

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.  
 ▶ Go to [www.irs.gov/Form990PF](http://www.irs.gov/Form990PF) for instructions and the latest information.

OMB No 1545-0052  
**2018**  
**Open to Public Inspection**

**For calendar year 2018, or tax year beginning 01-01-2018 , and ending 12-31-2018**

Name of foundation THE LORAIN FOUNDATION		<b>A Employer identification number</b> 34-1022034	
Number and street (or P O box number if mail is not delivered to street address) Room/suite 457 BROADWAY		<b>B Telephone number (see instructions)</b> (440) 244-6000	
City or town, state or province, country, and ZIP or foreign postal code LORAIN, OH 44052		<b>C</b> If exemption application is pending, check here <input type="checkbox"/>	
<b>G</b> Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		<b>D 1.</b> Foreign organizations, check here <input type="checkbox"/> <b>2</b> Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
<b>H</b> Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		<b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
<b>I</b> Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ <u>1,100,245</u>		<b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
<b>J</b> Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis)</i>			

<b>Part I Analysis of Revenue and Expenses</b> <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions) )</i>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>Revenue</b>	<b>1</b> Contributions, gifts, grants, etc., received (attach schedule)				
	<b>2</b> Check <input checked="" type="checkbox"/> if the foundation is <b>not</b> required to attach Sch B				
	<b>3</b> Interest on savings and temporary cash investments	1,532	1,532	1,532	
	<b>4</b> Dividends and interest from securities	33,223	33,223	33,223	
	<b>5a</b> Gross rents				
	<b>b</b> Net rental income or (loss)				
	<b>6a</b> Net gain or (loss) from sale of assets not on line 10	95,637			
	<b>b</b> Gross sales price for all assets on line 6a <u>484,318</u>				
	<b>7</b> Capital gain net income (from Part IV, line 2)		95,637		
	<b>8</b> Net short-term capital gain				
	<b>9</b> Income modifications				
	<b>10a</b> Gross sales less returns and allowances				
<b>b</b> Less Cost of goods sold					
<b>c</b> Gross profit or (loss) (attach schedule)					
<b>11</b> Other income (attach schedule)	3,109	136	3,109		
<b>12 Total.</b> Add lines 1 through 11	133,501	130,528	37,864		
<b>Operating and Administrative Expenses</b>	<b>13</b> Compensation of officers, directors, trustees, etc				
	<b>14</b> Other employee salaries and wages				
	<b>15</b> Pension plans, employee benefits				
	<b>16a</b> Legal fees (attach schedule)				
	<b>b</b> Accounting fees (attach schedule)	4,500	4,500	4,500	
	<b>c</b> Other professional fees (attach schedule)				
	<b>17</b> Interest				
	<b>18</b> Taxes (attach schedule) (see instructions)	242	242	242	
	<b>19</b> Depreciation (attach schedule) and depletion				
	<b>20</b> Occupancy				
	<b>21</b> Travel, conferences, and meetings				
	<b>22</b> Printing and publications				
	<b>23</b> Other expenses (attach schedule)	14,442	14,242	14,242	200
	<b>24 Total operating and administrative expenses.</b> Add lines 13 through 23	19,184	18,984	18,984	200
	<b>25</b> Contributions, gifts, grants paid	53,165			53,165
<b>26 Total expenses and disbursements.</b> Add lines 24 and 25	72,349	18,984	18,984	53,365	
<b>27</b> Subtract line 26 from line 12					
<b>a Excess of revenue over expenses and disbursements</b>	61,152				
<b>b Net investment income</b> (if negative, enter -0-)		111,544			
<b>c Adjusted net income</b> (if negative, enter -0-)			18,880		

<b>Part II Balance Sheets</b> Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	<b>1</b> Cash—non-interest-bearing . . . . .	28,832	24,276	24,276
	<b>2</b> Savings and temporary cash investments . . . . .			
	<b>3</b> Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	<b>4</b> Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	<b>5</b> Grants receivable . . . . .			
	<b>6</b> Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	<b>7</b> Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	<b>8</b> Inventories for sale or use . . . . .			
	<b>9</b> Prepaid expenses and deferred charges . . . . .	497	497	497
	<b>10a</b> Investments—U S and state government obligations (attach schedule)			
	<b>b</b> Investments—corporate stock (attach schedule) . . . . .	297,457	293,311	503,744
	<b>c</b> Investments—corporate bonds (attach schedule) . . . . .			
	<b>11</b> Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	<b>12</b> Investments—mortgage loans . . . . .			
	<b>13</b> Investments—other (attach schedule) . . . . .	526,208	596,062	571,728
	<b>14</b> Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
<b>15</b> Other assets (describe ▶ _____)				
<b>16 Total assets</b> (to be completed by all filers—see the instructions Also, see page 1, item I)	852,994	914,146	1,100,245	
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses . . . . .			
	<b>18</b> Grants payable . . . . .			
	<b>19</b> Deferred revenue . . . . .			
	<b>20</b> Loans from officers, directors, trustees, and other disqualified persons			
	<b>21</b> Mortgages and other notes payable (attach schedule) . . . . .			
	<b>22</b> Other liabilities (describe ▶ _____)			
	<b>23 Total liabilities</b> (add lines 17 through 22) . . . . .		0	
<b>Net Assets or Fund Balances</b>	<b>Foundations that follow SFAS 117, check here</b> ▶ <input type="checkbox"/> <b>and complete lines 24 through 26 and lines 30 and 31.</b>			
	<b>24</b> Unrestricted . . . . .			
	<b>25</b> Temporarily restricted . . . . .			
	<b>26</b> Permanently restricted . . . . .			
	<b>Foundations that do not follow SFAS 117, check here</b> ▶ <input checked="" type="checkbox"/> <b>and complete lines 27 through 31.</b>			
	<b>27</b> Capital stock, trust principal, or current funds . . . . .			
	<b>28</b> Paid-in or capital surplus, or land, bldg , and equipment fund			
<b>29</b> Retained earnings, accumulated income, endowment, or other funds	852,994	914,146		
<b>30 Total net assets or fund balances</b> (see instructions) . . . . .	852,994	914,146		
<b>31 Total liabilities and net assets/fund balances</b> (see instructions) .	852,994	914,146		

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b> 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) . . . . .	<b>1</b>	852,994
<b>2</b> Enter amount from Part I, line 27a . . . . .	<b>2</b>	61,152
<b>3</b> Other increases not included in line 2 (itemize) ▶ _____	<b>3</b>	
<b>4</b> Add lines 1, 2, and 3 . . . . .	<b>4</b>	914,146
<b>5</b> Decreases not included in line 2 (itemize) ▶ _____	<b>5</b>	
<b>6</b> Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 .	<b>6</b>	914,146

**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)
<b>1 a</b> SEE ATTACHED SCHEDULE		P		
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				

  

(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)
<b>a</b> 484,318		388,681	95,637
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

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	
<b>a</b>			95,637
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

<b>2</b> 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 }	<b>2</b>	95,637
<b>3</b> 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		<b>3</b>	

**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 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))
2017	56,478	842,901	0 067004
2016	89,443	864,502	0 103462
2015	22,200	1,145,212	0 019385
2014	56,198	1,180,225	0 047616
2013	53,473	1,147,749	0 046589

  

<b>2</b> Total of line 1, column (d)	<b>2</b>	0 284056
<b>3</b> Average distribution ratio for the 5-year base period—divide the total on line 2 by 5 0, or by the number of years the foundation has been in existence if less than 5 years	<b>3</b>	0 056811
<b>4</b> Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	<b>4</b>	869,827
<b>5</b> Multiply line 4 by line 3	<b>5</b>	49,416
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	<b>6</b>	1,115
<b>7</b> Add lines 5 and 6	<b>7</b>	50,531
<b>8</b> Enter qualifying distributions from Part XII, line 4	<b>8</b>	53,365

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)

Table with 11 rows for excise tax calculations. Includes fields for exempt foundations, domestic foundations, tax under section 511, subtitle A tax, and credits/payments. Total tax due is 620.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, political expenditures, unrelated business income, and substantial contributors. Includes Yes/No columns.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-14 regarding controlled entities, donor advised funds, public inspection requirements, and books in care.

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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.

Table with 3 columns: Question, Yes, No. Row 16 regarding interest in foreign countries.

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.

Main table with 3 columns: Question, Yes, No. Rows 1a-4b regarding Form 4720 exceptions and requirements.



**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
<b>1</b>	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**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
<b>1</b> N/A	
<b>2</b>	
All other program-related investments See instructions	
<b>3</b>	
Total. Add lines 1 through 3 . . . . . ▶	

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

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities.	<b>1a</b>	856,519
<b>b</b>	Average of monthly cash balances.	<b>1b</b>	26,554
<b>c</b>	Fair market value of all other assets (see instructions).	<b>1c</b>	0
<b>d</b>	<b>Total</b> (add lines 1a, b, and c).	<b>1d</b>	883,073
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets.	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d.	<b>3</b>	883,073
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	<b>4</b>	13,246
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4.	<b>5</b>	869,827
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5.	<b>6</b>	43,491

**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.)

<b>1</b>	Minimum investment return from Part X, line 6.	<b>1</b>	43,491
<b>2a</b>	Tax on investment income for 2018 from Part VI, line 5.	<b>2a</b>	1,115
<b>b</b>	Income tax for 2018 (This does not include the tax from Part VI).	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b.	<b>2c</b>	1,115
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1.	<b>3</b>	42,376
<b>4</b>	Recoveries of amounts treated as qualifying distributions.	<b>4</b>	
<b>5</b>	Add lines 3 and 4.	<b>5</b>	42,376
<b>6</b>	Deduction from distributable amount (see instructions).	<b>6</b>	
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1.	<b>7</b>	42,376

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26.	<b>1a</b>	53,365
<b>b</b>	Program-related investments—total from Part IX-B.	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes.	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required).	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule).	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4.	<b>4</b>	53,365
<b>5</b>	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.	<b>5</b>	1,115
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4.	<b>6</b>	52,250

**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 2017	(c) 2017	(d) 2018
<b>1</b> Distributable amount for 2018 from Part XI, line 7				42,376
<b>2</b> Undistributed income, if any, as of the end of 2018				
<b>a</b> Enter amount for 2017 only. . . . .				
<b>b</b> Total for prior years 20___, 20___, 20___				
<b>3</b> Excess distributions carryover, if any, to 2018				
<b>a</b> From 2013. . . . .				
<b>b</b> From 2014. . . . .				
<b>c</b> From 2015. . . . .				
<b>d</b> From 2016. . . . .			27,493	
<b>e</b> From 2017. . . . .			15,343	
<b>f</b> Total of lines 3a through e. . . . .	42,836			
<b>4</b> Qualifying distributions for 2018 from Part XII, line 4 ▶ \$ <u>53,365</u>				
<b>a</b> Applied to 2017, but not more than line 2a				
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions). . . . .				
<b>c</b> Treated as distributions out of corpus (Election required—see instructions). . . . .				
<b>d</b> Applied to 2018 distributable amount. . . . .				42,376
<b>e</b> Remaining amount distributed out of corpus	10,989			
<b>5</b> Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a) )				
<b>6 Enter the net total of each column as indicated below:</b>				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	53,825			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b . . . . .				
<b>c</b> 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. . . . .				
<b>d</b> Subtract line 6c from line 6b Taxable amount—see instructions . . . . .				
<b>e</b> Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions . . . . .				
<b>f</b> Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019 . . . . .				0
<b>7</b> 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). . . . .				
<b>8</b> Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions). . . . .				
<b>9 Excess distributions carryover to 2019.</b> Subtract lines 7 and 8 from line 6a . . . . .	53,825			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2014. . . . .				
<b>b</b> Excess from 2015. . . . .				
<b>c</b> Excess from 2016. . . . .			27,493	
<b>d</b> Excess from 2017. . . . .			15,343	
<b>e</b> Excess from 2018. . . . .			10,989	

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

**1a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling. . . . . ▶

**b** Check box to indicate whether the organization is a private operating foundation described in section  4942(j)(3) or  4942(j)(5)

**2a** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .

	Tax year	Prior 3 years			(e) Total
	(a) 2018	(b) 2017	(c) 2016	(d) 2015	
<b>b</b> 85% of line 2a . . . . .					
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .					
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .					
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c . . . . .					
<b>3</b> Complete 3a, b, or c for the alternative test relied upon					
<b>a</b> "Assets" alternative test—enter					
<b>(1)</b> Value of all assets . . . . .					
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i)					
<b>b</b> "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. . . . .					
<b>c</b> "Support" alternative test—enter					
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .					
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . . .					
<b>(3)</b> Largest amount of support from an exempt organization					
<b>(4)</b> 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. to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions.

**a** The name, address, and telephone number or e-mail address of the person to whom applications should be addressed  
COUNSELOR OF GRADUATING HIGH SCHOOL  
OFFICE  
LORAIN, OH 44055  
(440) 111-1111

**b** The form in which applications should be submitted and information and materials they should include  
PREPRINTED APPLICATION FORM

**c** Any submission deadlines  
PRIOR TO SPRING BREAK

**d** Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors  
GRADUATE OF A HIGH SCHOOL LOCATED IN THE CITY OF LORAIN

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i> See Additional Data Table				
<b>Total . . . . .</b> ▶ <b>3a</b>				
<b>b</b> <i>Approved for future payment</i>				
<b>Total . . . . .</b> ▶ <b>3b</b>				





**Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation**

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
KELLY BOYER-SAGERT 1131 W 5TH STREET LORAIN, OH 44052	TRUSTEE 000 00	0	0	0
DAVID WIERSMA 35765 CHESTER ROAD AVON, OH 44011	TRUSTEE 000 00	0	0	0
RICHARD J COLELLA 6055 PARK SQUARE DRIVE OAK POINT PROFESSIONAL PARK LORAIN, OH 44053	TRUSTEE 000 00	0	0	0
EDWARD BRANHAM 2372 GLENWOOD LANE AVON, OH 44011	TRUSTEE 000 00	0	0	0
STEPHEN CHAVEZ 457 BROADWAY LORAIN, OH 44052	TRUSTEE 000 00	0	0	0
LISA ARNOCKY 457 BROADWAY LORAIN, OH 44052	TRUST OFFICE 000 00	0	0	0

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
AMANDA CRISLER 4840 EAGLES NEST DR LORAIN, OH 44053	NONE		SCHOLARSHIP	1,500
KOBÉ GOODWIN-PYERS 1370 HILLSDALE AVE LORAIN, OH 44052	NONE		SCHOLARSHIP	1,500
ARIAHA ESPITIA 341 ILLINOIS AVE LORAIN, OH 44052	NONE		SCHOLARSHIP	1,000
<b>Total . . . . . ▶ 3a</b>				53,165

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
DRAVYN MCCRAY 1926 EAST 42ND ST LORAIN, OH 44055	NONE		SCHOLARSHIP	1,000
PAUL GREER 329 1/2 WEST 14TH ST LORAIN, OH 44052	NONE		SCHOLARSHIP	1,500
ELIZABETH GUNTER 175 NORTH RIDGE RD W LORAIN, OH 44053	NONE		SCHOLARSHIP	1,500
<b>Total . . . . . ▶ 3a</b>				53,165

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Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
RAFAEL PACHECO2504 EAST 31ST ST LORAIN, OH 44055	NONE		SCHOLARSHIP	1,500
MELISSA RITENAUER1648 ELFLEDA ST LORAIN, OH 44055	NONE		SCHOLARSHIP	1,500
KENDALL ROSS430 EAST 43RD ST LORAIN, OH 44052	NONE		SCHOLARSHIP	1,500
<b>Total . . . . . ▶ 3a</b>				53,165

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Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
KRISTEN DIBERNARDO1314 CEDAR DR LORAIN, OH 44052	NONE		SCHOLARSHIP	1,000
ROSE SOTO2128 EAST 41ST ST LORAIN, OH 44055	NONE		SCHOLARSHIP	1,500
DANIELLE FITZPATRICK 3718 LEXINGTON AVE LORAIN, OH 44052	NONE		SCHOLARSHIP	1,500
<b>Total . . . . . ▶ 3a</b>				53,165

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Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
ISABEL VALADEZ-SOTO4347 JENEE DR LORAIN, OH 44053	NONE		SCHOLARSHIP	1,500
EVELYN WILLIAMS1339 WEST 7TH ST LORAIN, OH 44052	NONE		SCHOLARSHIP	1,500
MERCY REGIONAL FOUNDATION 3700 KOLBE ROAD LORAIN, OH 44053			ANNUAL INCOME - DESIGNEE	8,938
<b>Total . . . . . ▶ 3a</b>				53,165

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
LORAIN COUNTY COMM COLL FOUNDATION 1005 N ABBE ROAD ELYRIA, OH 44035			ANNUAL INCOME - DESIGNEE	6,715
UH ELYRIA MEDICAL CENTER 630 EAST RIVER ST ELYRIA, OH 44035			ANNUAL INCOME - DESIGNEE	1,516
ADUDATH B'NAI ISRAEL SYNAGOGUE 1715 MEISTER ROAD LORAIN, OH 44052			ANNUAL INCOME - DESIGNEE	500
<b>Total . . . . . ▶ 3a</b>				53,165

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
LORAIN JEWISH WELFARE FUND PO BOX 305 LORAIN, OH 44052			ANNUAL INCOME - DESIGNEE	6,302
SOUL TO SOLE5905 ROSECLIFF DRIVE LORAIN, OH 44053			DISCRETIONARY ANNUAL	2,377
CAMP IDEAS1524 S LAKEVIEW BLVD LORAIN, OH 44052			DISCRETIONARY ANNUAL	1,901
<b>Total . . . . . ▶ 3a</b>				53,165

**Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a</b> <i>Paid during the year</i>				
LORAIN COUNTY HEALTH & DENTISTRY 1800 LIVINGSTON AVE LORAIN, OH 44055			DISCRETIONARY ANNUAL	2,524
LORAIN HISTORICAL SOCIETY 309 W 5TH ST LORAIN, OH 44052			ANNUAL INCOME - DESIGNEE	455
LORAIN YWCA 200 9TH ST LORAIN, OH 44052			DISCRETIONARY ANNUAL	2,437
<b>Total . . . . .</b>				<b>53,165</b>

▶ **3a**

**TY 2018 Accounting Fees Schedule****Name:** THE LORAIN FOUNDATION**EIN:** 34-1022034

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
ACCOUNTING SERVICES	4,500	4,500	4,500	

**TY 2018 Investments Corporate Stock Schedule****Name:** THE LORAIN FOUNDATION**EIN:** 34-1022034**Investments Corporation Stock Schedule**

<b>Name of Stock</b>	<b>End of Year Book Value</b>	<b>End of Year Fair Market Value</b>
ABBOTT LABORATORIES	2,736	9,765
ABBVIE INC	2,222	9,219
ALTRIA GROUP INC	7,401	14,817
AT&T INC	8,737	7,135
BRISTOL MYERS SQUIBB CO	4,872	15,594
CHECK POINT SOFTWARE TECH LTD	31,551	30,795
CHEVRON CORP	2,846	10,879
COCA COLA COMPANY	1,008	4,735
CORNING INC	8,116	12,084
DOWDUPONT INC	9,373	12,193
DUKE ENERGY CORP	19,208	31,586
EATON CORP PLC	10,281	10,299
ELI LILLY & CO	19,230	28,930
EMERSON ELECTRIC CO	4,118	11,950
EXELON CORP	5,032	9,020
EXXON MOBIL CORP	5,122	20,457
FIRSTENERGY CORP	6,286	5,632
GENERAL ELECTRIC CO	14,873	7,949
GENERAL MILLS	7,290	5,841
HOME DEPOT INC	3,808	17,182
INTEL CORP		
JOHNSON & JOHNSON	10,373	29,940
KKR & CO INC	9,244	7,852
MARATHON OIL CORP	3,552	2,868
MCDONALDS CORP	11,349	26,636
MICROSOFT CORP	3,220	30,471
MONDELEZ INTERNATIONAL INC	4,952	8,006
PEPSICO INC	2,231	5,524
PFIZER INC	9,926	17,329
PROCTER & GAMBLE CO	5,453	13,788

**Investments Corporation Stock Schedule**

<b>Name of Stock</b>	<b>End of Year Book Value</b>	<b>End of Year Fair Market Value</b>
SUN LIFE FINANCIAL INC	25,147	24,892
TARGET CORP	3,087	6,609
VERIZON COMMUNICATIONS	20,144	35,137
WAL-MART INC	10,523	18,630

**TY 2018 Investments - Other Schedule****Name:** THE LORAIN FOUNDATION**EIN:** 34-1022034**Investments Other Schedule 2**

<b>Category/ Item</b>	<b>Listed at Cost or FMV</b>	<b>Book Value</b>	<b>End of Year Fair Market Value</b>
AMG YACKTMAN FOCUSED FUND	AT COST	6,265	5,912
ANCORA/THELEN SMALL-MID CAP I	AT COST	16,688	14,645
FEDERATED INDEX TR MID-CAP IND	AT COST	19,462	15,207
FEDERATED STRATEGIC VALUE DIV	AT COST	23,458	23,305
FIDELITY REAL ESTATE INCOME FUND	AT COST	16,039	17,170
JENSEN PORTFOLIO INC	AT COST	4,145	6,028
KKR & CO LP	AT COST		
MFS INTERNATIONAL GROWTH FUND	AT COST	491	647
OPPENHEIMER DEVELOPING MARKETS	AT COST	1,607	1,960
PIMCO COMMODITY REAL RETURN INSTL CL	AT COST	16,318	7,677
PIMCO REAL RETURN INSTL CLASS	AT COST	49,461	44,354
PIMCO SHORT-TERM INSTL CLASS	AT COST	67,790	67,300
TEMPLETON GLOBAL BOND FUND ADV	AT COST	73,624	65,472
VANGUARD 500 INDEX FUND ADMIRAL	AT COST	11,179	19,505
VANGUARD DEVELOPED MARKETS INDEX FD	AT COST	558	648
VANGUARD GNMA FUND ADMIRAL SHS	AT COST	80,597	76,859
VIRTUS KAR SMALL-CAP GROWTH I	AT COST	7,593	7,718
WEITZ SHORT-INTERMEDIATE INC FD	AT COST	105,787	103,488
SYNCHRONY BANK CD 3.200% 5/25/2023	AT COST	95,000	93,833

**TY 2018 Other Expenses Schedule****Name:** THE LORAIN FOUNDATION**EIN:** 34-1022034**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
FILING FEES	200			200
INVESTMENT/TRUSTEE FEES	10,807	10,807	10,807	
SECRETARIAL SERVICES	3,300	3,300	3,300	
MISCELLANEOUS	135	135	135	

**TY 2018 Other Income Schedule****Name:** THE LORAIN FOUNDATION**EIN:** 34-1022034**Other Income Schedule**

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
PARTNERSHIP DISTRIBUTION	136	136	136
RETURN OF CHARITABLE DISTRIB	2,973		2,973

**TY 2018 Taxes Schedule****Name:** THE LORAIN FOUNDATION**EIN:** 34-1022034

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
TAX ON INVESTMENT INCOME	242	242	242	