



See a Social Security Number? Say Something!  
Report Privacy Problems to <https://public.resource.org/privacy>  
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990-PF**

**Return of Private Foundation**  
 or Section 4947(a)(1) Nonexempt Charitable Trust  
 Treated as a Private Foundation

OMB No 1545-0052

**2012**

Open to Public Inspection

Department of the Treasury  
 Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2012 or tax year beginning 04/01, 2012, and ending 03/31, 2013

Name of foundation  
**HARRY ZAHARS CHARITABLE TRUST 003990-00**

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite  
106 SOUTH MAIN STREET, STE 16

City or town, state, and ZIP code  
AKRON, OH 44308

**A Employer identification number**  
34-1797032

**B Telephone number (see instructions)**  
440-329-3264

**C** If exemption application is pending, check here

**D** 1 Foreign organizations, check here   
 2 Foreign organizations meeting the 85% test, check here and attach computation

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

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

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

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

**I** Fair market value of all assets at end of year (from Part II, col. (c), line 16)  Accounting method:  Cash  Accrual  
 Other (specify) \_\_\_\_\_  
16 ▶ \$ 430,662. (Part I, column (d) must be on cash basis.)

ENVELOPE POSTMARK DATE AUG 29 2013

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	11,148.	11,148.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	17,351.			
	b Gross sales price for all assets on line 6a	116,821.			
	7 Capital gain net income (from Part IV, line 2)		17,351.		
	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	28,499.	28,499.			
13 Compensation of officers, directors, trustees, etc.	5,283.	2,641.		2,641.	
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees (attach schedule)					
b Accounting fees (attach schedule)					
c Other professional fees (attach schedule)					
17 Interest					
18 Taxes (attach schedule) (see instructions) STMT 3	418.			100.	
19 Depreciation (attach schedule) and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses (attach schedule)					
24 Total operating and administrative expenses. Add lines 13 through 23	5,701.	2,641.		2,741.	
25 Contributions, gifts, grants paid	18,520.			18,520.	
26 Total expenses and disbursements. Add lines 24 and 25	24,221.	2,641.		21,261.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	4,278.				
b Net investment income (if negative, enter -0-)		25,858.			
c Adjusted net income (if negative, enter -0-)					

**RECEIVED**  
 SEP 03 2013  
 OGDEN, UT  
 IRS-OSC

SCANNED SEP 16 2013

817MP

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 . . . . .			
	3	Accounts receivable ▶ Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less: allowance for doubtful accounts ▶			
	5	Grants receivable . . . . .			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions) . . . . .			
	7	Other notes and loans receivable (attach schedule) ▶ Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use . . . . .			
	9	Prepaid expenses and deferred charges . . . . .			
	10 a	Investments - U S and state government obligations (attach schedule), . . . . .			
	b	Investments - corporate stock (attach schedule) . . . . .			
	c	Investments - corporate bonds (attach schedule), . . . . .			
	11	Investments - land, buildings, and equipment basis Less: accumulated depreciation ▶ (attach schedule)			
	12	Investments - mortgage loans . . . . .			
	13	Investments - other (attach schedule) . . . . .	315,407.	319,684.	430,662.
	14	Land, buildings, and equipment basis Less: accumulated depreciation ▶ (attach schedule)			
15	Other assets (describe ▶ )				
16	<b>Total assets</b> (to be completed by all filers - see the instructions Also, see page 1, item I) . . . . .	315,407.	319,684.	430,662.	
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	<b>Total liabilities</b> (add lines 17 through 22) . . . . .		NONE	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted . . . . .			
	25	Temporarily restricted . . . . .			
	26	Permanently restricted . . . . .			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds . . . . .	315,407.	319,684.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund . . . . .			
29	Retained earnings, accumulated income, endowment, or other funds . . . . .				
30	<b>Total net assets or fund balances</b> (see instructions) . . . . .	315,407.	319,684.		
31	<b>Total liabilities and net assets/fund balances</b> (see instructions) . . . . .	315,407.	319,684.		

**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	315,407.
2	Enter amount from Part I, line 27a . . . . .	2	4,278.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3 . . . . .	4	319,685.
5	Decreases not included in line 2 (itemize) ▶ <b>ROUNDING</b>	5	1.
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30 . . . . .	6	319,684.

**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>1a PUBLICLY TRADED SECURITIES</b>				
<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> 116,821.		99,470.	17,351.	
<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			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) FMV 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>			17,351.	
<b>b</b>				
<b>c</b>				
<b>d</b>				
<b>e</b>				
<b>2 Capital gain net income or (net capital loss)</b>		{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	<b>2</b>	17,351.
<b>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</b>			{ 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 the instructions before making any entries.**

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2011	20,869.	388,176.	0.053762
2010	17,689.	376,677.	0.046961
2009	17,680.	361,790.	0.048868
2008	27,869.	392,526.	0.070999
2007	31,445.	525,056.	0.059889
<b>2 Total of line 1, column (d)</b>			<b>2</b> 0.280479
<b>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</b>			<b>3</b> 0.056096
<b>4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5</b>			<b>4</b> 402,731.
<b>5 Multiply line 4 by line 3</b>			<b>5</b> 22,592.
<b>6 Enter 1% of net investment income (1% of Part I, line 27b)</b>			<b>6</b> 259.
<b>7 Add lines 5 and 6</b>			<b>7</b> 22,851.
<b>8 Enter qualifying distributions from Part XII, line 4</b> 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.			<b>8</b> 21,261.

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 categories like 'Exempt operating foundations', 'Domestic foundations', and 'Tax based on investment income'. Total tax due is 357.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political influence, tax on political expenditures, and foundation status. Includes a handwritten 'OH' in row 8a.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions) . . . . . 11 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
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? . . . . . 13 X
Website address N/A
14 The books are in care of FIRSTMERIT BANK, NA Telephone no. (440) 329-3264
Located at 105 COURT ST, ELYRIA, OH ZIP+4 44035
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here X
and enter the amount of tax-exempt interest received or accrued during the year . . . . . 15
16 At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? . . . . . 16 Yes No X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country

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

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

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 X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X 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 X
(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 X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? . . . . . 1b X
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012? . . . . . 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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? . . . . . Yes No X
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) . . . . . 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . Yes No X
b If "Yes," did it have excess business holdings in 2012 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012) . . . . . 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . . 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2012? . . . . . 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 propoganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

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

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions)  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?  Yes  No

**b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?  **5b**

Organizations relying on a current notice regarding disaster assistance check here

**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?  Yes  No  
If "Yes," attach the statement required by Regulations section 53.4945-5(d)

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

**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No **6b** X  
If "Yes" to 6b, file Form 8870

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

**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?  Yes  No **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
FIRST MERIT BANK NA 105 COURT ST, ELYRIA, OH 44035	TRUSTEE 1	5,283.		- 0 -

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

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances

**Total number of other employees paid over \$50,000**



**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>	407,754.
<b>b</b>	Average of monthly cash balances	<b>1b</b>	1,110.
<b>c</b>	Fair market value of all other assets (see instructions)	<b>1c</b>	NONE
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	408,864.
<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>	NONE
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	408,864.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>	6,133.
<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>	402,731.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	20,137.

**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>	20,137.
<b>2a</b>	Tax on investment income for 2012 from Part VI, line 5	<b>2a</b>	517.
<b>b</b>	Income tax for 2012. (This does not include the tax from Part VI.)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	517.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	19,620.
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	NONE
<b>5</b>	Add lines 3 and 4	<b>5</b>	19,620.
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	NONE
<b>7</b>	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	19,620.

**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>	21,261.
<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>	NONE
<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>	NONE
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	NONE
<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>	21,261.
<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>	N/A
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	21,261.

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

**Part XIII Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				19,620.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			3,910.	
b Total for prior years. 20 10, 20, 20		NONE		
3 Excess distributions carryover, if any, to 2012:				
a From 2007	NONE			
b From 2008	NONE			
c From 2009	NONE			
d From 2010	NONE			
e From 2011	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2012 from Part XII, line 4: ▶ \$ 21,261.				
a Applied to 2011, but not more than line 2a			3,910.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2012 distributable amount				17,351.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2011. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2012. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				2,269.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2008	NONE			
b Excess from 2009	NONE			
c Excess from 2010	NONE			
d Excess from 2011	NONE			
e Excess from 2012	NONE			

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

**1 a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling . . . . . ▶

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

	Tax year	Prior 3 years			(e) Total
	(a) 2012	(b) 2011	(c) 2010	(d) 2009	
<b>2 a</b> Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .					
<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).)

N/A

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

N/A

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

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

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

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

**c** Any submission deadlines:

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

**Part XV Supplementary Information (continued)**

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<b>a Paid during the year</b>				
UNITED WAY OF GREATER LORAIN COUNTY 1875 N RIDGE RD, STE E LORAIN OH 44053	NONE	N/A	GENERAL SUPPORT	1,095.
ST NICHOLAS GREEK ORTHODOX CHURCH 2000 TOWER BLVD LORAIN OH 44053	NONE	501C3	GENERAL SUPPORT	2,185.
EASTER SEALS VISION SERVICES PROGRAM ELYRIA OH 44035	NONE	501C3	GENERAL SUPPORT	1,095.
THE COMMUNITY FOUNDATION OF LORAIN COUNTY ELYRIA OH 44035	NONE	501C3	GENERAL SUPPORT	3,215.
ST BASIL ACADEMY 79 ST BASIL ROAD GARRISON NY 10524	NONE	N/A	GENERAL SUPPORT	3,278.
HELLENIC COLLEGE 50 GODDARD AVE BROOKLYN MA 02146	NONE	N/A	GENERAL SUPPORT	7,652.
<b>Total</b> . . . . . ▶ <b>3a</b>				<b>18,520.</b>
<b>b Approved for future payment</b>				
<b>Total</b> . . . . . ▶ <b>3b</b>				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include: 1 Program service revenue, 2 Membership dues and assessments, 3 Interest on savings and temporary cash investments, 4 Dividends and interest from securities, 5 Net rental income or (loss) from real estate, 6 Net rental income or (loss) from personal property, 7 Other investment income, 8 Gain or (loss) from sales of assets other than inventory, 9 Net income or (loss) from special events, 10 Gross profit or (loss) from sales of inventory, 11 Other revenue, 12 Subtotal, 13 Total.

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

Table with 2 columns: Line No., Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)

NOT APPLICABLE



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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
AT & T INC	443.	443.
ABBOTT LABORATORIES INC	184.	184.
AMERICAN EXPRESS CO	136.	136.
APPLE COMPUTER INC	199.	199.
AUTOMATIC DATA PROCESSING INC	146.	146.
BB & T CORP	133.	133.
BRISTOL-MYERS SQUIBB CO.	301.	301.
CHEVRONTEXACO CORP	198.	198.
CISCO SYSTEMS INC	246.	246.
COCA-COLA CO	163.	163.
CONOCOPHILLIPS	317.	317.
DANAHER CORP	6.	6.
DOMINION RESOURCES INC VA	472.	472.
E I DUPONT DE NEMOURS & CO	292.	292.
EATON CORP	182.	182.
EMERSON ELECTRIC CO	211.	211.
EXXON MOBIL CORP	296.	296.
FLUOR CORP NEW	21.	21.
GENERAL ELECTRIC CO	325.	325.
GENUINE PARTS CO	396.	396.
HEWLETT PACKARD CORP	22.	22.
HOME DEPOT INC	60.	60.
ILLINOIS TOOL WORKS	148.	148.
INTEL CORP	251.	251.
INTERNATIONAL BUSINESS MACHINE CORP	218.	218.
ISHARES TR S&P SMALLCAP/600 GROWTH	24.	24.
JP MORGAN CHASE & CO	246.	246.
KIMBERLY-CLARK CORP	244.	244.
MARSH & MCLENNAN COMPANIES INC	341.	341.
MC DONALDS CORP	250.	250.
MERCK & CO INC	387.	387.
MICROSOFT CORP	284.	284.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FEDERATED PRIME OBLIGATIONS FD	1.	1.
NIKE INC CLASS B	105.	105.
NORFOLK SOUTHERN CORP	305.	305.
OCCIDENTAL PETROLEUM CORP	194.	194.
ORACLE SYSTEMS CORP.	86.	86.
PFIZER INC	437.	437.
PHILLIPS 66	12.	12.
PRAXAIR INC	112.	112.
PROCTER & GAMBLE CO	495.	495.
PRUDENTIAL FINL INC	300.	300.
QUALCOMM INC	195.	195.
JM SMUCKER CO/THE-NEW COM	204.	204.
SOUTHERN CO	304.	304.
TARGET CORP	72.	72.
TRAVELERS COMPANIES INC	124.	124.
US BANCORP	280.	280.
UNION PACIFIC CORP	174.	174.
UNITED TECHNOLOGIES CORP	29.	29.
VANGUARD MATERIALS ETF	79.	79.
WELLS FARGO & CO NEW	162.	162.
WINDSTREAM CORP	170.	170.
YUM! BRANDS INC	99.	99.
EATON CORP PLC	67.	67.
TOTAL	11,148.	11,148.

FORM 990PF, PART I - TAXES  
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	CHARITABLE PURPOSES -----
OTHER TAXES	100.	100.
FEDERAL TAX PAYMENT - PRIOR YE	158.	
FEDERAL ESTIMATES - PRINCIPAL	160.	
TOTALS	----- 418. =====	----- 100. =====

**SCHEDULE D  
(Form 1041)**

Department of the Treasury  
Internal Revenue Service

**Capital Gains and Losses**

▶ Attach to Form 1041, Form 5227, or Form 990-T.  
▶ Information about Schedule D (Form 1041) and its separate instructions is at  
[www.irs.gov/form1041](http://www.irs.gov/form1041)

OMB No. 1545-0092

**2012**

Name of estate or trust <b>HARRY ZAHARS CHARITABLE TRUST 003990-00</b>	Employer identification number <b>34-1797032</b>
---	---

**Note:** Form 5227 filers need to complete *only* Parts I and II.

**Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less**

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
<b>1a</b>					

b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b . . . . .	<b>1b</b>	-1,396.
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824 . . . . .	<b>2</b>	
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts . . . . .	<b>3</b>	
4 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2011 Capital Loss Carryover Worksheet . . . . .	<b>4</b>	( )
5 <b>Net short-term gain or (loss).</b> Combine lines 1a through 4 in column (f). Enter here and on line 13, column (3) on the back . . . . . ▶	<b>5</b>	-1,396.

**Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year**

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
<b>6a</b> LONG-TERM CAPITAL GAIN DIVIDENDS					9.

b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b . . . . .	<b>6b</b>	18,738.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824 . . . . .	<b>7</b>	
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts . . . . .	<b>8</b>	
9 Capital gain distributions . . . . .	<b>9</b>	
10 Gain from Form 4797, Part I . . . . .	<b>10</b>	
11 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2011 Capital Loss Carryover Worksheet . . . . .	<b>11</b>	( )
12 <b>Net long-term gain or (loss).</b> Combine lines 6a through 11 in column (f). Enter here and on line 14a, column (3) on the back . . . . . ▶	<b>12</b>	18,747.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2012

<b>Part III Summary of Parts I and II</b>		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
<b>Caution: Read the instructions before completing this part.</b>				
<b>13</b>	<b>Net short-term gain or (loss)</b> . . . . .	<b>13</b>		-1,396.
<b>14</b>	<b>Net long-term gain or (loss):</b>			
a	Total for year . . . . .	<b>14a</b>		18,747.
b	Unrecaptured section 1250 gain (see line 18 of the wrksht.) . . . . .	<b>14b</b>		
c	28% rate gain . . . . .	<b>14c</b>		
<b>15</b>	<b>Total net gain or (loss).</b> Combine lines 13 and 14a . . . . . ▶	<b>15</b>		17,351.

**Note:** If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and do not complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

**Part IV Capital Loss Limitation**

<b>16</b>	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of: a The loss on line 15, column (3) or b \$3,000	<b>16</b>	( )
-----------	---	-----------	-----

**Note:** If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** in the instructions to figure your capital loss carryover.

**Part V Tax Computation Using Maximum Capital Gains Rates**

**Form 1041 filers.** Complete this part **only** if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

**Caution:** Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if:

- Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

**Form 990-T trusts.** Complete this part **only** if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

<b>17</b>	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34) . . . . .	<b>17</b>		
<b>18</b>	Enter the smaller of line 14a or 15 in column (2) but not less than zero . . . . .	<b>18</b>		
<b>19</b>	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T) . . . . .	<b>19</b>		
<b>20</b>	Add lines 18 and 19 . . . . .	<b>20</b>		
<b>21</b>	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- . . . . . ▶	<b>21</b>		
<b>22</b>	Subtract line 21 from line 20. If zero or less, enter -0- . . . . .	<b>22</b>		
<b>23</b>	Subtract line 22 from line 17. If zero or less, enter -0- . . . . .	<b>23</b>		
<b>24</b>	Enter the smaller of the amount on line 17 or \$2,400 . . . . .	<b>24</b>		
<b>25</b>	Is the amount on line 23 equal to or more than the amount on line 24? <input type="checkbox"/> <b>Yes.</b> Skip lines 25 and 26; go to line 27 and check the "No" box. <input type="checkbox"/> <b>No.</b> Enter the amount from line 23 . . . . .	<b>25</b>		
<b>26</b>	Subtract line 25 from line 24 . . . . .	<b>26</b>		
<b>27</b>	Are the amounts on lines 22 and 26 the same? <input type="checkbox"/> <b>Yes.</b> Skip lines 27 thru 30, go to line 31 <input type="checkbox"/> <b>No.</b> Enter the smaller of line 17 or line 22 . . . . .	<b>27</b>		
<b>28</b>	Enter the amount from line 26 (If line 26 is blank, enter -0-) . . . . .	<b>28</b>		
<b>29</b>	Subtract line 28 from line 27 . . . . .	<b>29</b>		
<b>30</b>	Multiply line 29 by 15% (.15) . . . . .	<b>30</b>		
<b>31</b>	Figure the tax on the amount on line 23. Use the 2012 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041) . . . . .	<b>31</b>		
<b>32</b>	Add lines 30 and 31 . . . . .	<b>32</b>		
<b>33</b>	Figure the tax on the amount on line 17. Use the 2012 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041) . . . . .	<b>33</b>		
<b>34</b>	<b>Tax on all taxable income.</b> Enter the smaller of line 32 or line 33 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) . . . . .	<b>34</b>		



Name of estate or trust as shown on Form 1041 Do not enter name and employer identification number if shown on the other side

Employer identification number

HARRY ZAHARS CHARITABLE TRUST 003990-00

34-1797032

**Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year**

(a) Description of property (Example 100 sh 7% preferred of "Z" Co.)	(b) Date acquired (mo, day, yr)	(c) Date sold (mo, day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
6a 10. FLUOR CORP NEW	01/27/2011	04/02/2012	613.00	700.00	-87.00
120. FLUOR CORP NEW	10/09/2009	04/02/2012	7,359.00	5,859.00	1,500.00
160. HEWLETT PACKARD CORP	09/01/2009	04/02/2012	3,819.00	7,073.00	-3,254.00
20. HEWLETT PACKARD CORP	01/27/2011	04/02/2012	477.00	939.00	-462.00
60. MEDCO HEALTH SOLUTIONS	04/02/2012	04/02/2012	858.00		858.00
.6 EXPRESS SCRIPTS HLDG	11/16/2010	04/16/2012	34.00	34.00	
20. JOHNSON & JOHNSON CO	01/27/2011	04/27/2012	1,297.00	1,220.00	77.00
190. JOHNSON & JOHNSON CO	VAR	04/27/2012	12,324.00	10,857.00	1,467.00
10. UNITED TECHNOLOGIES CO	01/27/2011	05/29/2012	742.00	828.00	-86.00
50. UNITED TECHNOLOGIES CO	VAR	05/29/2012	3,710.00	2,677.00	1,033.00
55. PHILLIPS 66	08/19/2010	09/07/2012	2,411.00	1,445.00	966.00
5. PHILLIPS 66	01/27/2011	09/07/2012	219.00	166.00	53.00
40. VANGUARD MATERIALS ETF	05/05/2009	10/02/2012	3,299.00	2,145.00	1,154.00
10. ABBOTT LABORATORIES IN	01/27/2011	10/24/2012	656.00	465.00	191.00
110. ABBOTT LABORATORIES I	03/13/2009	10/24/2012	7,219.00	5,118.00	2,101.00
35. INTERNATIONAL BUSINESS CORP	10/13/2008	10/24/2012	6,679.00	3,134.00	3,545.00
60. DANAHER CORP	VAR	11/27/2012	3,143.00	1,911.00	1,232.00
20. DANAHER CORP	01/27/2011	11/27/2012	1,048.00	932.00	116.00
330. INTEL CORP	VAR	11/27/2012	6,597.00	7,697.00	-1,100.00
50. INTEL CORP	01/27/2011	11/27/2012	1,000.00	1,100.00	-100.00
13. INTERNATIONAL BUSINESS CORP	10/13/2008	11/27/2012	2,503.00	1,164.00	1,339.00
39.9 EXPRESS SCRIPTS HLDG	11/16/2010	02/12/2013	2,168.00	2,243.00	-75.00
8.1 EXPRESS SCRIPTS HLDG	01/27/2011	02/12/2013	440.00	455.00	-15.00
170. ORACLE SYSTEMS CORP.	12/09/2010	02/12/2013	5,964.00	4,978.00	986.00
70. ORACLE SYSTEMS CORP.	VAR	02/12/2013	2,456.00	2,278.00	178.00

**6b Total.** Combine the amounts in column (f). Enter here and on Schedule D, line 6b . . . . .

Schedule D-1 (Form 1041) 2012



FIRSTMERIT BANK, N.A. TRUSTEE OF THE  
HARRY ZAHARS TESTAMENTARY TRUST FBO  
VARIOUS CHARITIES DOD DTD 1985  
DOD 8/4/1992 COURT APPT DATE  
8/13/1992

ACCOUNT 003990-00

STATEMENT OF ACCOUNT

AS OF

03/31/13

THOMSONREUTE  
THOMSON REUTERS  
ATTN: JEFF MASLANICH  
24481 DETROIT RD, STE 400  
WESTLAKE, OH 44145

IF YOU HAVE ANY QUESTIONS  
CONCERNING YOUR ACCOUNT, PLEASE CONTACT:

ROBERT W. DLUGOSZ/A.BRADLEY  
(440) 329-3264 / (800) 532-8767

OR

CHRISTOPHER L. NEWCOMB  
(440) 329-3254 / (800) 532-8767

WEALTH MANAGEMENT SERVICES  
105 COURT STREET  
ELYRIA, OH 44035

TABLE OF CONTENTS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

---

<u>DESCRIPTION</u>	<u>PAGE</u>
ASSET SUMMARY .....	1
LIST OF ASSETS .....	2

ASSET SUMMARY

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

PAGE: 1

AS OF 03/31/13

ASSET CATEGORY	MARKET VALUE	PERCENT OF ACCOUNT	FEDERAL TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
<u>PRINCIPAL PORTFOLIO</u>						
PRINCIPAL CASH	1,892.84-	0.44-%	1,892.84-			
MONEY MARKET FUNDS	20,857.94	4.84 %	20,857.94	0.00	2	0.01 %
COMMON EQUITY SECURITIES	415,854.52	96.56 %	306,336.96	109,517.56	11,291	2.72 %
CLOSED END EQUITY MUTUAL FUND	4,436.50	1.03 %	2,976.07	1,460.43	79	1.78 %
PRINCIPAL PORTFOLIO TOTAL	<u>439,256.12</u>	<u>102.00 %</u>	<u>328,278.13</u>	<u>110,977.99</u>	<u>11,372</u>	<u>2.58 %</u>
<u>INCOME PORTFOLIO</u>						
INCOME CASH	8,594.14-	2.00-%	8,594.14-			
TOTAL ASSETS	<u>430,661.98</u>	<u>100.00 %</u>	<u>319,683.99</u>	<u>110,977.99</u>	<u>11,372</u>	<u>2.58 %</u>

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

PAGE: 2

AS OF 03/31/13

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
<u>PRINCIPAL PORTFOLIO</u>							
	PRINCIPAL CASH	1,892.84-	0.44-%	1,892.84-			
<u>MONEY MARKET FUNDS</u>							
20,857.94	FEDERATED PRIME OBLIGATIONS FUND	20,857.94 1.000	4.84 %	20,857.94	0.00	2	0.01 %
<u>COMMON EQUITY SECURITIES</u>							
25	APPLE INC	11,066.50 442.660	2.57 %	4,599.55	6,466.95	265	2.39 %
250	AT & T INC	9,172.50 36.690	2.13 %	7,849.98	1,322.52	450	4.91 %
90	AUTOMATIC DATA PROCESSING INC	5,852.70 65.030	1.36 %	4,646.86	1,205.84	157	2.68 %
250	BB&T CORPORATION	7,847.50 31.390	1.82 %	7,673.40	174.10	230	2.93 %
220	BRISTOL MYERS SQUIBB CO	9,061.80 41.190	2.10 %	6,639.56	2,422.24	308	3.40 %
55	CHEVRON CORPORATION	6,535.10 118.820	1.52 %	2,785.37	3,749.73	198	3.03 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

PAGE: 3

AS OF 03/31/13

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
560	CISCO SYSTEMS INC	11,701.20 20.895	2.72 %	5,024.50	6,676.70	314	2.68 %
160	COCA COLA CO	6,470.40 40.440	1.50 %	4,337.99	2,132.41	179	2.77 %
120	CONOCOPHILLIPS	7,212.00 60.100	1.67 %	5,106.52	2,105.48	317	4.40 %
220	DOMINION RESOURCES INC VA	12,799.60 58.180	2.97 %	8,070.20	4,729.40	495	3.87 %
160	EATON CORP PLC	9,800.00 61.250	2.28 %	8,264.80	1,535.20	269	2.74 %
130	EMERSON ELEC CO	7,263.10 55.870	1.69 %	4,228.00	3,035.10	213	2.93 %
130	EXXON MOBIL CORPORATION	11,714.30 90.110	2.72 %	3,315.75	8,398.55	296	2.53 %
580	GENERAL ELECTRIC CORP	13,409.60 23.120	3.11 %	10,261.62	3,147.98	441	3.29 %
200	GENUINE PARTS CO	15,600.00 78.000	3.62 %	11,769.74	3,830.26	430	2.76 %
12	GOOGLE INC - CL A	9,530.26 794.188	2.21 %	5,872.48	3,657.78	0	0.00 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

AS OF 03/31/13

PAGE: 4

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
155	HOME DEPOT INC	10,815.90 69.780	2.51 %	9,932.38	883.52	242	2.24 %
150	HONEYWELL INTERNATIONAL INC	11,302.50 75.350	2.62 %	10,849.89	452.61	246	2.18 %
100	ILLINOIS TOOL WKS INC	6,094.00 60.940	1.42 %	4,285.59	1,808.41	152	2.49 %
37	INTERNATIONAL BUSINESS MACHINES CORP	7,892.10 213.300	1.83 %	4,035.55	3,856.55	126	1.60 %
100	JM SMUCKER CO/THE-NEW	9,916.00 99.160	2.30 %	6,909.63	3,006.37	208	2.10 %
205	JP MORGAN CHASE & CO	9,729.30 47.460	2.26 %	8,908.71	820.59	246	2.53 %
110	KIMBERLY CLARK CORP	10,777.80 97.980	2.50 %	8,132.29	2,645.51	356	3.30 %
375	MARSH & MCLENNAN COS INC	14,238.75 37.970	3.31 %	11,538.56	2,700.19	345	2.42 %
85	MCDONALDS CORP	8,473.65 99.690	1.97 %	4,887.06	3,586.59	262	3.09 %
305	MERCK & CO INC	13,481.00 44.200	3.13 %	11,687.72	1,793.28	525	3.89 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

AS OF 03/31/13

PAGE: 5

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
330	MICROSOFT CORP	9,439.65 28.605	2.19 %	8,079.90	1,359.75	304	3.22 %
140	NIKE INC-CLASS B	8,261.40 59.010	1.92 %	3,882.23	4,379.17	118	1.43 %
155	NORFOLK SOUTHN CORP	11,947.40 77.080	2.77 %	11,459.97	487.43	310	2.59 %
90	OCCIDENTAL PETE CORP	7,053.30 78.370	1.64 %	7,123.72	70.42-	230	3.26 %
486	PFIZER INC	14,025.96 28.860	3.26 %	9,101.34	4,924.62	467	3.33 %
40	PRAXAIR INC	4,461.60 111.540	1.04 %	2,353.26	2,108.34	96	2.15 %
220	PROCTER & GAMBLE CO	16,953.20 77.060	3.94 %	9,931.50	7,021.70	495	2.92 %
150	PRUDENTIAL FINL INC	8,848.50 58.990	2.05 %	6,829.92	2,018.58	240	2.71 %
195	QUALCOMM INC	13,053.30 66.940	3.03 %	12,321.61	731.69	195	1.49 %
155	SOUTHERN COMPANY	7,272.60 46.920	1.69 %	6,594.85	677.75	304	4.18 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

PAGE: 6

AS OF 03/31/13

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
200	TARGET CORP	13,690.00 68.450	3.18 %	12,525.84	1,164.16	288	2.10 %
135	TRAVELERS COMPANIES INC	11,365.65 84.190	2.64 %	9,588.42	1,777.23	248	2.18 %
70	UNION PAC CORP	9,968.70 142.410	2.31 %	5,867.30	4,101.40	193	1.94 %
385	US BANCORP NEW	13,063.05 33.930	3.03 %	11,068.18	1,994.87	300	2.30 %
235	WELLS FARGO & CO	8,692.65 36.990	2.02 %	7,995.22	697.43	235	2.70 %
TOTAL COMMON EQUITY SECURITIES					306,336.96	11,291	2.72 %
<u>CLOSED END EQUITY MUTUAL FUND</u>							
50	VANGUARD MATERIALS ETF	4,436.50 88.730	1.03 %	2,976.07	1,460.43	79	1.78 %
PRINCIPAL PORTFOLIO TOTAL					328,278.13	11,372	2.59 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST  
ACCOUNT: 003990-00

PAGE: 7

AS OF 03/31/13

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
	<u>INCOME PORTFOLIO</u>						
	INCOME CASH	8,594.14-	2.00-%	8,594.14-			
	TOTAL ASSETS	430,661.98	100.00 %	319,683.99	110,977.99	11,372	2.58 %