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Return of Private Foundation

2014

Department of the Treasury
Internal Revenue Service

or Section 4947(a)(1) Trust Treated as Private Foundation
Do not enter social security numbers on this form as it may be made public.

Open to Public Inspection

For calendar year 2014 or tax year beginning 04/01, 2014, and ending 03/31, 2015

Name of foundation: **HARRY ZAHARS CHARITABLE TRUST**

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

Room/suite: _____

City or town, state or province, country, and ZIP or foreign postal code: **AKRON, OH 44308**

A Employer identification number: **34-1797032**

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

C If exemption application is pending, check here

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

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

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

G Check all that apply:

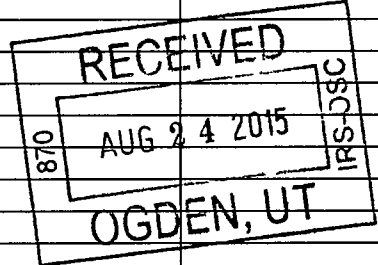
<input type="checkbox"/>	Initial return	<input type="checkbox"/>	Initial return of a former public charity
<input type="checkbox"/>	Final return	<input type="checkbox"/>	Amended return
<input type="checkbox"/>	Address change	<input type="checkbox"/>	Name change

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) **\$ 515,440.**

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 (attach schedule)				
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	12,981.	12,981.		STMT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	7,620.			
b	Gross sales price for all assets on line 6a	42,281.			
7	Capital gain net income (from Part IV, line 2)		7,620.		
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	20,601.	20,601.		
13	Compensation of officers, directors, trustees, etc.	7,006.	3,503.		3,503.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)				
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions)	594.			100.
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule)				
24	Total operating and administrative expenses. Add lines 13 through 23	7,600.	3,503.		3,603.
25	Contributions, gifts, grants paid	18,560.			18,560.
26	Total expenses and disbursements. Add lines 24 and 25	26,160.	3,503.		22,163.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	-5,559.			
b	Net investment income (if negative, enter -0-)		17,098.		
c	Adjusted net income (if negative, enter -0-)				



POSTMARK DATE AUG 14 2015

SCANNED SEP 04 2015

Operating and Administrative Expenses

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments		18,936.	18,936.
	3	Accounts receivable ▶ Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule)		292,812.	496,504.
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment: basis Less: accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)	317,072.		
	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)	317,072.	311,748.	515,440.	
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 ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	317,072.	311,748.	
	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)	317,072.	311,748.		
31	Total liabilities and net assets/fund balances (see instructions)	317,072.	311,748.		

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	317,072.
2	Enter amount from Part I, line 27a	2	-5,559.
3	Other increases not included in line 2 (itemize) ▶ REUNION CAPITAL	3	235.
4	Add lines 1, 2, and 3	4	311,748.
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	311,748.

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 42,281.		34,661.	7,620.			
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69						
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0- or Losses (from col. (h))			
a			7,620.			
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	7,620.	
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 (col (b) divided by col. (c))		
2013	14,627.	462,974.	0.031594		
2012	21,261.	402,731.	0.052792		
2011	20,869.	388,176.	0.053762		
2010	17,689.	376,677.	0.046961		
2009	17,680.	361,790.	0.048868		
2 Total of line 1, column (d)				2	0.233977
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	0.046795
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5				4	508,526.
5 Multiply line 4 by line 3				5	23,796.
6 Enter 1% of net investment income (1% of Part I, line 27b)				6	171.
7 Add lines 5 and 6				7	23,967.
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	22,163.

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

Table with 11 rows for excise tax calculations. Includes fields for exempt foundations, tax under section 511, add lines 1 and 2, subtitle A tax, tax based on investment income, credits/payments, total credits, penalty, tax due, overpayment, and amount of line 10 to be credited to 2015 estimated tax.

Part VII-A Statements Regarding Activities

Table with 10 rows for statements regarding activities. Includes questions about influencing legislation, political purposes, Form 1120-POL filing, political expenditures, reimbursement, unreported activities, changes in governing instruments, unrelated business income, tax return filing, liquidation, requirements of section 508(e), and substantial contributors.

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 N/A 13 X
14 The books are in care of FIRSTMERIT BANK, NA Telephone no. (440) 329-3264 Located at 105 COURT ST, ELYRIA, OH ZIP+4 44035
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here X and enter the amount of tax-exempt interest received or accrued during the year. 15
16 At any time during calendar year 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? 16 Yes No X 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

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

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

1a During the year did the foundation (either directly or indirectly): (1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes No X (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes No X (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes No X (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? X Yes No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes No X (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) Yes No X
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? 1b X Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 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 X If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes No X
b If "Yes," did it have excess business holdings in 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

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

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

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

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

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

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

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

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

Organizations relying on a current notice regarding disaster assistance check here

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No **6b** X

If "Yes" to 6b, file Form 8870

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No **7b**

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 4		7,006.		

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

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	507,235.
b	Average of monthly cash balances	1b	9,035.
c	Fair market value of all other assets (see instructions).	1c	NONE
d	Total (add lines 1a, b, and c)	1d	516,270.
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	516,270.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	7,744.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	508,526.
6	Minimum investment return. Enter 5% of line 5	6	25,426.

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	25,426.
2a	Tax on investment income for 2014 from Part VI, line 5	2a	342.
b	Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	342.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	25,084.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	25,084.
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	25,084.

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	22,163.
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	22,163.
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	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	22,163.

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				25,084.
2 Undistributed income, if any, as of the end of 2014:				
a Enter amount for 2013 only			10,545.	
b Total for prior years 20 <u>12</u> , 20 <u> </u> , 20 <u> </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>22,163.</u>				
a Applied to 2013, but not more than line 2a			10,545.	
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				11,618.
e Remaining amount distributed out of corpus	NONE			
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	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				13,466.
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	NONE			
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	NONE			

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)

Table with 5 columns: (a) 2014, (b) 2013, (c) 2012, (d) 2011, (e) Total. Rows include 2a (Adjusted net income), 2b (85% of line 2a), 2c (Qualifying distributions from Part XII), 2d (Amounts included in line 2c), 2e (Qualifying distributions made directly for active conduct), 3 (Alternative tests: Assets, Endowment, Support).

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

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

N/A

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

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:
Check here [X] 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 Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
EASTER SEALS 41641 NORTH RIDGE ROAD, SUITE D ELYRIA OH 44	NONE	PC	GENERAL SUPPORT	1,097.
UNITED WAY OF GREATER LORAIN COUNTY 1875 N RIDGE RD E LORAIN OH 44053	NONE	PC	GENERAL SUPPORT	1,097.
HELLENIC COLLEGE 50 GODDARD AVE BROOKLYN MA 02146	NONE	PC	GENERAL SUPPORT	7,669.
THE COMMUNITY FOUNDATION OF LORAIN COUNTY 9080 LEAVITT RD ELYRIA OH 44035	NONE	PC	GENERAL SUPPORT	3,222.
ST BASIL ACADEMY 79 ST BASIL ROAD GARRISON NY 10524	NONE	PC	GENERAL SUPPORT	3,163.
ST NICHOLAS GREEK ORTHODOX CHURCH 2000 TOWER BLVD LORAIN OH 44053	NONE	PC	GENERAL SUPPORT	2,312.
Total				▶ 3a 10,560.
b Approved for future payment				
Total				▶ 3b

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... a Transfers from the reporting foundation to a noncharitable exempt organization of: (1) Cash... (2) Other assets... b Other transactions: (1) Sales of assets... (2) Purchases of assets... (3) Rental of facilities... (4) Reimbursement arrangements... (5) Loans or loan guarantees... (6) Performance of services... c Sharing of facilities... d If the answer to any of the above is "Yes," complete the following schedule.

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements.

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code... [] Yes [X] No

Table with 3 columns: (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. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge. Sign Here [Signature] 8/14/15 Vice President

Paid Preparer Use Only Print/Type preparer's name RONALD SHOEMAKER Preparer's signature [Signature] Date 07/30/2015 Check [] if self-employed PTIN P00021964 Firm's name ERNST & YOUNG U.S. LLP Firm's EIN 34-6565596 Firm's address 950 MAIN STREET CLEVELAND, OH 44113 Phone no 419-321-6096

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
AT & T INC	463.	463.
APPLE COMPUTER INC	329.	329.
AUTOMATIC DATA PROCESSING INC	131.	131.
BB & T CORP	240.	240.
BRISTOL-MYERS SQUIBB CO.	319.	319.
CHEVRONTEXACO CORP	235.	235.
CISCO SYSTEMS INC	426.	426.
COCA-COLA CO	195.	195.
CONOCOPHILLIPS	403.	403.
DOMINION RESOURCES INC VA	538.	538.
EMERSON ELECTRIC CO	234.	234.
EXXON MOBIL CORP	359.	359.
FIRSTMERIT PRIVATEBANK CASH ACCOUNT	8.	8.
GENERAL ELECTRIC CO	516.	516.
GENUINE PARTS CO	173.	173.
HOME DEPOT INC	310.	310.
HONEYWELL INTERNATIONAL INC	290.	290.
ILLINOIS TOOL WORKS	181.	181.
JP MORGAN CHASE & CO	411.	411.
KIMBERLY-CLARK CORP	370.	370.
MARSH & MCLENNAN COMPANIES INC	409.	409.
MC DONALDS CORP	282.	282.
MERCK & CO INC	540.	540.
MICROSOFT CORP	389.	389.
NIKE INC CLASS B	140.	140.
NORFOLK SOUTHERN CORP	352.	352.
OCCIDENTAL PETROLEUM CORP	259.	259.
PPL CORPORATION	335.	335.
PFIZER INC	515.	515.
PRAXAIR INC	107.	107.
PROCTER & GAMBLE CO	566.	566.
PRUDENTIAL FINL INC	333.	333.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
QUALCOMM INC	328.	328.
JM SMUCKER CO/THE-NEW COM	250.	250.
SOUTHERN CO	326.	326.
TRAVELERS COMPANIES INC	297.	297.
US BANCORP	251.	251.
UNION PACIFIC CORP	344.	344.
V F CORP	175.	175.
VANGUARD MATERIALS ETF	95.	95.
WELLS FARGO & CO NEW	469.	469.
EATON CORP PLC	88.	88.
TOTAL	12,981.	12,981.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	CHARITABLE PURPOSES
-----	-----	-----
OTHER TAXES	100.	100.
FEDERAL TAX PAYMENT - PRIOR YE	246.	
FEDERAL ESTIMATES - PRINCIPAL	248.	
TOTALS	594.	100.
	=====	=====

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

=====

OFFICER NAME:

FIRST MERIT BANK

ADDRESS:

105 COURT ST
ELYRIA, OH 44035

TITLE:

TRUSTEE

AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1

COMPENSATION 7,006.

COMPENSATION EXPLANATION:

TRUSTEE FEES

TOTAL COMPENSATION:

7,006.

=====



ACCOUNT SUMMARY

HARRY ZAHARS CHARITABLE TRUST
 ACCOUNT: [REDACTED]

FOR THE PERIOD 03/01/15 THROUGH 03/31/15

	THIS PERIOD	CALENDAR YEAR-TO-DATE
BEGINNING MARKET VALUE	537,140.08	536,009.91
ADDITIONS	0.00	0.00
DISTRIBUTIONS	11,216.42-	15,173.71-
INCOME	1,833.41	3,435.51
REALIZED CAPITAL GAINS/LOSSES	3,867.76	4,030.19
UNREALIZED CAPITAL GAINS/LOSSES	16,184.83-	12,861.90-
ENDING MARKET VALUE	515,440.00	515,440.00

CASH AND MONEY MARKET SUMMARY

HARRY ZAHARS CHARITABLE TRUST
 ACCOUNT: ██████████

FOR THE PERIOD 03/01/15 THROUGH 03/31/15

	THIS PERIOD	CALENDAR YEAR-TO-DATE
BEGINNING CASH AND MONEY MARKET BALANCE	7,512.85	9,140.22
CASH ADDITIONS	0.00	0.00
DISTRIBUTIONS		
PAYMENTS TO OR FOR BENEFICIARIES	0.00	2,579.26-
FEES	671.42-	2,049.45-
EXPENSES	0.00	0.00
OTHER DISBURSEMENTS	10,545.00-	10,545.00-
TOTAL DISTRIBUTIONS	11,216.42-	15,173.71-
INCOME		
TAXABLE INTEREST	0.57	1.93
NON-TAXABLE INTEREST	0.00	0.00
TAXABLE DIVIDENDS	1,832.84	3,433.58
NON TAXABLE DIVIDENDS	0.00	0.00
OTHER INCOME	0.00	0.00
CAPITAL GAINS/DISTRIBUTIONS	0.00	0.00
TOTAL INCOME	1,833.41	3,435.51
BUY AND SELL ACTIVITY		
PURCHASES	0.00	0.00
SALES	20,806.02	21,533.84
TOTAL BUY AND SELL ACTIVITY	20,806.02	21,533.84
ENDING CASH BALANCE	0.00	0.00
ENDING MONEY MARKET BALANCE	18,935.86	18,935.86

ASSET SUMMARY

HARRY ZAHARS CHARITABLE TRUST
ACCOUNT: [REDACTED]

AS OF 03/31/15

ASSET CATEGORY	MARKET VALUE	PERCENT OF ACCOUNT	FEDERAL TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
PRINCIPAL PORTFOLIO						
PRINCIPAL CASH	2,316.62-	0.45-%	2,316.62-		19	0.10 %
CASH EQUIVALENTS	18,935.86	3.67 %	18,935.86	0.00		
COMMON EQUITY SECURITIES	491,076.64	95.27 %	289,835.43	201,241.21	13,273	2.70 %
CLOSED END EQUITY MUTUAL FUND	5,427.50	1.05 %	2,976.07	2,451.43	95	1.75 %
PRINCIPAL PORTFOLIO TOTAL	513,123.38	99.55 %	309,430.74	203,692.64	13,387	2.60 %
INCOME PORTFOLIO						
INCOME CASH	2,316.62	0.45 %	2,316.62			
TOTAL ASSETS	515,440.00	100.00 %	311,747.36	203,692.64	13,387	2.60 %

HARRY ZAHARS CHARITABLE TRUST
 ACCOUNT: [REDACTED]
 LIST OF ASSETS
 AS OF 03/31/15

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
PRINCIPAL PORTFOLIO							
	PRINCIPAL CASH	2,316.62-	0.45-%	2,316.62-			
CASH EQUIVALENTS							
18,935.86	FIRSTMERIT PRIVATEBANK CASH ACCOUNT	18,935.86 1.000	3.67 %	18,935.86	0.00	19	0.10 %
COMMON EQUITY SECURITIES							
175	APPLE INC	21,775.25 124.430	4.22 %	4,599.55	17,175.70	329	1.51 %
250	AT & T INC	8,162.50 32.650	1.58 %	7,849.98	312.52	470	5.76 %
90	AUTOMATIC DATA PROCESSING INC	7,707.60 85.640	1.50 %	4,068.86	3,638.74	176	2.28 %
250	BB&T CORPORATION	9,747.50 38.990	1.89 %	7,673.40	2,074.10	240	2.46 %
220	BRISTOL MYERS SQUIBB CO	14,190.00 64.500	2.75 %	6,639.56	7,550.44	326	2.30 %
55	CHEVRON CORPORATION	5,773.90 104.980	1.12 %	2,785.37	2,988.53	235	4.07 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST
ACCOUNT: ██████████

AS OF 03/31/15

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PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
560	CISCO SYSTEMS INC	15,414.00 27.525	2.99 %	5,024.50	10,389.50	470	3.05 %
160	COCA COLA CO	6,488.00 40.550	1.26 %	4,337.99	2,150.01	211	3.25 %
140	CONOCOPHILLIPS	8,716.40 62.260	1.69 %	6,359.85	2,356.55	409	4.69 %
220	DOMINION RESOURCES INC VA	15,591.40 70.870	3.02 %	8,070.20	7,521.20	570	3.66 %
160	EATON CORP PLC	10,870.40 67.940	2.11 %	8,164.60	2,705.80	352	3.24 %
130	EMERSON ELEC CO	7,360.60 56.620	1.43 %	4,228.00	3,132.60	244	3.31 %
130	EXXON MOBIL CORPORATION	11,050.00 85.000	2.14 %	3,315.75	7,734.25	359	3.25 %
580	GENERAL ELECTRIC CORP	14,389.80 24.810	2.79 %	10,261.62	4,128.18	534	3.71 %
100	GENUINE PARTS CO	9,319.00 93.190	1.81 %	5,884.87	3,434.13	246	2.64 %
12	GOOGLE INC - CL A	6,656.40 554.700	1.29 %	2,932.40	3,724.00	0	0.00 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST

ACCOUNT: [REDACTED]

AS OF 03/31/15

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PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
12	GOOGLE INC CLASS C	6,576.00 548,000	1.28 %	2,940.08	3,635.92	0	0.00 %
155	HOME DEPOT INC	17,609.55 113,610	3.42 %	9,932.38	7,677.17	366	2.08 %
150	HONEYWELL INTERNATIONAL INC	15,646.50 104,310	3.04 %	10,849.89	4,796.61	311	1.99 %
100	ILLINOIS TOOL WKS INC	9,714.00 97,140	1.88 %	4,285.59	5,428.41	194	2.00 %
100	JM SMUCKER CO/THE-NEW	11,573.00 115,730	2.25 %	6,909.63	4,663.37	256	2.21 %
260	JP MORGAN CHASE & CO	15,750.80 60,580	3.06 %	11,848.63	3,902.17	416	2.64 %
110	KIMBERLY CLARK CORP	11,782.10 107,110	2.29 %	7,796.97	3,985.13	387	3.28 %
375	MARSH & MCLENNAN COS INC	21,033.75 56,090	4.08 %	11,538.56	9,495.19	420	2.00 %
85	MCDONALDS CORP	8,282.40 97,440	1.61 %	4,887.06	3,395.34	289	3.49 %
305	MERCK & CO INC	17,531.40 57,480	3.40 %	11,687.72	5,843.68	549	3.13 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST
ACCOUNT: [REDACTED]

AS OF 03/31/15

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PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
330	MICROSOFT CORP	13,416.15 40.655	2.60 %	8,079.90	5,336.25	409	3.05 %
140	NIKE INC-CLASS B	14,046.20 100.330	2.73 %	3,882.23	10,163.97	157	1.12 %
155	NORFOLK SOUTHN CORP	15,952.60 102.920	3.09 %	11,459.97	4,492.63	366	2.29 %
90	OCCIDENTAL PETE CORP	6,570.00 73.000	1.27 %	6,875.36	305.36-	259	3.94 %
486	PFIZER INC	16,907.94 34.790	3.28 %	9,101.34	7,806.60	544	3.22 %
300	PPL CORPORATION	10,098.00 33.660	1.96 %	10,175.61	77.61-	447	4.43 %
40	PRAXAIR INC	4,829.60 120.740	0.94 %	2,353.26	2,476.34	114	2.36 %
220	PROCTER & GAMBLE CO	18,026.80 81.940	3.50 %	9,931.50	8,095.30	566	3.14 %
150	PRUDENTIAL FINL INC	12,046.50 80.310	2.34 %	6,829.92	5,216.58	348	2.89 %
155	SOUTHERN COMPANY	6,863.40 44.280	1.33 %	6,594.85	268.55	326	4.75 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST
 ACCOUNT: ██████████

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AS OF 03/31/15

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
70	TRAVELERS COMPANIES INC	7,569.10 108.130	1.47 %	4,971.77	2,597.33	154	2.03 %
140	UNION PAC CORP	15,163.40 108.310	2.94 %	5,867.30	9,296.10	308	2.03 %
260	US BANCORP NEW	11,354.20 43.670	2.20 %	7,642.34	3,711.86	255	2.25 %
150	V.F. CORP	11,296.50 75.310	2.19 %	9,181.87	2,114.63	192	1.70 %
335	WELLS FARGO & CO	18,224.00 54.400	3.54 %	12,015.20	6,208.80	469	2.57 %
	TOTAL COMMON EQUITY SECURITIES	491,076.64	95.27 %	289,835.43	201,241.21	13,273	2.70 %
	CLOSED END EQUITY MUTUAL FUND						
50	VANGUARD MATERIALS ETF	5,427.50 108.550	1.05 %	2,976.07	2,451.43	95	1.75 %
	PRINCIPAL PORTFOLIO TOTAL	513,123.38	99.55 %	309,430.74	203,692.64	13,387	2.61 %

LIST OF ASSETS

HARRY ZAHARS CHARITABLE TRUST
ACCOUNT: [REDACTED]

AS OF 03/31/15

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PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE UNIT PRICE	% OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (COST VS MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
	INCOME CASH	2,316.62	0.45 %	2,316.62			
	INCOME PORTFOLIO	515,440.00	100.00 %	311,747.36	203,692.64	13,387	2.60 %
	TOTAL ASSETS						