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Form **990-PF**Department of the Treasury
Internal Revenue Service**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

OMB No 1545-0052

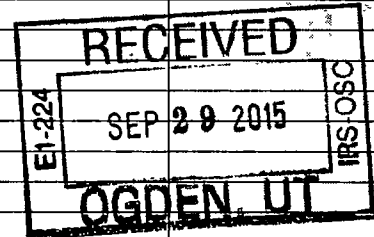
2014

Open to Public Inspection

For calendar year 2014 or tax year beginning , 2014, and ending , 20

Name of foundation FIRESTONE CIVIC TEST TR		A Employer identification number 34-6577309
Number and street (or P O box number if mail is not delivered to street address)	Room/suite	B Telephone number (see instructions) 330-329-3264
106 SOUTH MAIN STREET, STE 16		
City or town, state or province, country, and ZIP or foreign postal code AKRON, OH 44308		
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) ▶ \$ 3,852,840.		
J Accounting method: ☒ Cash ☐ Accrual		
☐ Other (specify) _____		
(Part I, column (d) must be on cash basis)		

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	85,768.	85,768.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	263,342.			
	b Gross sales price for all assets on line 6a	1,562,042.			
	7 Capital gain net income (from Part IV, line 2)		263,342.		
	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	349,110.	349,110.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	54,922.	27,461.		27,461.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STMT. 8	1,182.	NONE	NONE	1,182.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT. 9	1,608.	1,608.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) STMT. 10	48.			48.
	24 Total operating and administrative expenses. Add lines 13 through 23.	57,760.	29,069.	NONE	28,691.
	25 Contributions, gifts, grants paid	300,000.			300,000.
26 Total expenses and disbursements Add lines 24 and 25	357,760.	29,069.	NONE	328,691.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	-8,650.				
b Net investment income (if negative, enter -0-)		320,041.			
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		3.	3.
	2	Savings and temporary cash investments		136,299.	136,299.
	3	Accounts receivable ▶ Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations (attach schedule)		50,000.	50,081.
	b	Investments - corporate stock (attach schedule)	3,200,967.	1,885,140.	2,528,173.
	c	Investments - corporate bonds (attach schedule)		1,122,436.	1,138,284.
	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)	3,200,967.	3,193,878.	3,852,840.
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	Total liabilities (add lines 17 through 22)		NONE	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, . . . ▶ ☒ check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	3,200,967.	3,193,878.	
	28	Paid-in or capital surplus, or land, bldg., and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds			
	30	Total net assets or fund balances (see instructions)	3,200,967.	3,193,878.	
	31	Total liabilities and net assets/fund balances (see instructions)	3,200,967.	3,193,878.	

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	3,200,967.
2	Enter amount from Part I, line 27a	2	-8,650.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 14	3	4,632.
4	Add lines 1, 2, and 3	4	3,196,949.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 15	5	3,071.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	3,193,878.

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Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a PUBLICLY TRADED SECURITIES					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a 1,562,042.		1,298,700.	263,342.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69					
(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
a			263,342.		
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	263,342.	
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

N/A

(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.

(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))
2013			
2012			
2011			
2010			
2009			
2 Total of line 1, column (d)			2
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
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5			4
5 Multiply line 4 by line 3			5
6 Enter 1% of net investment income (1% of Part I, line 27b)			6
7 Add lines 5 and 6			7
8 Enter qualifying distributions from Part XII, line 4 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			8

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b	1	6,401.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	
3	Add lines 1 and 2	3	6,401.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	NONE
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	6,401.
6	Credits/Payments.		
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a	
b	Exempt foreign organizations - tax withheld at source	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868)	6c	6,541.
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	6,541.
8	Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached	8	144.
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	4.
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be: Credited to 2015 estimated tax ☐ NONE ☐ Refunded ☐ 11	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? 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.		X
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
4a 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?		
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, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ OH		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	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 2014 or the taxable year beginning in 2014 (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? Website address <u>N/A</u>	13	X	
14	The books are in care of <u>FIRSTMERIT BANK, NA</u> Telephone no <u>(440) 329-3264</u> Located at <u>105 COURT STREET, ELYRIA, OH</u> ZIP+4 <u>44035</u>			
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 2014, 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? See the instructions for exceptions and filing requirements for FinCEN Form 114, (formerly TD F 90-22.1) If "Yes," enter the name of the foreign country <u></u>	16	Yes	No X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☒ No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes ☐ No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes ☒ No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b	X
Organizations relying on a current notice regarding disaster assistance check here		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2014?	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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014?	☐ Yes ☒ No	
If "Yes," list the years <u></u>		
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 <u></u>		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ No	
b If "Yes," did it have excess business holdings in 2014 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 2014)	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 2014?	4b	X

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

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

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

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions). ☐ Yes ☒ No

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

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ Yes ☒ No

Organizations relying on a current notice regarding disaster assistance check here ☐ **5b**

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

If "Yes" to 6b, file Form 8870 **6b**

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
SEE STATEMENT 16		54,922.		

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		-0-	-0-	-0-

Total number of other employees paid over \$50,000 ☐ **NONE**

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

Part IX-A Summary of Direct Charitable Activities

Expenses

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

Amount

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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	1a	3,852,840.
b	Average of monthly cash balances	1b	136,303.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	3,989,143.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	3,989,143.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	59,837.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,929,306.
6	Minimum investment return. Enter 5% of line 5	6	196,465.

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	196,465.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	6,401.
b	Income tax for 2014. (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	6,401.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	190,064.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	190,064.
6	Deduction from distributable amount (see instructions).	6	NONE
7	Distributable amount as adjusted Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	190,064.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc - total from Part I, column (d), line 26	1a	328,691.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	328,691.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions)	5	
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	328,691.

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				190,064.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			NONE	
b Total for prior years 20 <u>12</u> , 20 <u>20</u> , 20 <u>20</u>		NONE		
3 Excess distributions carryover, if any, to 2014				
a From 2009	NONE			
b From 2010	NONE			
c From 2011	NONE			
d From 2012	NONE			
e From 2013	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2014 from Part XII, line 4 ► \$ <u>328,691.</u>				
a Applied to 2013, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2014 distributable amount				190,064.
e Remaining amount distributed out of corpus	138,627.			
5 Excess distributions carryover applied to 2014 (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	138,627.			
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 2013. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	138,627.			
10 Analysis of line 9				
a Excess from 2010	NONE			
b Excess from 2011	NONE			
c Excess from 2012	NONE			
d Excess from 2013	NONE			
e Excess from 2014	138,627.			

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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2014, 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) 2014	(b) 2013	(c) 2012	(d) 2011	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i).					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization.					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see instructions.)**1 Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

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

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

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				
VILLAGE OF SPENCER, OHIO 109 NORTH MAIN STREET SPENCER OH 44275	NONE	GOV	GENERAL SUPPORT	300,000.
Total			3a	300,000.
b Approved for future payment				
Total			3b	

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) Exclusion code	(d) Amount		
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments						
3 Interest on savings and temporary cash investments						
4 Dividends and interest from securities			14	85,768.		
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	263,342.		
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)				349,110.		
13 Total. Add line 12, columns (b), (d), and (e)					13	349,110.

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

[illegible]

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

- | | | | |
|----------|--|--------------|-----------|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | Yes | No |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | |
| (1) | Cash | 1a(1) | X |
| (2) | Other assets | 1a(2) | X |
| b | Other transactions: | | |
| (1) | Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| (2) | Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| (3) | Rental of facilities, equipment, or other assets | 1b(3) | X |
| (4) | Reimbursement arrangements | 1b(4) | X |
| (5) | Loans or loan guarantees | 1b(5) | X |
| (6) | Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

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

- b** If "Yes," complete the following schedule

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

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

**Sign
Here**

FIRST NORTHERN BANK, N.A.

By: [Signature]
Signature of officer or agent

9-14-15
Date

▶ V.P.
Title

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

**Paid
Preparer
Use Only**

Print/Type preparer's name

RONALD SHOEMAKER

Preparer's signature

St. John

Date

~~09/11/2015~~

Check		
-------	--	--

5 self-employed

PTIN

P00021964

Firm's name ▶ ERNST & YOUNG U.S. LLP

Firm's EIN	▶ 34-6565596
------------	--------------

Firm's address ► 950 MAIN STREET

Phone no 419-321-6096

Form **990-PF** (2014)

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
AT&T INC	1,938.	1,938.
ABBVIE INC	682.	682.
ACTIVISION BLIZZARD, INC	287.	287.
AEGON N V	105.	105.
AGILENT TECHNOLOGIES INC	103.	103.
ALBEMARLE CORP	102.	102.
ALCOA INC	21.	21.
ALLIANZ SE SPONS ADR	125.	125.
AMGEN INC	105.	105.
AMGEN INC	1,169.	1,169.
ANALOG DEVICES INC	193.	193.
ANHEUSER BUSCH COS	4,625.	4,625.
ANHEUSER-BUSCH INBEV SPONS ADR	57.	57.
APPLE COMPUTER INC	682.	682.
ARM HOLDINGS PLC-SPONS ADR	80.	80.
ATLAS CORPCO AB SPONS ADR	73.	73.
AUTOMATIC DATA PROCESSING INC	188.	188.
AVON LAKE OH CITY	346.	346.
ADR AXA	66.	66.
BB & T CORP	529.	529.
BAE SYS PLC SPONS ADR	47.	47.
BASF AG ADR	184.	184.
BP AMOCO P L C SPNSD ADR	669.	669.
BNP PARIBAS-ADR	44.	44.
BT GROUP PLC-SPON ADR	151.	151.
BANCFIRST CORP	53.	53.
BARCLAYS PLC ADR	27.	27.
BAXTER INTL INC COM	365.	365.
BAYERISCHE MOTOREN WERKE ADR	113.	113.
BECTON DICKINSON & CO	385.	385.
BOC HONG KONG HOLDINGS LTD SPONS ADR	58.	58.
BRITISH AMERN TOB PLC SPONS ADR	116.	116.

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

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
BROOKFIELD ASSET MANAGE-CL A	25.	25.
BROOKFIELD OFFICE PROPERTIES	24.	24.
CIT GROUP INC	152.	152.
CME GROUP INC.	573.	573.
CVS CORPORATION	119.	119.
CVS CAREMARK	2,063.	2,063.
CANADIAN PACIFIC RAILWAY LTD	16.	16.
CARDINAL HEALTH INCORPORATED	181.	181.
CARTERS INC	136.	136.
CATERPILLAR INC	143.	143.
CATERP FIN SERV MTN	5,450.	5,450.
CHEESECAKE FACTORY INC	67.	67.
CHEVRONTXACO CORP	57.	57.
CHICAGO BRIDGE & IRON CO	42.	42.
CHUBB CORP	352.	352.
CISCO SYSTEMS INC	572.	572.
COACH INC	177.	177.
COMPANHIA ENERGETICA SPONS PFD ADR	50.	50.
CONOCOPHILLIPS	815.	815.
CORNING INC	55.	55.
COVANTA HOLDING CORP	316.	316.
CULLEN FROST BANKERS INC	72.	72.
CUMMINS ENGINE	474.	474.
DBS GROUP HLDGS LTD SPONSD ADR	112.	112.
DAIWA SECURITIES GROUP INC SPONS ADR	24.	24.
DENBURY RES INC	214.	214.
WALT DISNEY CO	200.	200.
DISCOVER FINL SVCS	449.	449.
DOMINION RESOURCES INC VA	107.	107.
E I DUPONT DE NEMOURS & CO	343.	343.
EOG RESOURCES INC	91.	91.
ECOLAB INC	21.	21.
EMERSON ELECTRIC CO	44.	44.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
EXELON CORP	626.	626.
FARMERS SAV CD#3875 0.500% 7/01/16	250.	250.
FEDERATED INST HI YLD BOND FUND	2,513.	2,513.
FED SHORT TERM INC FUND #65	756.	756.
FEDER TOTAL RETURN BOND FUND #328	1,795.	1,795.
FIDELITY NATIONAL FINANCIAL INC	121.	121.
FNF GROUP	164.	164.
FIRST REPUBLIC BANK	109.	109.
FLEXSHARES GLOBAL UPSTREAM N	1,702.	1,702.
FORD MOTOR CO DEL	425.	425.
FORWARD AIR CORP	70.	70.
FIRSTMERIT PRIVATEBANK CASH ACCOUNT	81.	81.
GENERAL ELECTRIC CO	264.	264.
GEN ELEC CAP CRP MTN 3.650% 11/15/20	1,825.	1,825.
GENUINE PARTS CO	122.	122.
GOLDCORP INC	261.	261.
HCC INSURANCE HLDGS INC	324.	324.
HSBC HLDGS PLC SPONSORED ADR NEW	96.	96.
HALLIBURTON CO	117.	117.
HANCOCK HOLDING CO	94.	94.
HARMAN INTERNATIONAL INDS	35.	35.
HARRIS CORPORATION	191.	191.
HITACHI LTD SPONS ADR	39.	39.
HOME RETAIL GROUP ADR	15.	15.
HONDA MOTOR LTD ADR (AMER. SHS.)	41.	41.
HOST MARRIOTT CORP (REIT)	435.	435.
HUANENG PWR INTL INC SPONS ADR	84.	84.
IDEX CORP	181.	181.
INTERNATIONAL BUSINESS MACHINE CORP	130.	130.
INTESA SANPAOLO SPONS ADR	32.	32.
JP MORGAN CHASE & CO	446.	446.
JOHNSON & JOHNSON CO	798.	798.
JPMORGAN CHASE & CO 2.000% 8/15/17	550.	550.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
KANSAS CITY SOUTHN INDS INC	26.	26.
KIMBERLY-CLARK CORP	243.	243.
KROGER CO	275.	275.
LAFARGE S.A. SPONS ADR	28.	28.
LAKELAND FINL CORP	87.	87.
LEGG MASON INC	180.	180.
ELI LILLY & CO	297.	297.
LINDSAY CORPORATION	85.	85.
LONZA GROUP AG UNSPONS ADR	37.	37.
LOOMIS SAYLES BOND FUND	471.	471.
M & T BANK CORP	433.	433.
MVC CAPITAL	19.	19.
MAGNA INTL INC CL A	70.	70.
MASTERCARD INC-A	180.	180.
METLIFE INC	571.	571.
MICROSOFT CORP	973.	973.
MOLSON COORS BREWING CO-B	327.	327.
MONSANTO CO NEW	285.	285.
NATIONAL GRID PLC SPONS ADR	72.	72.
NATIONAL-OILWELL INC	147.	147.
NATL RURAL UTIL MTN 3.000% 11/15/19	1,500.	1,500.
NESTLE SA REG ADR	179.	179.
NETAPP INC	88.	88.
NISSAN MTR LTD ADR	65.	65.
NOMURA HOLDINGS INC-ADR	9.	9.
NORDSTROM INC	186.	186.
NOVARTIS AG ADR	77.	77.
NOVO-NORDISK A S SPONS ADR	66.	66.
NUCOR CORP	154.	154.
NVIDIA CORP	25.	25.
OCCIDENTAL PETROLEUM CORP	321.	321.
OIL CO LUKOIL SPONS ADR	72.	72.
OPPENHEIMER INTERNATIONAL BOND FUND	113.	113.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
OPPENHEIMER INTL BOND FD-I	37.	37.
OPPENHEIMER DEVELOPING MKT-I	2,433.	2,433.
ORANGE SPONS ADR	111.	111.
ORIX CORP SPONS ADR	54.	54.
PVH CORP	12.	12.
PEPSICO INC	359.	359.
PFIZER INC	177.	177.
PHILLIPS 66	143.	143.
PIONEER NAT RES CO	6.	6.
PITNEY BOWES INC 4.750% 5/15/18	2,375.	2,375.
PORTLAND GENERAL ELECTRIC CO	94.	94.
PROCTER & GAMBLE CO	290.	290.
PROCTER & GAMBLE 4.850% 12/15/15	4,850.	4,850.
PROCTER & GAMBLE CO 3.500% 2/15/15	3,500.	3,500.
PRUDENTIAL FINL INC	47.	47.
QUALCOMM INC	530.	530.
RAYTHEON COMPANY	376.	376.
REDWOOD TR INC REIT	327.	327.
RELIANCE STEEL & ALUMINUM CO COMMON STOC	282.	282.
RIO TINTO PLC	73.	73.
ROCHE HOLDING LTD ADR	115.	115.
ROPER TECHNOLOGIES INC	46.	46.
ROSS STORES INC	151.	151.
ROYAL DUTCH SHELL PLC ADR A SHS	161.	161.
SEI CORP	125.	125.
SPDR S&P EMERGING SMALL CAP	46.	46.
SANOFI SPONS ADR	107.	107.
SAP AKTIENGESSELLSCHAFTADR	25.	25.
SCHNITZER STEEL INDS INC-A	53.	53.
SCRIPPS NETWORKS	29.	29.
SEALED AIR CORP NEW	29.	29.
SEKISUI HOUSE SPONS ADR	47.	47.
SEVEN & I HOLDINGS UNSPONS ADR	49.	49.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
SHIRE PLC SPONS ADR	16.	16.
SIEMENS A G SPONSORED ADR	41.	41.
SPECTRA ENERGY CORP WI	663.	663.
STANLEY BLACK & DECKER INC	448.	448.
STARBUCKS CORP	279.	279.
STMICROELECTRONICS N V FOREIGN STOCK	85.	85.
SUMITOMO MITSUI FINL GROUP SPONS ADR	58.	58.
SUN HYDRAULICS CORP	174.	174.
SUNCOR ENERGY INC	49.	49.
SUPERIOR ENERGY SVCS INC	17.	17.
SWEDBANK AB SPONS ADR	102.	102.
SYMETRA FINANCIAL CORP	495.	495.
TECHTRONIC IND SPONS ADR	34.	34.
TELEFLEX INC	13.	13.
TEREX CORP (NEW)	55.	55.
TEVA PHARMACEUTICAL FIN BV	1,825.	1,825.
TORO CO	133.	133.
TOTAL S AADR	197.	197.
US BANCORP	468.	468.
UNITED PARCEL SERVICE INC-CLASS B	397.	397.
US BANCORP MTN	3,150.	3,150.
VALE S.A. ADR	72.	72.
VALEO SA-SPONS ADR	106.	106.
VALERO ENERGY CORP NEW	128.	128.
VANGUARD INTERMEDIATE TERM CORP FD ADM #	2,076.	2,076.
VANGUARD S/T INVESTMENT GRADE FD-ADM	397.	397.
VANGUARD INTM TERM INV G-INV	298.	298.
VANGUARD REIT VIPERS	817.	817.
VERIZON COMMUNICATIONS	1,149.	1,149.
VODAFONE GROUP ADR	1,814.	1,814.
VODAFONE GROUP SPONS ADR	69.	69.
WABTEC CORP	41.	41.
WADDELL & REED FINL INC	233.	233.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
WELLS FARGO & CO NEW	535.	535.
WISCONSIN ENERGY CORP	123.	123.
WISDOMTREE JAPAN HEDGED EQUITY FUND	77.	77.
WISDOMTREE TR EURO S/C DIV	86.	86.
DEUTSCHE BANK AG -REG	62.	62.
BROOKFIELD PROPERTY PARTNERS L.P. (BERMU	21.	21.
ENDURANCE SPECIALTY HLDGS LTSHS	100.	100.
ENSCO PLC CL A	520.	520.
INGERSOLL-RAND PLC	68.	68.
INVESCO LIMITED	68.	68.
PARTNERRE LTD BERMUDA	350.	350.
TE CONNECTIVITY LIMITED	433.	433.
TRANSOCEAN LTD	16.	16.
LYONDELLBASELL INDUSTRIES NV	292.	292.
NIELSEN HOLDINGS N V	426.	426.
COPA HOLDINGS SA	56.	56.
	-----	-----
TOTAL	85,768.	85,768.
	=====	=====

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
OTHER ALLOCABLE EXPENSE-PRINCI TAX PREPARATION FEE (NON-ALLOC	31. 1,151.			31. 1,151.
TOTALS	1,182.	NONE	NONE	1,182.
	=====	=====	=====	=====

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	891.	891.
STATE INCOME TAXES	200.	200.
FOREIGN TAXES ON QUALIFIED FOR	509.	509.
FOREIGN TAXES ON NONQUALIFIED	8.	8.
	-----	-----
TOTALS	1,608.	1,608.
	=====	=====

FIRESTONE CIVIC TEST TR

34-6577309

FORM 990PF, PART I - OTHER EXPENSES
=====

REVENUE
AND
EXPENSES
PER BOOKS

CHARITABLE
PURPOSES

DESCRIPTION

OTHER NON-ALLOCABLE EXPENSE -
OTHER NON-ALLOCABLE EXPENSE -

1.
47.

1.
47.

TOTALS

48.
=====

48.
=====

FIRESTONE CIVIC TEST TR

34-6577309

FORM 990PF, PART II - U.S. AND STATE OBLIGATIONS
=====

DESCRIPTION

MUNICIPAL BONDS

ENDING BOOK VALUE	ENDING FMV
-----	----
50,000.	50,081.
-----	-----
50,000.	50,081.
=====	=====

TOTALS

FIRESTONE CIVIC TEST TR

34-6577309

FORM 990PF, PART II - CORPORATE STOCK
=====

DESCRIPTION

EQUITIES

	ENDING BOOK VALUE	ENDING FMV
	-----	----
	1,885,140.	2,528,173.
	-----	-----
TOTALS	1,885,140.	2,528,173.
	=====	=====

FIRESTONE CIVIC TEST TR

34-6577309

FORM 990PF, PART II - CORPORATE BONDS
=====

DESCRIPTION -----	ENDING BOOK VALUE -----	ENDING FMV ----
FIXED	1,122,436. -----	1,138,284. -----
TOTALS	1,122,436. =====	1,138,284. =====

FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES
=====DESCRIPTION
-----AMOUNT

RETURN OF CAPITAL

1,139.

2013 SALES POSTED IN 2014

3,493.

TOTAL

4,632.

=====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

=====

DESCRIPTION

AMOUNT

2014 INCOME POSTED IN 2015

1,486.

2014 SALES POSTED IN 2015

1,584.

ROUNDING

1.

TOTAL

3,071.

=====

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

=====

OFFICER NAME:

FIRST MERIT BANK NA

ADDRESS:

106 S MAIN ST, 16TH FLOOR

AKRON, OH 44308

TITLE:

TRUSTEE

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

COMPENSATION 54,922.

COMPENSATION EXPLANATION:

TRUSTEE FEES

TOTAL COMPENSATION:

54,922.

=====

FEDERAL FOOTNOTES

=====

THIS ENTITY TYPE WAS CHANGED FROM A 990 IN TAX YEAR 2013 TO A 990PF IN
TAX YEAR 2014. WILL BE FILING 990PF GOING FORWARD.

List of Holdings

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Asset Detail

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Cash & Equivalents						
Money Market Funds						
FirstMerit PrivateBank Cash Account TICKER: FMCA	86,289.170	1.000	\$86,289.17	\$86,289.17	\$86.29	0.100%
Certificates of Deposit						
Farmers SAV Cd#3875 0.500% 7/01/15 TICKER: 10310	50,010.000	100.000	\$50,010.00	\$50,010.00	\$250.05	0.500%
Cash						
Cash			\$3.48			
Total Cash & Equivalents						
			\$86,289.17	\$86,289.17	\$336.34	
Equity						
Consumer Discretionary						
Bayerische Motoren Werke Unspns ADR TICKER: BAMXY	41.000	35.620	\$1,460.42	\$744.15	\$0.00	0.000%
Ford Motor Co DEL 'new' TICKER: F	1,088.000	15.500	\$16,864.00	\$16,152.87	\$544.00	3.226%
Honda Motor LTD ADR TICKER: HMC	41.000	29.520	\$1,210.32	\$1,248.93	\$21.86	1.806%
Nissan Motor LTD ADR TICKER: NSANY	41.000	17.470	\$716.27	\$680.60	\$7.38	1.030%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Magna International Inc CL A TICKER: MGA	41.000	108.690	\$4,456.29	\$3,177.69	\$62.32	1.398%
Valeo SA-Spons ADR TICKER: VLEEY	41.000	61.930	\$2,539.13	\$1,033.61	\$39.24	1.545%
Hexcel Corp TICKER: HXL	342.000	41.490	\$14,189.58	\$2,124.47	\$0.00	0.000%
Lafarge S.A. SPONS ADR TICKER: LFRGY	41.000	17.440	\$715.04	\$663.89	\$8.94	1.250%
Stanley Black & Decker Inc TICKER: SWK	205.000	96.080	\$19,696.40	\$17,370.29	\$426.40	2.165%
Toro Co TICKER: TTC	165.000	63.810	\$10,528.65	\$4,985.60	\$165.00	1.567%
Sekisui House SPONS ADR TICKER: SKHSY	41.000	13.180	\$540.38	\$564.98	\$14.64	2.709%
Sands China LTD Unspons ADR TICKER: SCHYY	30.000	49.245	\$1,477.35	\$1,520.10	\$63.90	4.325%
Carters Inc TICKER: CRI	172.000	87.310	\$15,017.32	\$5,063.29	\$130.72	0.870%
Home Retail Group SPONS ADR TICKER: HMRTY	40.000	12.720	\$508.80	\$529.06	\$7.64	1.502%
Nordstrom Inc TICKER: JWN	128.000	79.390	\$10,161.92	\$7,404.98	\$168.96	1.663%
Ross Stores Inc TICKER: ROST	178.000	94.260	\$16,778.28	\$4,200.32	\$142.40	0.849%
Seven & I Holdings Unspons ADR TICKER: SVNDY	41.000	18.030	\$739.23	\$679.42	\$10.99	1.487%
Under Armour Inc-Class A TICKER: UA	367.000	67.900	\$24,919.30	\$12,255.92	\$0.00	0.000%
Vera Bradley Inc TICKER: VRA	127.000	20.380	\$2,588.26	\$3,260.58	\$0.00	0.000%

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List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Madden Steven LTD TICKER: SHOO	96.000	31.830	\$3,055.68	\$2,837.11	\$0.00	0.000%
Mohawk Industries Inc TICKER: MHK	99.000	155.360	\$15,380.64	\$13,336.04	\$0.00	0.000%
PVH Corp TICKER: PVH	73.000	128.170	\$9,356.41	\$4,048.95	\$10.95	0.117%
Disney Walt Co New TICKER: DIS	355.000	94.190	\$33,437.45	\$23,363.39	\$408.25	1.221%
Cheesecake Factory Inc TICKER: CAKE	122.000	50.310	\$6,137.82	\$5,463.90	\$80.52	1.312%
Chipotle Mexican Grill-CI A TICKER: CMG	30.000	684.510	\$20,535.30	\$19,506.77	\$0.00	0.000%
Starbucks Corp TICKER: SBUX	203.000	82.050	\$16,656.15	\$11,197.12	\$259.84	1.560%
			\$249,666.39	\$163,414.03	\$2,573.95	
Consumer Staples						
Vca Inc TICKER: WOOF	204.000	48.770	\$9,949.08	\$4,310.12	\$0.00	0.000%
Anheuser-Busch InBev SPONS ADR TICKER: BUD	41.000	112.320	\$4,605.12	\$3,782.31	\$109.63	2.381%
Molson Coors Brewing Co-B TICKER: TAP	156.000	74.520	\$11,625.12	\$6,585.61	\$230.88	1.986%
Monster Beverage Corporation TICKER: MNST	335.000	108.350	\$36,297.25	\$16,985.14	\$0.00	0.000%
Pepsico Inc TICKER: PEP	192.000	94.560	\$18,155.52	\$14,635.70	\$503.04	2.771%
United Nat Foods Inc TICKER: UNFI	114.000	77.325	\$8,815.05	\$4,949.49	\$0.00	0.000%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Nestle SA SPONS ADR TICKER: NSRGY	40,000	72.950	\$2,918.00	\$1,607.24	\$70.66	2.422%
British Amer'n Tob PLC SPONS ADR TICKER: BTI	41,000	107.820	\$4,420.62	\$3,345.97	\$197.62	4.470%
Procter & Gamble Co TICKER: PG	271,000	91.090	\$24,685.39	\$22,274.59	\$697.55	2.826%
CVS Health Corp TICKER: CVS	285,000	96.310	\$27,448.35	\$22,031.29	\$399.00	1.454%
Kroger Co TICKER: KR	603,000	64.210	\$38,718.63	\$23,962.01	\$446.22	1.152%
Wal Mart Stores Inc TICKER: WMT	113,000	85.880	\$9,704.44	\$8,812.66	\$216.96	2.236%
			\$197,342.57	\$133,282.13	\$2,871.56	
Energy						
C&J Energy Svcs Inc TICKER: CJES	191,000	13.210	\$2,523.11	\$5,235.56	\$0.00	0.000%
Gran Tierra Energy TICKER: GTE	41,000	3.850	\$157.85	\$303.27	\$0.00	0.000%
Atwood Oceanics Inc TICKER: ATW	114,000	28.370	\$3,234.18	\$4,268.89	\$114.00	3.525%
National-Oilwell Inc TICKER: NOV	172,000	65.530	\$11,271.16	\$14,086.71	\$316.48	2.808%
Weatherford International PLC TICKER: WFT	522,000	11.450	\$5,976.90	\$9,420.71	\$0.00	0.000%
BP PLC SPONS ADR TICKER: BP	399,000	38.120	\$15,209.88	\$17,923.49	\$957.60	6.296%
ConocoPhillips TICKER: COP	293,000	69.060	\$20,234.58	\$14,469.37	\$855.56	4.228%

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Occidental Pete Corp TICKER: OXY	149.000	80.610	\$12,010.89	\$10,536.66	\$429.12	3.573%
Phillips 66 TICKER: PSX	175.000	71.700	\$12,547.50	\$14,103.04	\$350.00	2.789%
Suncor Energy Inc TICKER: SU	40.000	31.780	\$1,271.20	\$1,656.10	\$38.52	3.030%
Total S.A. Spon ADR TICKER: TOT	41.000	51.200	\$2,099.20	\$1,886.94	\$109.37	5.210%
Pioneer Natural Resources Co TICKER: PXD	62.000	148.850	\$9,228.70	\$3,250.84	\$4.96	0.054%
Royal Dutch-Adr A TICKER: RDSA	41.000	66.950	\$2,744.95	\$2,962.65	\$131.04	4.774%
Spectra Energy Corp WI TICKER: SE	366.000	36.300	\$13,285.80	\$8,157.43	\$541.68	4.077%
			\$111,795.90	\$108,261.66	\$3,848.33	
Financials						
Legg Mason Inc TICKER: LM	384.000	53.370	\$20,494.08	\$16,434.75	\$245.76	1.199%
Waddell & Reed Finl Inc TICKER: WDR	175.000	49.820	\$8,718.50	\$4,096.68	\$301.00	3.452%
Bancfirst Corp TICKER: BANF	45.000	63.390	\$2,852.55	\$1,718.82	\$61.20	2.145%
BB&T Corporation TICKER: BBT	601.000	38.890	\$23,372.89	\$19,297.27	\$576.96	2.469%
BNP Paribas ADR TICKER: BNPOY	41.000	29.380	\$1,204.58	\$1,214.06	\$29.32	2.434%
BOC Hong Kong Holdings LTD SPONS ADR TICKER: BHKLY	41.000	67.010	\$2,747.41	\$2,254.13	\$105.17	3.828%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
CIT Group Inc TICKER: CIT	238,000	47.830	\$11,383.54	\$8,742.84	\$142.80	1.254%
DBS Group Hldgs LTD Sponsd ADR TICKER: DBSDY	41,000	62.230	\$2,551.43	\$1,357.10	\$73.96	2.899%
First Republic Bank TICKER: FRC	187,000	52.120	\$9,746.44	\$6,384.14	\$104.72	1.074%
Hancock Holding Co TICKER: HBHC	104,000	30.700	\$3,192.80	\$3,139.34	\$99.84	3.127%
HSBC Holdings PLC SPONS ADR TICKER: HSBC	41,000	47.230	\$1,936.43	\$1,840.75	\$100.45	5.187%
Intesa Sanpaolo SPONS ADR TICKER: ISNPA	41,000	17.320	\$710.12	\$810.14	\$12.59	1.773%
Lakeland Finl Corp TICKER: LKFN	112,000	43.470	\$4,868.64	\$2,537.58	\$94.08	1.932%
M & T Bank Corp TICKER: MTB	152,000	125.620	\$19,094.24	\$13,186.32	\$425.60	2.229%
Swedbank AB SPONS ADR TICKER: SWDBY	41,000	24.907	\$1,021.19	\$765.88	\$53.01	5.191%
US Bancorp New TICKER: USB	489,000	44.950	\$21,980.55	\$9,453.78	\$479.22	2.180%
Wells Fargo & Co TICKER: WFC	345,000	54.820	\$18,912.90	\$11,991.37	\$483.00	2.554%
MasterCard Inc-A TICKER: MA	341,000	86.160	\$29,380.56	\$10,315.23	\$218.24	0.743%
Pra Group Inc TICKER: PRAA	145,000	57.930	\$8,399.85	\$4,149.67	\$0.00	0.000%
AEGON NV TICKER: AEG	40,000	7.500	\$300.00	\$344.73	\$10.08	3.360%
Allianz SE SPONS ADR TICKER: AZSEY	41,000	16.570	\$679.37	\$395.42	\$19.81	2.916%

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List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
AXA ADR TICKER: AXAHY	46.000	22.890	\$1,052.94	\$1,072.40	\$38.56	3.662%
Chubb Corp TICKER: CB	156.000	103.470	\$16,141.32	\$8,926.77	\$312.00	1.933%
Covanta Holding Corp TICKER: CVA	601.000	22.010	\$13,228.01	\$9,891.26	\$601.00	4.543%
Endurance Specialty Hldgs Ltshs TICKER: ENH	73.000	59.840	\$4,368.32	\$2,836.33	\$99.28	2.273%
Fnf Group TICKER: FNF	544.000	34.450	\$18,740.80	\$11,646.51	\$413.44	2.206%
HCC Ins Hldgs Inc TICKER: HCC	304.000	53.520	\$16,270.08	\$7,075.26	\$358.72	2.205%
ING Groep NV SPONS ADR TICKER: ING	41.000	12.970	\$531.77	\$588.21	\$0.00	0.000%
MetLife Inc TICKER: MET	425.000	54.090	\$22,988.25	\$20,383.27	\$595.00	2.588%
Navigators Group Inc TICKER: NAVG	72.000	73.340	\$5,280.48	\$3,399.97	\$0.00	0.000%
Partnerre LTD Bermuda TICKER: PRE	118.000	114.130	\$13,467.34	\$6,993.05	\$316.24	2.348%
Symetra Financial Corp TICKER: SYA	307.000	23.050	\$7,076.35	\$6,539.27	\$122.80	1.735%
Daiwa Securities Group Inc SPONS ADR TICKER: DSEFY	42.000	7.920	\$332.64	\$344.82	\$9.11	2.739%
Discover Finl Svcs TICKER: DFS	462.000	65.490	\$30,256.38	\$10,896.86	\$443.52	1.466%
Euronet Worldwide Inc TICKER: EEFY	191.000	54.900	\$10,485.90	\$2,683.50	\$0.00	0.000%
JP Morgan Chase & Co TICKER: JPM	257.000	62.580	\$16,083.06	\$10,209.48	\$411.20	2.557%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Mvc Capital TICKER: MVC	147.000	9.830	\$1,445.01	\$1,696.59	\$79.38	5.493%
Orix Corp SPONS ADR TICKER: IX	41.000	62.530	\$2,563.73	\$1,607.65	\$41.12	1.604%
Outerwall Inc TICKER: OUTR	87.000	75.220	\$6,544.14	\$4,541.63	\$0.00	0.000%
SEI Investments Company TICKER: SEIC	250.000	40.040	\$10,010.00	\$4,520.10	\$120.00	1.199%
Brookfield Asset Manage-Cl A TICKER: BAM	41.000	50.130	\$2,055.33	\$1,394.24	\$26.24	1.277%
Invesco Limited TICKER: IVZ	280.000	39.520	\$11,065.60	\$11,091.64	\$280.00	2.530%
			\$403,535.52	\$248,768.81	\$7,904.42	
Health Care						
Johnson & Johnson TICKER: JNJ	289.000	104.570	\$30,220.73	\$21,331.73	\$809.20	2.678%
AbbVie Inc TICKER: ABBV	318.000	65.440	\$20,809.92	\$10,109.46	\$623.28	2.995%
Biogen IDEC Inc TICKER: BIIB	45.000	339.450	\$15,275.25	\$15,235.64	\$0.00	0.000%
Cardinal Health Inc TICKER: CAH	133.000	80.730	\$10,737.09	\$3,861.55	\$182.21	1.697%
Celgene Corp TICKER: CELG	319.000	111.860	\$35,683.34	\$11,849.95	\$0.00	0.000%
Lannett Co Inc TICKER: LCI	80.000	42.880	\$3,430.40	\$3,358.36	\$0.00	0.000%
Lilly Eli & Co TICKER: LLY	319.000	68.990	\$22,007.81	\$20,058.84	\$638.00	2.899%

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Novartis AG Sponsored ADR TICKER: NVS	41.000	92.660	\$3,799.06	\$2,924.47	\$95.87	2.524%
Novo-Nordisk A S SPONS ADR TICKER: NVO	41.000	42.320	\$1,735.12	\$1,132.20	\$24.85	1.432%
Prestige Brands TICKER: PBH	232.000	34.720	\$8,055.04	\$2,858.17	\$0.00	0.000%
Roche Hldg LTD SPONS ADR TICKER: RHHBY	41.000	33.990	\$1,393.59	\$892.77	\$46.32	3.324%
Sanofi SPONS ADR TICKER: SNY	40.000	45.610	\$1,824.40	\$1,985.57	\$52.67	2.887%
Shire PLC SPONS ADR TICKER: SHPG	41.000	212.540	\$8,714.14	\$7,087.20	\$25.54	0.293%
Hanger Inc TICKER: HGR	97.000	21.900	\$2,124.30	\$3,682.20	\$0.00	0.000%
Baxter Intl Inc TICKER: BAX	256.000	73.290	\$18,762.24	\$18,036.13	\$532.48	2.838%
Becton Dickinson TICKER: BDX	121.000	139.160	\$16,838.36	\$9,410.99	\$290.40	1.725%
Carefusion Corp TICKER: CFN	281.000	59.340	\$16,674.54	\$8,699.51	\$0.00	0.000%
Intuitive Surgical Inc TICKER: ISRG	58.000	528.940	\$30,678.52	\$28,239.72	\$0.00	0.000%
Alexion Pharmaceuticals Inc TICKER: ALXN	44.000	185.030	\$8,141.32	\$8,865.56	\$0.00	0.000%
Bio-Reference Labs Inc TICKER: BRLI	184.000	32.130	\$5,911.92	\$4,108.90	\$0.00	0.000%
Gilead Sciences Inc TICKER: GILD	318.000	94.260	\$29,974.68	\$24,332.64	\$0.00	0.000%
Mynad Genetics Inc TICKER: MYGN	100.000	34.060	\$3,406.00	\$2,411.27	\$0.00	0.000%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Regeneron Pharmaceuticals Inc TICKER: REGN	67.000	410.250	\$27,486.75	\$18,460.67	\$0.00	0.000%
				\$323,684.52	\$3,320.82	
<i>Industrials</i>						
Cummins Inc TICKER: CMI	199.000	144.170	\$28,689.83	\$18,935.25	\$620.88	2.164%
Raytheon Company TICKER: RTN	71.000	108.170	\$7,680.07	\$4,227.61	\$171.82	2.237%
Benchmark Electronics Inc TICKER: BHE	185.000	25.440	\$4,706.40	\$2,758.71	\$0.00	0.000%
Harman International Inds TICKER: HAR	108.000	106.710	\$11,524.68	\$11,720.32	\$142.56	1.237%
Keysight Technologies Inc TICKER: KEYS	369.000	33.770	\$12,461.13	\$11,996.10	\$0.00	0.000%
Siemens A G Sponsored ADR TICKER: SIEGY	41.000	112.000	\$4,592.00	\$4,543.31	\$123.55	2.691%
Synaptics Inc TICKER: SYNA	97.000	68.840	\$6,677.48	\$2,644.17	\$0.00	0.000%
Ttm Technologies Inc TICKER: TTMI	328.000	7.530	\$2,469.84	\$4,308.85	\$0.00	0.000%
Jacobs Engr Group Inc TICKER: JEC	214.000	44.690	\$9,563.66	\$8,777.44	\$0.00	0.000%
Quanta Services Incorporated TICKER: PWR	470.000	28.390	\$13,343.30	\$14,756.81	\$0.00	0.000%
Atlas Copco AB SPONS ADR TICKER: ATLCY	40.000	25.470	\$1,018.80	\$436.63	\$23.44	2.301%
Caterpillar Inc TICKER: CAT	101.000	91.530	\$9,244.53	\$10,514.38	\$282.80	3.059%

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Lindsay Corporation TICKER: LNN	78.000	85.740	\$6,687.72	\$4,455.89	\$84.24	1.260%
Reliance Steel & Aluminum Co TICKER: RS	193.000	61.270	\$11,825.11	\$8,827.38	\$270.20	2.285%
Roper Inds Inc New TICKER: ROP	52.000	156.350	\$8,130.20	\$2,268.71	\$52.00	0.640%
Chart Industries Inc TICKER: GTLS	160.000	34.200	\$5,472.00	\$5,212.28	\$0.00	0.000%
Sun Hydraulics Corp TICKER: SNHY	128.000	39.380	\$5,040.64	\$3,603.22	\$46.08	0.914%
Republic Services Inc TICKER: RSG	80.000	40.250	\$3,220.00	\$3,270.39	\$89.60	2.783%
Eaton Corp PLC TICKER: ETN	315.000	67.960	\$21,407.40	\$17,904.27	\$617.40	2.884%
Ilex Corp TICKER: IEX	127.000	77.840	\$9,885.68	\$2,447.33	\$142.24	1.439%
Technic Ind SPONS ADR TICKER: TTNDY	41.000	16.120	\$660.92	\$534.64	\$6.11	0.924%
Activision Blizzard, Inc TICKER: ATVI	801.000	20.150	\$16,140.15	\$14,019.88	\$160.20	0.993%
Forward Air Corp TICKER: FWRD	143.000	50.370	\$7,202.91	\$4,259.62	\$68.64	0.953%
United Parcel Service-Class B TICKER: UPS	118.000	111.170	\$13,118.06	\$9,281.73	\$316.24	2.411%
Copa Holdings SA TICKER: CPA	41.000	103.640	\$4,249.24	\$4,595.95	\$157.44	3.705%
Southwest Airlines Co TICKER: LUV	298.000	42.320	\$12,611.36	\$12,119.63	\$71.52	0.567%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Canadian Pacific Railway LTD TICKER: CP	41,000	192.690	\$7,900.29	\$7,103.00	\$49.20	0.623%
Wabtec Corp TICKER: WAB	177,000	86.890	\$15,379.53	\$2,787.60	\$42.48	0.276%
				\$260,902.93	\$3,538.64	
Technology						
Harmonic Lightwaves Inc TICKER: HLIT	551,000	7.010	\$3,862.51	\$3,445.04	\$0.00	0.000%
Harris Corp DEL TICKER: HRS	112,000	71.820	\$8,043.84	\$7,359.59	\$210.56	2.618%
Qualcomm Inc TICKER: QCOM	143,000	74.330	\$10,629.19	\$10,676.28	\$240.24	2.260%
Akamai Technologies Inc TICKER: AKAM	519,000	62.960	\$32,676.24	\$21,562.93	\$0.00	0.000%
CME Group Inc. TICKER: CME	101,000	88.650	\$8,953.65	\$5,785.53	\$189.88	2.121%
Electronic Arts Inc TICKER: EA	598,000	47.015	\$28,114.97	\$21,270.69	\$0.00	0.000%
Epam Systems Inc TICKER: EPAM	78,000	47.750	\$3,724.50	\$2,728.56	\$0.00	0.000%
F5 Networks Inc TICKER: FFIV	263,000	130.465	\$34,312.30	\$29,462.28	\$0.00	0.000%
Google Inc - CL A TICKER: GOOGL	35,000	530.660	\$18,573.10	\$16,359.11	\$0.00	0.000%
Microsoft Corp TICKER: MSFT	1,090,000	46.450	\$50,630.50	\$37,977.68	\$1,351.60	2.670%
Netflix Inc TICKER: NFLX	43,000	341.610	\$14,689.23	\$9,468.19	\$0.00	0.000%

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Netscout Systems Inc TICKER: NTCT	116,000	36.540	\$4,238.64	\$4,304.04	\$0.00	0.000%
Sap SE SPONS ADR TICKER: SAP	41,000	69.650	\$2,855.65	\$2,734.54	\$73.10	2.560%
Verint Sys Inc TICKER: VRNT	135,000	58.280	\$7,867.80	\$5,356.86	\$0.00	0.000%
YAHOO Inc TICKER: YHOO	523,000	50.510	\$26,416.73	\$24,556.41	\$0.00	0.000%
Apple Inc TICKER: AAPL	374,000	110.380	\$41,282.12	\$24,414.11	\$703.12	1.703%
Hitachi LTD SPONS ADR TICKER: HTHIY	41,000	74.560	\$3,056.96	\$2,707.45	\$36.53	1.195%
International Business Machines Corp TICKER: IBM	77,000	160.440	\$12,353.88	\$14,619.05	\$338.80	2.742%
Cisco Systems Inc TICKER: CSCO	745,000	27.815	\$20,722.18	\$16,084.43	\$566.20	2.732%
Panasonic Corporation SPONS ADR TICKER: PCRFY	41,000	11.770	\$482.57	\$489.95	\$5.08	1.053%
Semtech Corp TICKER: SMTX	281,000	27.570	\$7,747.17	\$6,761.27	\$0.00	0.000%
TE Connectivity Limited TICKER: TEL	388,000	63.250	\$24,541.00	\$11,481.78	\$450.08	1.834%
Agilent Technologies Inc TICKER: A	248,000	40.940	\$10,153.12	\$9,059.30	\$99.20	0.977%
Illumina Inc TICKER: ILMN	149,000	184.580	\$27,502.42	\$16,246.86	\$0.00	0.000%
Micron Technology Inc TICKER: MU	959,000	35.010	\$33,574.59	\$27,402.46	\$0.00	0.000%
NVIDIA Corp TICKER: NVDA	594,000	20.050	\$11,909.70	\$11,238.43	\$201.96	1.696%



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

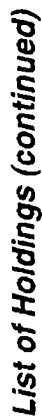
Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Nxp Semiconductors TICKER: NXPI	41.000	76.400	\$3,132.40	\$2,929.36	\$0.00	0.000%
Stmicroelectronics NV-NY SHS TICKER: STM	846.000	7.470	\$6,319.62	\$6,377.73	\$287.64	4.552%
Automatic Data Processing Inc TICKER: ADP	98.000	83.370	\$8,170.26	\$4,203.29	\$192.08	2.351%
\$466,536.84				\$357,063.20	\$4,946.07	
Basic Materials						
ALCOA Inc Com TICKER: AA	698.000	15.790	\$11,021.42	\$11,483.72	\$83.76	0.760%
Goldcorp Inc TICKER: GG	359.000	18.520	\$6,648.68	\$7,668.41	\$215.40	3.240%
Hecla Mng Co TICKER: HL	747.000	2.790	\$2,084.13	\$3,938.21	\$7.47	0.358%
Neenah Paper Inc TICKER: NP	46.000	60.270	\$2,772.42	\$2,737.46	\$49.68	1.792%
Weyerhaeuser Co TICKER: WY	466.000	35.890	\$16,724.74	\$11,056.72	\$540.56	3.232%
Rio Tinto PLC Spnsd ADR TICKER: RIO	41.000	46.060	\$1,888.46	\$2,041.56	\$83.02	4.396%
Albemarle Corp TICKER: ALB	103.000	60.130	\$6,193.39	\$5,159.26	\$113.30	1.829%
BASF SE SPONS ADR TICKER: BASF	41.000	83.390	\$3,418.99	\$3,153.93	\$93.99	2.749%
Calgon Carbon Corp TICKER: CCC	312.000	20.780	\$6,483.36	\$5,035.61	\$0.00	0.000%
Du Pont E I De Nemours & Co TICKER: DD	218.000	73.940	\$16,118.92	\$7,963.81	\$409.84	2.543%

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Ecolab Inc TICKER: ECL	174.000	104.520	\$18,186.48	\$19,891.87	\$229.68	1.263%
Lonza Group AG Unspns ADR TICKER: LZAGY	40.000	11.170	\$446.80	\$346.29	\$0.00	0.000%
Lyondellbasell Industries NV TICKER: LYB	129.000	79.390	\$10,241.31	\$7,337.70	\$361.20	3.527%
Monsanto Co New TICKER: MON	69.000	119.470	\$8,243.43	\$7,774.57	\$135.24	1.641%
			\$110,472.53	\$95,589.12	\$2,323.14	
Telecommunication Services						
BT Group PLC-Spons ADR TICKER: BT	41.000	61.990	\$2,541.59	\$1,047.84	\$73.19	2.880%
Orange SPONS ADR TICKER: ORAN	41.000	16.920	\$693.72	\$578.36	\$30.14	4.345%
Verizon Communications TICKER: VZ	551.000	46.780	\$25,775.78	\$26,292.79	\$1,212.20	4.703%
			\$29,011.09	\$27,918.99	\$1,315.53	
Utilities						
Exelon Corp TICKER: EXC	565.000	37.080	\$20,950.20	\$17,003.15	\$700.60	3.344%
Huaneng Pwr Intl Inc SPONS ADR TICKER: HNP	40.000	54.170	\$2,166.80	\$1,835.50	\$88.44	4.082%
National Grid PLC SPONS ADR TICKER: NGG	41.000	70.660	\$2,897.06	\$2,568.43	\$189.09	6.527%
Portland General Electric Co TICKER: POR	228.000	37.830	\$8,625.24	\$7,706.38	\$255.36	2.961%
Kinder Morgan Inc TICKER: KMI	223.000	42.310	\$9,435.13	\$3,459.56	\$392.48	4.160%



January 1, 2014 - December 31, 2014

Firestone Civic Test TR - Account [REDACTED]

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

<i>Description</i>	<i>Shares/Par Value</i>	<i>Current Price</i>	<i>Market Value</i>	<i>Cost Basis</i>	<i>Est. Ann. Income</i>	<i>Current Yield</i>
<i>Fixed Income</i>						
<i>Municipal Obligations</i>						
Avon Lake Ohio City Sch Dist	50,000.000	100.161	\$50,080.50	\$50,000.00	\$1,075.00	2.147%
School District Revenue						
DTD 08/05/2014 2.150% 12/01/2019						
Non Callable			\$50,080.50	\$50,000.00	\$1,075.00	
<i>Corporate Bonds</i>						
Anheuser Busch Cos Inc	100,000.000	100.298	\$100,298.00	\$99,890.00	\$4,625.00	4.611%
NT 02/01/2015						
TICKER: ABC4615						
Procter & Gamble Co	100,000.000	100.364	\$100,364.00	\$103,580.00	\$3,500.00	3.487%
DTD 02/06/2009 3.500% 02/15/2015						
Non Callable			\$100,488.00	\$100,461.00	\$3,150.00	3.135%
US Bancorp	100,000.000	104.045	\$104,045.00	\$102,160.00	\$4,850.00	4.661%
Medium Term Note						
DTD 03/04/2010 3.150% 03/04/2015						
Non Callable			\$50,475.50	\$50,862.00	\$1,000.00	1.981%
Procter & Gamble Co	50,000.000	100.951	\$50,475.50	\$50,862.00	\$1,000.00	1.981%
DTD 11/25/2003 4.850% 12/15/2015						
JPMorgan Chase & Co	100,000.000	111.611	\$111,611.00	\$102,810.00	\$5,450.00	4.883%
DTD 08/20/2012 2.000% 08/15/2017						
Non Callable						
Caterpillar FIN Serv Crp	100,000.000					
Medium Term Note						
DTD 03/27/2008 5.450% 04/15/2018						
Non Callable						



List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Pitney Bowes Inc DTD 04/29/2003 4.750% 05/15/2018 Non Callable	50,000.000	106.471	\$53,235.50	\$50,901.00	\$2,375.00	4.461%
National Rural Util Coop Medium Term Note DTD 11/10/2011 3.000% 11/15/2019 Non Callable	50,000.000	101.100	\$50,550.00	\$50,000.00	\$1,500.00	2.967%
Amgen Inc DTD 09/16/2010 3.450% 10/01/2020 Non Callable	50,000.000	103.900	\$51,950.00	\$51,627.50	\$1,725.00	3.321%
General Elec Cap Corp Medium Term Note DTD 11/10/2011 3.650% 11/15/2020 Non Callable	50,000.000	103.925	\$51,962.50	\$50,000.00	\$1,825.00	3.512%
CVS Caremark Corp DTD 05/12/2011 4.125% 05/15/2021 Callable	50,000.000	108.431	\$54,215.50	\$53,068.00	\$2,062.50	3.804%
AT&T Inc DTD 08/18/2011 3.875% 08/15/2021 Non Callable	50,000.000	104.631	\$52,315.50	\$51,245.00	\$1,937.50	3.703%
TEVA Pharm FIN IV BV DTD 11/10/2011 3.650% 11/10/2021 Non Callable	50,000.000	102.472	\$51,236.00	\$51,287.00	\$1,825.00	3.562%
			\$932,746.50	\$917,891.50	\$35,825.00	

Fixed Income Mutual Funds

Federated Short Term Income Fund TICKER: FSTIX	5,598.476	8.540	\$47,810.99	\$48,260.67	\$657.34	1.375%
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0092058 - 0900913

List of Holdings (continued)

Statement of Value and Activity

January 1, 2014 - December 31, 2014

Description	Shares/Par Value	Current Price	Market Value	Cost Basis	Est. Ann. Income	Current Yield
Federated Total Return Bond Fund TICKER: FTRBX	3,342.345	11.040	\$36,899.49	\$37,890.40	\$1,198.24	3.247%
Loomis Sayles Bond Fund TICKER: LSBDX	769.080	14.830	\$11,405.46	\$9,111.70	\$494.52	4.336%
Vanguard Intermediate-Term Corporate Fund TICKER: VFIDX	5,513.655	9.830	\$54,199.23	\$53,178.49	\$1,769.88	3.266%
Vanguard Short-Term Investment Grade Fund TICKER: VFSUX	1,644.319	10.660	\$17,528.44	\$17,580.97	\$351.88	2.007%
Federated Institutional High Yield Bond Fund TICKER: FIHBX	3,815.159	9.880	\$37,693.77	\$38,522.35	\$2,395.92	6.356%
Total Fixed Income			\$205,537.38	\$204,544.58	\$6,867.78	
Total All Assets			\$3,852,840.09	\$3,193,875.70	\$83,039.85	