15,000.0000	102.9340	15,440.10 [a]	08/13/09	(333.36)	4.87%
CUSIP: 437076AP7						
MOODY'S: A2 S&P: A						***Accrued Interest: 270.00***

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
NORDSTROM INC 4.75%20	**20,000.0000**	**108.1387**	**21,627.74**	**10%**	**1,465.94**	**950.00**
DUE 05/01/20	20,000.0000	100.8090	20,161.80 [a]	04/27/10	1,465.94	4.64%
CUSIP: 655664AN0						
MOODY'S: Baa1 S&P: A-						***Accrued Interest: 158.33***

[redacted]

Total Accrued Interest for Corporate Bonds: 496.36

[redacted]

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate

Investment Detail - Equities

Equities	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
ABBOTT LABORATORIES	**150.0000**	**44.9100**	**6,736.50**	**3%**	**3,536.18**	**2.13%**	**144.00**
SYMBOL: ABT	150.0000	21.3354	3,200.32 [a]	05/07/09	3,536.18	2429	Long-Term
CVS HEALTH CORP	**150.0000**	**97.7700**	**14,665.50**	**7%**	**9,577.84**	**1.43%**	**210.00**
SYMBOL: CVS	150.0000	33.9177	5,087.66	03/24/11	9,577.84	1743	Long-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
FLOWSERVE CORP	**100.0000**	**42.0800**	**4,208.00**	**2%**	**(1,469.95)**	**1.71%**	**72.00**
SYMBOL: FLS	100.0000	56.7795	5,677.95	05/14/15	(1,469.95)	231	Short-Term
							Accrued Dividend: 18.00
INTEL CORP	**225.0000**	**34.4500**	**7,751.25**	**4%**	**2,950.60**	**2.78%**	**216.00**
SYMBOL: INTC	225.0000	21.3362	4,800.65 [a]	02/16/07	2,950.60	3240	Long-Term
JOHNSON & JOHNSON	**100.0000**	**102.7200**	**10,272.00**	**5%**	**4,344.29**	**2.92%**	**300.00**
SYMBOL: JNJ	80.0000	58.5850	4,686.80 [a]	05/05/06	3,530.80	3527	Long-Term
	20.0000	62.0455	1,240.91 [a]	09/10/07	813.49	3034	Long-Term
Cost Basis			*5,927.71*				
LAB CO OF AMER HLDG	**75.0000**	**123.6400**	**9,273.00**	**4%**	**4,696.16**	**N/A**	**N/A**
SYMBOL: LH	75.0000	61.0245	4,576.84 [a]	06/08/09	4,696.16	2397	Long-Term
LINEAR TECHNOLOGY CO	**100.0000**	**42.4700**	**4,247.00**	**2%**	**377.45**	**2.82%**	**120.00**
SYMBOL: LLTC	100.0000	38.6955	3,869.55	10/09/13	377.45	813	Long-Term
LOWES COMPANIES INC	**200.0000**	**76.0400**	**15,208.00**	**7%**	**8,398.87**	**1.47%**	**224.00**
SYMBOL: LOW	80.0000	32.2025	2,576.20 [a]	05/05/06	3,507.00	3527	Long-Term
	120.0000	35.2744	4,232.93 [a]	02/23/07	4,891.87	3233	Long-Term
Cost Basis			*6,809.13*				
METLIFE INC	**150.0000**	**48.2100**	**7,231.50**	**3%**	**542.85**	**3.11%**	**225.00**
SYMBOL: MET	150.0000	44.5910	6,688.65	03/24/11	542.85	1743	Long-Term
MICROSOFT CORP	**200.0000**	**55.4800**	**11,096.00**	**5%**	**7,207.71**	**2.59%**	**288.00**
SYMBOL: MSFT	200.0000	19.4414	3,888.29 [a]	05/07/09	7,207.71	2429	Long-Term

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

126595 4/7

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

Account Number

Statement Period
December 1-31, 2015

Investment Detail - Equities (continued)

Equities (continued)	**Quantity** Units Purchased	**Market Price** Cost Per Share	**Market Value** Cost Basis	**% of Account Assets** Acquired	**Unrealized Gain or (Loss)**	**Estimated Yield** Holding Days	**Estimated Annual Income** Holding Period
PEPSICO INCORPORATED	**100.0000**	**99.9200**	**9,992.00**	**5%**	**4,086.50**	**2.81%**	**281.00**
SYMBOL: PEP	100.0000	59.0550	5,905.50 [a]	05/05/06	4,086.50	3527	Long-Term
							Accrued Dividend: 70.25
SPECTRA ENERGY CORP	**200.0000**	**23.9400**	**4,788.00**	**2%**	**(2,205.55)**	**6.18%**	**296.00**
SYMBOL: SE	200.0000	34.9677	6,993.55	01/29/14	(2,205.55)	701	Long-Term
U S BANCORP	**200.0000**	**42.6700**	**8,534.00**	**4%**	**2,277.74**	**2.39%**	**204.00**
SYMBOL: USB	35.0000	31.3100	1,095.85 [a]	05/05/06	397.60	3527	Long-Term
	165.0000	31.2752	5,160.41 [a]	09/10/07	1,880.14	3034	Long-Term
Cost Basis			*6,256.26*				
UNITED TECHNOLOGIES	**100.0000**	**96.0700**	**9,607.00**	**4%**	**4,428.98**	**2.66%**	**256.00**
SYMBOL: UTX	100.0000	51.7802	5,178.02 [a]	05/07/09	4,428.98	2429	Long-Term
VERIZON COMMUNICATN	**100.0000**	**46.2200**	**4,622.00**	**2%**	**1,848.49**	**4.88%**	**226.00**
SYMBOL: VZ	100.0000	27.7351	2,773 51 [a]	04/15/10	1,848.49	2086	Long-Term
WALT DISNEY CO	**100.0000**	**105.0800**	**10,508.00**	**5%**	**7,663.50**	**1.25%**	**132.00**
SYMBOL: DIS	100.0000	28.4450	2,844.50 [a]	05/05/06	7,663.50	3527	Long-Term
							Accrued Dividend: 71.00
WELLS FARGO & CO	**175.0000**	**54.3600**	**9,513.00**	**4%**	**5,102.86**	**2.75%**	**262.50**
SYMBOL: WFC	175.0000	25.2008	4,410.14 [a]	06/08/09	5,102.86	2397	Long-Term
Total Equities	[illegible]		[illegible]	[illegible]	[illegible]		[illegible]
		Total Cost Basis	[illegible]				

Total Accrued Dividend for Equities: 159.25

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.
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Investment Detail - Equities (continued)

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate

Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
DOUBLELINE CORE FIXED	870.1140	10.6700	9,284.12	4%	10.92	9,420.44	(136.32)
INCM FD CL I							
SYMBOL: DBLFX							

[redacted]

Investment Detail - Other Assets

Other Assets	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
PIMCO TOTAL RETURN	**130.0000**	**104.2200**	**13,548.60**	**6%**	**(369.35)**	**4.49%**	**608.40**
ACTIVE ETF	100.0000	106.3195	10,631.95	01/31/14	(209.95)	699	Long-Term
SYMBOL: BOND	30.0000	109.5333	3,286.00	02/11/15	(159.40)	323	Short-Term
Cost Basis			*13,917.95*				

[redacted]

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Investment Detail - Other Assets (continued)

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only The actual income and yield might be lower or higher than the estimated amounts EY is based upon EAI and the current price of the security and will fluctuate For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate

[redacted]

Realized Gain or (Loss)

Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ABBVIE INC: ABBV	150.0000	05/07/09	12/14/15	8,246.55	3,470.48 [a]	4,776.07
RANGE RESOURCES CORP: RRC	130.0000	04/15/10	12/14/15	2,838.25	6,638.99 [a]	(3,800.74)
INTEL CORP: INTC	75.0000	02/16/07	12/28/15	2,608.00	1,600.22 [a]	1,007.78
[redacted]						

Schwab has provided accurate realized gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here

Option Customers Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options charles SCHWAB

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FBO VISUALLY IMPAIRED

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Investment Detail - Fixed Income

Corporate Bonds	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
BB&T CORPORATION 3.95%16	**25,000.0000**	**100.9928**	**25,248.20**	**4%**	**(751.30)**	**987.50**
DUE 04/29/16	25,000.0000	103.9980	25,999.50	03/24/11	(751.30)	3.09%
CUSIP: 05531FAF0						
MOODY'S: A2 S&P: A-						***Accrued Interest: 170.07***
CONSTELLATION BR 3.75%21	**10,000.0000**	**100.3750**	**10,037.50**	**2%**	**(235.00)**	**375.00**
DUE 05/01/21	10,000.0000	102.7250	10,272.50	02/11/15	(235.00)	3.26%
CUSIP: 21036PAK4						
MOODY'S: Ba1 S&P: BB+						***Accrued Interest: 62.50***
DUKE ENERGY CORP 5.05%19	**20,000.0000**	**108.7939**	**21,758.78**	**4%**	**1,170.18**	**1,010.00**
DUE 09/15/19	20,000.0000	102.9430	20,588.60 [a]	04/15/10	1,170.18	4.65%
CUSIP: 26441CAD7						
MOODY'S: A3 S&P: BBB+						***Accrued Interest: 297.39***
HOME DEPOT INC 5.4%16	**20,000.0000**	**100.7116**	**20,142.32**	**3%**	**(441.15)**	**1,080.00**
DUE 03/01/16	20,000.0000	102.9173	20,583.47 [a]	08/13/09	(441.15)	4.87%
CUSIP: 437076AP7						
MOODY'S: A2 S&P: A						***Accrued Interest: 360.00***
NORDSTROM INC 4.75%20	**30,000.0000**	**108.1387**	**32,441.61**	**5%**	**2,198.91**	**1,425.00**
DUE 05/01/20	30,000.0000	100.8090	30,242.70 [a]	04/27/10	2,198.91	4.64%
CUSIP: 655664AN0						
MOODY'S: Baa1 S&P: A-						***Accrued Interest: 237.50***

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Investment Detail - Fixed Income (continued)

Corporate Bonds (continued)	Par Units Purchased	Market Price Cost Per Unit	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Annual Income Yield to Maturity
SIMON PPTY GRP 3.375%22	30,000.0000	103.1871	30,956.13	5%	1,345.83	1,012.50
DUE 03/15/22	30,000.0000	98.7010	29,610.30	10/09/13	1,345.83	3.55%
CALLABLE 12/15/21 AT 100.00000						
CUSIP: 828807CK1						
MOODY'S: A2 S&P: A						*Accrued Interest: 298.13*
[illegible]						

Total Accrued Interest for Corporate Bonds: 1,425.59

[illegible]

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment.
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Investment Detail - Equities

Equities	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
ABBOTT LABORATORIES	250.0000	44.9100	11,227.50	2%	5,896.29	2.13%	240.00
SYMBOL: ABT	250.0000	21.3248	5,331.21 a	05/07/09	5,896.29	2429	Long-Term

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Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
AMGEN INCORPORATED	**150.0000**	**162.3300**	**24,349.50**	**4%**	**14,315.81**	**1.94%**	**474.00**
SYMBOL: AMGN	150.0000	66.8912	10,033.69 [a]	02/16/07	14,315.81	3240	Long-Term
ANHEUSER-BUSCH INBEV F	**85.0000**	**125.0000**	**10,625.00**	**2%**	**1,905.48**	**2.73%**	**290.68**
ADR	85.0000	102.5825	8,719.52	12/09/13	1,905.48	752	Long-Term
1 ADR REPS 1 ORD SHS							
SYMBOL: BUD							
BAXALTA INCORPORATED	**125.0000**	**39.0300**	**4,878.75**	**<1%**	**1,075.70**	**0.71%**	**35.00**
SYMBOL: BXLT	125.0000	30.4244	3,803.05	12/09/13	1,075.70	752	Long-Term
							Accrued Dividend: 8.75
BAXTER INTERNATIONAL	**125.0000**	**38.1500**	**4,768.75**	**<1%**	**82.85**	**1.20%**	**57.50**
SYMBOL: BAX	125.0000	37.4872	4,685.90	12/09/13	82.85	752	Long-Term
							Accrued Dividend: 14.38
CHEVRON CORPORATION	**100.0000**	**89.9600**	**8,996.00**	**2%**	**2,752.00**	**4.75%**	**428.00**
SYMBOL: CVX	100.0000	62.4400	6,244.00 [a]	05/05/06	2,752.00	3527	Long-Term
CVS HEALTH CORP	**210.0000**	**97.7700**	**20,531.70**	**3%**	**13,412.68**	**1.43%**	**294.00**
SYMBOL: CVS	210.0000	33.9000	7,119.02	03/24/11	13,412.68	1743	Long-Term
DEERE & CO	**100.0000**	**76.2700**	**7,627.00**	**1%**	**(1,256.75)**	**3.14%**	**240.00**
SYMBOL: DE	100.0000	88.8375	8,883.75	02/11/15	(1,256.75)	323	Short-Term
EMC CORP MASS	**450.0000**	**25.6800**	**11,556.00**	**2%**	**(569.55)**	**1.79%**	**207.00**
SYMBOL: EMC	450.0000	26.9456	12,125.55	03/24/11	(569.55)	1743	Long-Term
INTEL CORP	**660.0000**	**34.4500**	**22,737.00**	**4%**	**8,655.09**	**2.78%**	**633.60**
SYMBOL: INTC	660.0000	21.3362	14,081.91 [a]	02/16/07	8,655.09	3240	Long-Term

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Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
JOHNSON & JOHNSON	**100.0000**	**102.7200**	**10,272.00**	**2%**	**4,413.00**	**2.92%**	**300.00**
SYMBOL: JNJ	100.0000	58.5900	5,859.00 [a]	05/05/06	4,413.00	3527	Long-Term
LAB CO OF AMER HLDG	**100.0000**	**123.6400**	**12,364.00**	**2%**	**6,264.95**	**N/A**	**N/A**
SYMBOL: LH	100.0000	60.9905	6,099.05 [a]	06/08/09	6,264.95	2397	Long-Term
LINEAR TECHNOLOGY CO	**200.0000**	**42.4700**	**8,494.00**	**1%**	**762.85**	**2.82%**	**240.00**
SYMBOL: LLTC	200.0000	38.6557	7,731.15	10/09/13	762.85	813	Long-Term
LOWES COMPANIES INC	**325.0000**	**76.0400**	**24,713.00**	**4%**	**14,842.68**	**1.47%**	**364.00**
SYMBOL: LOW	220.0000	35.2744	7,760.37 [a]	02/23/07	8,968.43	3233	Long-Term
	105.0000	20.0947	2,109.95 [a]	06/08/09	5,874.25	2397	Long-Term
Cost Basis			*9,870.32*				
METLIFE INC	**275.0000**	**48.2100**	**13,257.75**	**2%**	**1,001.85**	**3.11%**	**412.50**
SYMBOL: MET	275.0000	44.5669	12,255.90	03/24/11	1,001.85	1743	Long-Term
MICROSOFT CORP	**400.0000**	**55.4800**	**22,192.00**	**4%**	**14,411.02**	**2.59%**	**576.00**
SYMBOL: MSFT	400.0000	19.4524	7,780.98 [a]	05/07/09	14,411.02	2429	Long-Term
NORFOLK SOUTHERN CO	**100.0000**	**84.5900**	**8,459.00**	**1%**	**804.45**	**2.78%**	**236.00**
SYMBOL: NSC	100.0000	76.5455	7,654.55	10/09/13	804.45	813	Long-Term
NOVARTIS AG F	**220.0000**	**86.0400**	**18,928.80**	**3%**	**6,390.63**	**3.09%**	**586.51**
ADR	140.0000	59.1768	8,284.76 [a]	02/16/07	3,760.84	3240	Long-Term
1 ADR REPS 1 ORD SHS	80.0000	53.1676	4,253.41 [a]	09/10/07	2,629.79	3034	Long-Term
SYMBOL: NVS							
Cost Basis			*12,538.17*				

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Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	% of Account Assets / Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
PEPSICO INCORPORATED	**200.0000**	**99.9200**	**19,984.00**	**3%**	**8,173.00**	**2.81%**	**562.00**
SYMBOL: PEP	200.0000	59.0550	11,811.00 [a]	05/05/06	8,173.00	3527	Long-Term
							Accrued Dividend: 140.50
PROCTER & GAMBLE	**215.0000**	**79.4100**	**17,073.15**	**3%**	**5,973.56**	**3.33%**	**570.09**
SYMBOL: PG	215.0000	51.6260	11,099.59 [a]	05/07/09	5,973.56	2429	Long-Term
SPECTRA ENERGY CORP	**325.0000**	**23.9400**	**7,780.50**	**1%**	**(3,595.30)**	**6.18%**	**481.00**
SYMBOL: SE	325.0000	35.0024	11,375.80	01/29/14	(3,595.30)	701	Long-Term
TJX COMPANIES INC	**140.0000**	**70.9100**	**9,927.40**	**2%**	**1,237.22**	**1.18%**	**117.60**
SYMBOL: TJX	140.0000	62.0727	8,690.18	12/09/13	1,237.22	752	Long-Term
U S BANCORP	**350.0000**	**42.6700**	**14,934.50**	**3%**	**3,988.80**	**2.39%**	**357.00**
SYMBOL: USB	100.0000	31.3100	3,131.00 [a]	05/05/06	1,136.00	3527	Long-Term
	250.0000	31.2588	7,814.70 [a]	09/10/07	2,852.80	3034	Long-Term
Cost Basis			*10,945.70*				
UNITED TECHNOLOGIES	**175.0000**	**96.0700**	**16,812.25**	**3%**	**7,756.70**	**2.66%**	**448.00**
SYMBOL: UTX	175.0000	51.7460	9,055.55 [a]	05/07/09	7,756.70	2429	Long-Term
VERIZON COMMUNICATN	**415.0000**	**46.2200**	**19,181.30**	**3%**	**7,677.21**	**4.88%**	**937.90**
SYMBOL: VZ	415.0000	27.7206	11,504.09 [a]	04/15/10	7,677.21	2086	Long-Term
WALT DISNEY CO	**200.0000**	**105.0800**	**21,016.00**	**4%**	**15,250.00**	**1.25%**	**264.00**
SYMBOL: DIS	200.0000	28.8300	5,766.00 [a]	05/05/06	15,250.00	3527	Long-Term
							Accrued Dividend: 142.00
WELLS FARGO & CO	**420.0000**	**54.3600**	**22,831.20**	**4%**	**12,252.27**	**2.75%**	**630.00**
SYMBOL: WFC	420.0000	25.1879	10,578.93 [a]	06/08/09	12,252.27	2397	Long-Term

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Investment Detail - Equities (continued)

Equities (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
WW GRAINGER INC	**30.0000**	**202.5900**	**6,077.70**	**1%**	**(1,005.63)**	**2.31%**	**140.40**
SYMBOL: GWW	30.0000	236.1110	7,083.33	07/20/15	(1,005.63)	164	Short-Term

[redacted]

Total Accrued Dividend for Equities: 305.63

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Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	% of Account Assets	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
DOUBLELINE CORE FIXED INCM FD CL I SYMBOL: DBLFX	2,290.6740	10.6700	24,441.49	4%	10.91	25,000.00	(558.51)

[redacted]

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

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Investment Detail - Other Assets

Other Assets	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	% of Account Assets Acquired	Unrealized Gain or (Loss)	Estimated Yield Holding Days	Estimated Annual Income Holding Period
PIMCO TOTAL RETURN	**250.0000**	**104.2200**	**26,055.00**	**4%**	**(912.69)**	**4.49%**	**1,170.00**
ACTIVE ETF	125.0000	106.3036	13,287.95	01/31/14	(260.45)	699	Long-Term
SYMBOL: BOND	125.0000	109.4379	13,679.74	02/11/15	(652.24)	323	Short-Term
Cost Basis			*26,967.69*				
Total Other Assets	**250.0000**		**26,055.00**	**4%**	**(912.69)**		**1,170.00**
		Total Cost Basis	*26,967.69*				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate

Total Investment Detail	[illegible]
Total Account Value	[illegible]
Total Cost Basis	[illegible]

Realized Gain or (Loss)

Long Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ABBVIE INC: ABBV	175.0000	05/07/09	12/14/15	9,622.30	4,046.87 [a]	5,575.43

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