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

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

2013

For calendar year 2013, or tax year beginning

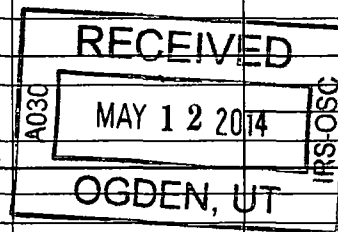
, 2013, and ending

Name of foundation ZEMBRODT FAMILY FOUNDATION, INC.		A Employer identification number 61-1108902
Number and street (or P.O. box number if mail is not delivered to street address) 3023 E. Kemper Rd. Bldg. 9	Room/suite	B Telephone number (see the instructions) (000) 000-0000
City or town, state or province, country, and ZIP or foreign postal code Cincinnati OH 45241		C If exemption application is pending, check here. ☐
G Check all that apply	☐ Initial return ☐ Final return ☐ Address change	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 ☐
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, column (c), line 16) \$ 12,281,248.	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) _____ (Part I, column (d) must be on cash basis)	

Part I Analysis of Revenue and Expenses

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

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (att sch)	9,489,278.			
2 Ck ☐ if the foundn is not req to att Sch B				
3 Interest on savings and temporary cash investments	2,040.	2,040.		
4 Dividends and interest from securities	67,328.	67,328.		
5a Gross rents				
b Net rental income or (loss)				
6a Net gain/(loss) from sale of assets not on line 10	159,225.	L-6a Stmt		
b Gross sales price for all assets on line 6a	1,351,561.			
7 Capital gain net income (from Part IV, line 2)		159,225.		
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/(loss) (att sch)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11.	9,717,871.	228,593.		
13 Compensation of officers, directors, trustees, etc.				
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule)				
b Accounting fees (attach sch).				
c Other prof fees (attach sch) . L-16c Stmt.	21,902.	21,902.		
17 Interest				
18 Taxes (attach schedule)(see instrs) See Line 18 Stmt	4,922.	730.		
19 Depreciation (attach sch) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) See Line 23 Stmt	224.	0.		224.
24 Total operating and administrative expenses. Add lines 13 through 23	27,048.	22,632.		224.
25 Contributions, gifts, grants paid	498,400.			498,400.
26 Total expenses and disbursements. Add lines 24 and 25	525,448.	22,632.		498,624.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	9,192,423.			
b Net investment income (if negative, enter -0-)		205,961.		
c Adjusted net income (if negative, enter -0-)				



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		60,894.	197,581.	197,581.
	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) L-6 Stmt	0.	6,795,166.	6,795,166.	
	7	Other notes and loans receivable (attach sch)	248,801.	L-7 Stmt		
		Less allowance for doubtful accounts	0.	0.	248,801.	248,801.
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges		5,845.	11,653.	11,653.
	10a	Investments — U.S. and state government obligations (attach schedule)				
	b	Investments — corporate stock (attach schedule) L-10b. Stmt	2,478,094.	4,484,055.	5,028,047.	
	c	Investments — corporate bonds (attach schedule)				
	LIABILITIES	11	Investments — land, buildings, and equipment basis			
		Less accumulated depreciation (attach schedule)				
12		Investments — mortgage loans				
13		Investments — other (attach schedule)				
14		Land, buildings, and equipment basis				
		Less accumulated depreciation (attach schedule)				
15		Other assets (describe)				
16		Total assets (to be completed by all filers — see the instructions. Also, see page 1, item I).	2,544,833.	11,737,256.	12,281,248.	
17		Accounts payable and accrued expenses				
18		Grants payable				
19	Deferred revenue					
20	Loans from officers, directors, trustees, & other disqualified persons					
21	Mortgages and other notes payable (attach schedule)					
22	Other liabilities (describe)					
23	Total liabilities (add lines 17 through 22)					
NEUTRAL ASSETS	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31.					
	24	Unrestricted				
	25	Temporarily restricted				
	26	Permanently restricted				
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31.			X		
	27	Capital stock, trust principal, or current funds				
	28	Paid-in or capital surplus, or land, building, and equipment fund	4,051,195.	4,869,063.		
	29	Retained earnings, accumulated income, endowment, or other funds	-1,506,362.	6,868,193.		
	30	Total net assets or fund balances (see instructions)	2,544,833.	11,737,256.		
31	Total liabilities and net assets/fund balances (see instructions)	2,544,833.	11,737,256.			

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	2,544,833.
2	Enter amount from Part I, line 27a	2	9,192,423.
3	Other increases not included in line 2 (itemize)	3	
4	Add lines 1, 2, and 3	4	11,737,256.
5	Decreases not included in line 2 (itemize)	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, column (b), line 30	6	11,737,256.

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 shares MLC Company)		(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1 a				
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			(i) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (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	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)	If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes☒ No

If 'Yes,' the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (column (b) divided by column (c))
2012	799,523.	2,736,899.	0.292127
2011	511,606.	2,737,950.	0.186857
2010	622,761.	2,875,163.	0.216600
2009	193,140.	2,642,207.	0.073098
2008	187,965.	3,407,019.	0.055170

2 Total of line 1, column (d)	2	0.823852
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	0.164770
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	3,848,439.
5 Multiply line 4 by line 3	5	634,107.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,060.
7 Add lines 5 and 6	7	636,167.
8 Enter qualifying distributions from Part XII, line 4	8	498,624.

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)

1 a 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 instrs)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b		1	4,119.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, column (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	4,119.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	4,119.
6 Credits/Payments			
a 2013 estimated tax pmts and 2012 overpayment credited to 2013	6 a	11,653.	
b Exempt foreign organizations – tax withheld at source	6 b		
c Tax paid with application for extension of time to file (Form 8868)	6 c		
d Backup withholding erroneously withheld	6 d		
7 Total credits and payments. Add lines 6a through 6d	7	11,653.	
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		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	7,534.	
11 Enter the amount of line 10 to be Credited to 2014 estimated tax 7,534. Refunded	11		

Part VII-A Statements Regarding Activities

	Yes	No
1 a 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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see the instructions for definition)?		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?		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		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		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If 'Yes,' has it filed a tax return on Form 990-T for this year?		X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If 'Yes,' attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If 'Yes,' complete Part II, column (c), and Part XV.	X	
8 a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ See States Registered In		
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	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If 'Yes,' complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If 'Yes,' attach a schedule listing their names and addresses		X

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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		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 John A. Zembrodt Telephone no (000) 000-0000 Located at 3023 E. Kemper Rd. Cincinnati, OH ZIP + 4 45241			
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			
16	At any time during calendar year 2013, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
See the instructions for exceptions and filing requirements for Form TD F 90-22.1 If 'Yes,' enter the name of the foreign country				

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

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

	Yes	No
1 a 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)?	1 b	
Organizations relying on a current notice regarding disaster assistance check here ☐		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	1 c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)).		
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? ☐ Yes ☒ No If 'Yes,' list the years 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)	2 b	
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 __		
3 a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
b If 'Yes,' did it have excess business holdings in 2013 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013)	3 b	
4 a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4 a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4 b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5 a** During the year did the foundation pay or incur any amount to

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

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

5 b

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)

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

6 b

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

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

X

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

7 b

b If 'Yes,' did the foundation receive any proceeds or have any net income attributable to the transaction?**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
Joseph A. Zembrodt 13 Georgetown Dr. Ft. Mitchell KY 41017	Dir - Pres 2.00	0.	0.	0.
Gerald L. Zembrodt 7245 Gratz Road Owenton, KY 40359	Dir - Treas 2.00	0.	0.	0.
John A. Zembrodt 34 Augusta Ave. Ft. Wright KY 41011	Dir - Sect 2.00	0.	0.	0.

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

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

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

None

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		None

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 NONE	
	0.
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 NONE	
	0.
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3	None

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1 a	3,749,865.
b	Average of monthly cash balances	1 b	145,527.
c	Fair market value of all other assets (see instructions)	1 c	11,653.
d	Total (add lines 1a, b, and c)	1 d	3,907,045.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1 e	
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	3,907,045.
4	Cash deemed held for charitable activities. Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	58,606.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,848,439.
6	Minimum investment return. Enter 5% of line 5	6	192,422.

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	192,422.
2a	Tax on investment income for 2013 from Part VI, line 5	2 a	4,119.
b	Income tax for 2013 (This does not include the tax from Part VI)	2 b	
c	Add lines 2a and 2b	2 c	4,119.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	188,303.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	188,303.
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	188,303.

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	1 a	498,624.
b	Program-related investments — total from Part IX-B.	1 b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3 a	
b	Cash distribution test (attach the required schedule)	3 b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	498,624.
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	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	498,624.

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 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				188,303.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only			0.	
b Total for prior years 20 __, 20 __, 20 __				
3 Excess distributions carryover, if any, to 2013				
a From 2008	0.			
b From 2009	145,751.			
c From 2010	402,348.			
d From 2011	382,376.			
e From 2012	671,062.			
f Total of lines 3a through e	1,601,537.			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 498,624.				
a Applied to 2012, 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 2013 distributable amount				188,303.
e Remaining amount distributed out of corpus	310,321.			
5 Excess distributions carryover applied to 2013 (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	1,911,858.			
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		0.		
e Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount — see instructions			0.	
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)				
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions)	0.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	1,911,858.			
10 Analysis of line 9				
a Excess from 2009	145,751.			
b Excess from 2010	402,348.			
c Excess from 2011	382,376.			
d Excess from 2012	671,062.			
e Excess from 2013	310,321.			

BAA

Form 990-PF (2013)

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

N/A

- 1 a** If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, enter the date of the ruling: _____

- b** Check box to indicate whether the foundation is a private operating foundation described in section

4942(1)(3) or

4942(1)(5)

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

[illegible]

- b** 85% of line 2a

- c** Qualifying distributions from Part XII,
line 4 for each year listed

- d**
- Amounts included in line 2c not used directly
-
- for active conduct of exempt activities

- e** Qualifying distributions made directly for active conduct of exempt activities
Subtract line 2d from line 2c

- 3** Complete 3a, b, or c for the alternative test relied upon

- a 'Assets' alternative test – enter

- (1) Value of all assets

- (2) Value of assets qualifying under section 4942(j)(3)(B)(i)

- b** 'Endowment' alternative test — enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

- c 'Support' alternative test – enter.

- (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).

- (2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). . . .

- (3) Largest amount of support from an exempt organization

- (4) Gross investment income

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

- ### 1 Information Regarding Foundation Managers:

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

Joseph Zembrodt, Gerald Zembrodt, John Zembrodt

- 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 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	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)				
a Paid during the year				
Prince of Peace School 625 Pike St. Covington KY 41011	None	Public	General Fund	8,000.
Mission Share, Inc. 6 Church Street Williamstown KY 41097	None	Public	General Fund	5,000.
Children's Home of No. KY. 200 Home Road Covington KY 41011	None	Public	General Fund	4,000.
Covington Catholic H S 1600 Dixie Hwy. Park Hills KY 41011	None	Public	General Fund	24,000.
St. Catherine Church Missions 1803 N. Ft. Thomas Ave. Ft. Thomas KY 41075	None	Public	Missions	155,000.
St. Edward's Church P O Box 495 Warsaw KY 41095	None	Public	Building Project	3,000.
Notre Dame Academy 1699 Hilton Drive Park Hills KY 41011	None	Public	General Fund	15,000.
Sisters of Notre Dame 1601 Dixie Highway Covington KY 41011	None	Public	General Fund	7,500.
Ky Sheriffs Boys & Girls Ranch P O Box 57 Gilbertsville, KY 42044	None	Public	General Fund	5,000.
See Line 3a statement				271,900.
Total ▶ 3a				498,400.
b Approved for future payment				
Total ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1 Program service revenue					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies . . .					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	2,040.	
4 Dividends and interest from securities			14	67,328.	
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	159,225.	159,225.
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)				228,593.	159,225.
13 Total. Add line 12, columns (b), (d), and (e)				13	387,818.

(See worksheet in line 13 instructions to verify calculations)

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

[illegible]

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

► **Attach to Form 990, Form 990-EZ, or Form 990-PF**

► Information about Schedule B (Form 990, 990-EZ, 990-PF) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

Name of the organization

ZEMBRODT FAMILY FOUNDATION, INC.

Employer identification number

61-1108902

Organization type (check one)

Filers of:

Form 990 or 990-EZ

Section:

- ☐ 501(c)() (enter number) organization
☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
☐ 527 political organization

Form 990-PF

- ☒ 501(c)(3) exempt private foundation
☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. (Complete Parts I and II.)

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33-1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year ► \$

Caution: An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF) but it **must** answer 'No' on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990EZ,
or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2013)

Name of organization ZEMBRODT FAMILY FOUNDATION, INC.	Employer identification number 61-1108902
--	--

Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed

(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 2,445,311.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
2	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 1,607,967.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)
3	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 3,509,208.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)
4	Ciril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 224,301.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)
5	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 990,290.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)
6	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 192,556.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)

Name of organization

Employer identification number

ZEMBRODT FAMILY FOUNDATION, INC.

61-1108902

Part I Contributors (see instructions) Use duplicate copies of Part I if additional space is needed

(a) Number	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
7	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 495,145.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)
8	Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft Mitchell KY 41017	\$ 24,500.	Person ☐ Payroll ☐ Noncash ☒ (Complete Part II for noncash contributions)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

Name of organization

Employer identification number

ZEMBRODT FAMILY FOUNDATION, INC.

61-1108902

Part II **Noncash Property** (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
2	A C Leasing Co Inc - Promissory Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 1,607,967.	12/31/13
3	Kemper Whse & Dist - Mortgage Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 3,509,208.	12/31/13
4	Richard Flynn - Mortgage Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 224,301.	12/31/13
5	A C Leasing Co Inc - Promissory Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 990,290.	12/31/13
6	JZ Group Investments - Promissory Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 192,556.	12/31/13
7	Kemper Whse & Dist - Promissory Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 495,145.	12/31/13

BAA

Schedule B (Form 990, 990-EZ, or 990-PF) (2013)

Employer identification number

61-1108902

Part II

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
8	Jack Admire - Promissory Note from Cyril C. Zembrodt - Trust 13 Georgetown Drive Ft. Mitchell, KY 41017	\$ 24,500.	12/31/13
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
- - - -	- - - - - - - - - - - -	\$ - - - -	- - - -
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
- - - -	- - - - - - - - - - - -	\$ - - - -	- - - -
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
- - - -	- - - - - - - - - - - -	\$ - - - -	- - - -
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
- - - -	- - - - - - - - - - - -	\$ - - - -	- - - -
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
- - - -	- - - - - - - - - - - -	\$ - - - -	- - - -
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
- - - -	- - - - - - - - - - - -	\$ - - - -	- - - -

Form 990-PF
Part I, Line 6a

Net Gain or Loss From Sale of Assets

2013

Name ZEMBRODT FAMILY FOUNDATION, INC.	Employer Identification Number 61-1108902
--	--

Asset Information:

Description of Property Wells GFargo Advisors - Various Accts	
Date Acquired . . . Various	How Acquired . . . Purchased
Date Sold . . . Various	Name of Buyer . . .
Sales Price . . . 719,926.	Cost or other basis (do not reduce by depreciation) . . . 636,279.
Sales Expense . . .	Valuation Method . . . Cost
Total Gain (Loss) . . . 83,647.	Accumulation Depreciation . . .
Description of Property Fifth Third Bank Advisors Acct.	
Date Acquired . . . Various	How Acquired . . . Purchased
Date Sold . . . Various	Name of Buyer . . .
Sales Price . . . 631,635.	Cost or other basis (do not reduce by depreciation) . . . 556,057.
Sales Expense . . .	Valuation Method . . . Cost
Total Gain (Loss) . . . 75,578.	Accumulation Depreciation . . .
Description of Property	
Date Acquired . . .	How Acquired . . .
Date Sold . . .	Name of Buyer . . .
Sales Price . . .	Cost or other basis (do not reduce by depreciation) . . .
Sales Expense . . .	Valuation Method . . .
Total Gain (Loss) . . .	Accumulation Depreciation . . .
Description of Property	
Date Acquired . . .	How Acquired . . .
Date Sold . . .	Name of Buyer . . .
Sales Price . . .	Cost or other basis (do not reduce by depreciation) . . .
Sales Expense . . .	Valuation Method . . .
Total Gain (Loss) . . .	Accumulation Depreciation . . .
Description of Property	
Date Acquired . . .	How Acquired . . .
Date Sold . . .	Name of Buyer . . .
Sales Price . . .	Cost or other basis (do not reduce by depreciation) . . .
Sales Expense . . .	Valuation Method . . .
Total Gain (Loss) . . .	Accumulation Depreciation . . .
Description of Property	
Date Acquired . . .	How Acquired . . .
Date Sold . . .	Name of Buyer . . .
Sales Price . . .	Cost or other basis (do not reduce by depreciation) . . .
Sales Expense . . .	Valuation Method . . .
Total Gain (Loss) . . .	Accumulation Depreciation . . .
Description of Property	
Date Acquired . . .	How Acquired . . .
Date Sold . . .	Name of Buyer . . .
Sales Price . . .	Cost or other basis (do not reduce by depreciation) . . .
Sales Expense . . .	Valuation Method . . .
Total Gain (Loss) . . .	Accumulation Depreciation . . .
Description of Property	
Date Acquired . . .	How Acquired . . .
Date Sold . . .	Name of Buyer . . .
Sales Price . . .	Cost or other basis (do not reduce by depreciation) . . .
Sales Expense . . .	Valuation Method . . .
Total Gain (Loss) . . .	Accumulation Depreciation . . .

**Form 990-PF Part II,
Lines 6 and 7**

Receivables

2013

Name ZEMBRODT FAMILY FOUNDATION, INC.	Employer Identification Number 61-1108902
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Lender Information

Loan Receivable Type 5

Borrower's Name A C Leasing Co Inc Borrower's Title n/a

Check Box, if Borrower is a Business ☐ Relationship of Borrower (other loans only) _____

Repayment Terms Annual Borrower's Security _____ Equipment _____

Purpose of Loan Stock Redemption Description of Consideration Note Rec.

Original Amount 1,607,967. Beginning Year Balance 0. Year End Balance 1,607,967.

FMV of at Year End 1,607,967. FMV of Consideration 1,607,967.

Allowance for Doubtful Accounts (other loans only) _____

Date of Note 12/31/13 Maturity Date 05/15/29 Interest Rate 6.00

Loan Receivable Type 5

Borrower's Name Kemper Whse & Dist, LLC Borrower's Title n/a

Check Box, if Borrower is a Business ☐ Relationship of Borrower (other loans only) _____

Repayment Terms Monthly Borrower's Security _____ Real Estate _____

Purpose of Loan Purchase of Real Estate Description of Consideration Mortgage Rec.

Original Amount 3,509,208. Beginning Year Balance 0. Year End Balance 3,509,208.

FMV of at Year End 3,509,208. FMV of Consideration 3,509,208.

Allowance for Doubtful Accounts (other loans only) _____

Date of Note 12/31/13 Maturity Date 09/30/30 Interest Rate 5.00

Loan Receivable Type 3

Borrower's Name Richard Flynn Borrower's Title Home Owner

Check Box, if Borrower is a Business ☐ Relationship of Borrower (other loans only) None

Repayment Terms Monthly Borrower's Security _____ Real Estate _____

Purpose of Loan Purchase of Real Estate Description of Consideration Mortgage Rec.

Original Amount 224,301. Beginning Year Balance 0. Year End Balance 224,301.

FMV of at Year End 224,301. FMV of Consideration 224,301.

Allowance for Doubtful Accounts (other loans only) 0.

Date of Note 12/31/13 Maturity Date 09/01/30 Interest Rate 5.00

Loan Receivable Type _____

Borrower's Name See Receivables Borrower's Title _____

Check Box, if Borrower is a Business ☐ Relationship of Borrower (other loans only) _____

Repayment Terms _____ Borrower's Security _____

Purpose of Loan _____ Description of Consideration _____

Original Amount _____ Beginning Year Balance _____ Year End Balance _____

FMV of at Year End _____ FMV of Consideration _____

Allowance for Doubtful Accounts (other loans only) _____

Date of Note _____ Maturity Date _____ Interest Rate _____

Form 990-PF, Page 1, Part I, Line 18

Line 18 Stmt

Taxes	Rev/Exp Book	Net Inv Inc	Adj Net Inc	Charity Disb
Excise	4,192.	0.		
Foreign Tax Paid	730.	730.		
Total	4,922.	730.		

Form 990-PF, Page 1, Part I, Line 23

Line 23 Stmt

Other expenses	Rev/Exp Book	Net Inv Inc	Adj Net Inc	Charity Disb
Filing Fees	224.	0.		224.
Bank Service Chrgs	0.	0.		0.
Total	224.	0.		224.

Form 990-PF, Page 4, Part VII-A, Line 8a

States Registered In

OH - Ohio

KY - Kentucky

Form 990-PF, Page 11, Part XV, line 3a

Line 3a statement

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Founda- tion status of re- cipient	Purpose of grant or contribution	Person or Business Checkbox Amount
a Paid during the year				
Owen Co. Historical Society 206 N. Main Street Owenton KY 40359	None	Public	General Fund	Person or ☐ Business ☒ 3,000.
St. Joseph Infant Home 10722 Wyscarver Rd. Sharonville, OH 45241	None	Public	Programs	Person or ☐ Business ☒ 2,000.
Madonna House of No. KY 25 Orphanage Rd. Ft. Mitchell KY 41017	None	Public	Programs	Person or ☐ Business ☒ 10,000.
AUL, Inc 310 S. Peoria Ste. 500 Chicago IL 60607	None	Public	General Fund	Person or ☐ Business ☒ 5,000.
Assurance for Life 1517 Nicholasville Rd. Lexington KY 40503	None	Public	Programs	Person or ☐ Business ☒ 2,500.
Family Research Council 801 G Street NW Washington DC 20001	None	Public	Programs	Person or ☐ Business ☒ 5,000.

Form 990-PF, Page 11, Part XV, line 3a

Continued

Line 3a statement

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Founda- tion status of re- cipient	Purpose of grant or contribution	Person or Business Checkbox Amount
a Paid during the year				
American Values 2800 Shirlington Rd. #950 Arlington VA 22206	None	Public	Programs	Person or ☐ Business ☒ 5,000.
Sisters of Divine Providence 1000 St. Anne Drive Melbourne KY 41059	None	Public	Programs	Person or ☐ Business ☒ 7,500.
Catholic Childrens Home 75 Orphanage Rd. Ft. Mitchell KY 41017	None	Public	Programs	Person or ☐ Business ☒ 12,500.
Springer School 2121 Madison Rd. Cincinnati OH 45208	None	Public	Programs	Person or ☐ Business ☒ 5,000.
St. Agnes Church 1680 Dixie Hwy. Ft. Wright KY 41011	None	Public	General Fund	Person or ☐ Business ☒ 75,000.
St. Barbara Church 4042 Turkeyfoot Rd. Erlanger KY 41018	None	Public	General Fund	Person or ☐ Business ☒ 35,000.
St Charles Care Center 500 Farrell Dr. Covington KY 41011	None	Public	General Fund	Person or ☐ Business ☒ 7,500.
Sts of Notre Dame de Namur 701 E. Columbia Ave. Cincinnati OH 45215	None	Public	General Fund	Person or ☐ Business ☒ 5,000.
University of Cincinnati P O Box 19970 Cincinnati OH 45219	None	Public	General Fund	Person or ☐ Business ☒ 5,000.
W E B A, Inc. 2975 Linwood Ave. Cincinnati OH 45208	None	Public	General Fund	Person or ☐ Business ☒ 12,000.
Redwood 71 Orphanage Rd. Ft. Mitchell KY 41017	None	Public	General Fund	Person or ☐ Business ☒ 7,000.
Dominican Sts. of Mary 4597 Warren Road Ann Arbor MI 48105	None	Public	General Fund	Person or ☐ Business ☒ 2,000.
Catholic Bishops of No. Alaska 1312 Peger Road Fairbanks AK 99709	None	Public	General Fund	Person or ☐ Business ☒ 1,000.
YMCA of Greater Cincinnati 1105 Elm Street Cincinnati OH 45202	None	Public	General Fund	Person or ☐ Business ☒ 4,000.
Divine Mercy Parish 318 Division Street Bellevue KY 41073	None	Public	General Fund	Person or ☐ Business ☒ 25,000.

Form 990-PF, Page 11, Part XV, line 3a

Continued

Line 3a statement

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Founda- tion status of re- cipient	Purpose of grant or contribution	Person or Business Checkbox Amount
a Paid during the year				
E W T N, Inc.				Person or ☐
5817 Old Leeds Road				Business ☒
Irondale AL 35210	None	Public	General Fund	3,000.
Human Life International				Person or ☐
4 Family Life Lane				Business ☒
Front Royal VA 22630	None	Public	General Fund	3,000.
Smile Train				Person or ☐
41 Madison Ave.				Business ☒
New York NY 10010	None	Public	General Fund	5,000.
The Point / ARC of NKY				Person or ☐
104 W. Pike St.				Business ☒
Covington KY 41011	None	Public	General Fund	1,000.
Newport Central Catholic HS				Person or ☐
13 Carothers Rd.				Business ☒
Newport KY 41071	None	Public	General Fund	10,000.
The NY Prov. of Jesuits				Person or ☐
39 East 83rd Street				Business ☒
New York NY 10028	None	Public	General Fund	1,000.
Passionist Nuns				Person or ☐
1151 Donaldson Highway				Business ☒
Erlanger KY 41018	None	Public	General Fund	2,000.
St. John Church				Person or ☐
627 Pike Street				Business ☒
Covington KY 41011	None	Public	General Fund	5,000.
St. John the Evangelist				Person or ☐
503 Fifth Street				Business ☒
Carrollton KY 41008	None	Public	General Fund	5,900.

Total

271,900.

Form 990-PF, Part II, Lines 6 and 7

Receivables**Lender Information:**

Loan Receivable Type	5	Borrowers Name	A C Leasing Co Inc	Relationship of Borrower (Other loans only)	Borrower's Title	n/a
Check Box, if Borrower is a Business.	☐	Annual Interest		Borrower's Security	None	
Repayment Terms	Line of Credit	Purpose of Loan	990,290. Beginning Year Balance	Description of Consideration	Note Rec.	
Original Amount	990,290. FMV of Consideration	FMV at Year End	990,290.	0. Year End Balance	990,290.	
Allowance for Doubtful Accounts(other loans only)		Date of Note	12/31/13 Maturity Date	Upon Demand Interest Rate	5.00	
Loan Receivable Type	5	Borrowers Name	J Z Investment Group, LLC	Relationship of Borrower (Other loans only)	Borrower's Title	n/a
Check Box, if Borrower is a Business.	☐	Annual Interest		Borrower's Security	None	
Repayment Terms	Line of Credit	Purpose of Loan	192,556. Beginning Year Balance	Description of Consideration	Note Rec.	
Original Amount	192,556. FMV of Consideration	FMV at Year End	192,556.	0. Year End Balance	192,556.	
Allowance for Doubtful Accounts(other loans only)		Date of Note	12/31/13 Maturity Date	Upon Demand Interest Rate	5.00	
Loan Receivable Type	5	Borrowers Name	Kemper Whse & Dist, LLC	Relationship of Borrower (Other loans only)	Borrower's Title	n/a
Check Box, if Borrower is a Business.	☐	Annual Interest		Borrower's Security	None	
Repayment Terms	Line of Credit	Purpose of Loan	495,145. Beginning Year Balance	Description of Consideration	Note Rec.	
Original Amount	495,145. FMV of Consideration	FMV at Year End	495,145.	0. Year End Balance	495,145.	
Allowance for Doubtful Accounts(other loans only)		Date of Note	12/31/13 Maturity Date	Upon Demand Interest Rate	5.00	
Loan Receivable Type	3	Borrowers Name	Jack Admire	Relationship of Borrower (Other loans only)	Borrower's Title	Owner
Check Box, if Borrower is a Business.	☐	Annual Interest		Borrower's Security	None	
Repayment Terms	Demand	Purpose of Loan	24,500. Beginning Year Balance	Description of Consideration	Note Rec.	
Original Amount	24,500. FMV of Consideration	FMV at Year End	24,500.	0. Year End Balance	24,500.	
Allowance for Doubtful Accounts(other loans only)		Date of Note	12/31/13 Maturity Date	Upon Demand Interest Rate	0.00	

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Line 16c - Other Professional Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
5/3rd Bank	Invest. Advisor Fee	13,787.	13,787.		
Wells Fargo	Invest. Advisor Fee	8,115.	8,115.		
Total		<u>21,902.</u>	<u>21,902.</u>		

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L-10b Stmt

Line 10b - Investments - Corporate Stock:	End of Year	
	Book Value	Fair Market Value
Wells Fargo Advisors Acct.	2,407,436.	2,510,255.
Fifth Third Advisors Acct.	2,076,619.	2,517,792.
Total	<u>4,484,055.</u>	<u>5,028,047.</u>