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Form 990-PF

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 instructions is at www.irs.gov/form990pf.

2015

Open to Public
Inspection

For calendar year 2015, or tax year beginning 01-01-2015 , and ending 12-31-2015

Name of foundation RICHARD A ZAPPALA FAMILY FOUNDATION		A Employer identification number 23-7876878
Number and street (or P O box number if mail is not delivered to street address) THREE GATEWAY CENTER NO 200		Room/suite
City or town, state or province, country, and ZIP or foreign postal code PITTSBURGH, PA 15222		
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		C If exemption application is pending, check here <input type="checkbox"/> <input checked="" type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> <input checked="" type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> <input checked="" type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> <input checked="" type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/> <input checked="" type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 2,167,186	J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> 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))		Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check <input type="checkbox"/> <input checked="" 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	18,328	18,328		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	690,759			
	b Gross sales price for all assets on line 6a 1,618,187				
	7 Capital gain net income (from Part IV, line 2)		690,759		
	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	709,087	709,087		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	22,500	7,500		15,000
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	3,315	1,657		1,658
	c Other professional fees (attach schedule)	23,527	23,527		0
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	363	113		0
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings.				
	22 Printing and publications.				
	23 Other expenses (attach schedule)	736	100		636
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	50,441	32,897		17,294
	25 Contributions, gifts, grants paid	145,350			145,350
	26 Total expenses and disbursements.Add lines 24 and 25	195,791	32,897		162,644
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	513,296			
	b Net investment income (if negative, enter -0-)		676,190		
	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
	1 Cash—non-interest-bearing				
	2 Savings and temporary cash investments		370,832	1,223,075	1,223,075
	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)	1,206,494	867,547		944,111
	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)				
	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)		1,577,326	2,090,622	2,167,186
	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)	0	0	0	
	Foundations that follow SFAS 117, check here ► <input type="checkbox"/>				
	and complete lines 24 through 26 and lines 30 and 31.				
	24 Unrestricted				
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here ► <input checked="" type="checkbox"/>				
	and complete lines 27 through 31.				
	27 Capital stock, trust principal, or current funds	0	0	0	
	28 Paid-in or capital surplus, or land, bldg , and equipment fund	0	0	0	
	29 Retained earnings, accumulated income, endowment, or other funds	1,577,326	2,090,622		
	30 Total net assets or fund balances (see instructions)	1,577,326	2,090,622		
	31 Total liabilities and net assets/fund balances (see instructions)	1,577,326	2,090,622		

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	1,577,326
2	Enter amount from Part I, line 27a	2	513,296
3	Other increases not included in line 2 (itemize) ► _____	3	0
4	Add lines 1, 2, and 3	4	2,090,622
5	Decreases not included in line 2 (itemize) ► _____	5	0
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,090,622

Part IV Capital Gains and Losses for Tax on Investment Income

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co.)		How acquired (b) P—Purchase D—Donation	Date acquired (c) (mo, day, yr)	Date sold (d) (mo, day, yr)
1a See Additional Data Table				
b				
c				
d				
e				
(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)	
a See Additional Data Table				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69				Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	(l)	
a See Additional Data Table				
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	690,759
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 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))
2014	130,515	2,356,052	0 055396
2013	90,142	2,173,341	0 041476
2012	83,780	1,774,078	0 047225
2011	99,077	1,736,077	0 057069
2010	110,295	1,679,645	0 065666
2 Total of line 1, column (d).			2 0 266832
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 053366
4 Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.			4 2,287,198
5 Multiply line 4 by line 3.			5 122,059
6 Enter 1% of net investment income (1% of Part I, line 27b).			6 6,762
7 Add lines 5 and 6.			7 128,821
8 Enter qualifying distributions from Part XII, line 4.			8 162,644

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1	1	6,762
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 <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	2	0
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col. (b)	3	6,762
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0
3	Add lines 1 and 2.	5	6,762
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-		
6	Credits/Payments		
a	2015 estimated tax payments and 2014 overpayment credited to 2015	6a	1,700
b	Exempt foreign organizations—tax withheld at source.	6b	
c	Tax paid with application for extension of time to file (Form 8868).	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments Add lines 6a through 6d.	7	1,700
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	5,062
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 <input type="checkbox"/> Refunded <input type="checkbox"/>	11	

Part VII-A Statements Regarding Activities

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?	<input type="checkbox"/>	Yes	No
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	<input type="checkbox"/>	Yes	No
	<i>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.</i>			
1c	Did the foundation file Form 1120-POL for this year?	<input type="checkbox"/>	Yes	No
1d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year			
	(1) On the foundation <input type="checkbox"/> \$ _____ 0 (2) On foundation managers <input type="checkbox"/> \$ _____ 0			
1e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____ 0			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS?	<input type="checkbox"/>	Yes	No
	<i>If "Yes," attach a detailed description of the activities.</i>			
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? <i>If "Yes," attach a conformed copy of the changes</i>	<input type="checkbox"/>	Yes	No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	<input type="checkbox"/>	Yes	No
4b	If "Yes," has it filed a tax return on Form 990-T for this year?	<input type="checkbox"/>	Yes	No
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year?	<input type="checkbox"/>	Yes	No
	<i>If "Yes," attach the statement required by General Instruction T.</i>			
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?			
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	<input type="checkbox"/>	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions)	<input type="checkbox"/> PA		
8b	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? <i>If "No," attach explanation.</i>	<input type="checkbox"/>	Yes	
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 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>			
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>			No

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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	Yes	
14	The books are in care of ► LORI Z HARDIMAN Located at ► THREE GATEWAY CENTER SUITE 200 PITTSBURGH PA	Telephone no ► (412) 391-9260 ZIP +4 ► 15222		
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 2015, 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 instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) If "Yes", enter the name of the foreign country ►	16	Yes	No

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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> 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)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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)? Organizations relying on a current notice regarding disaster assistance check here. ►	1b	No
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 2015?	1c	No
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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? If "Yes," list the years ► 20____, 20____, 20____, 20____	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ► 20____, 20____, 20____, 20____	3a	
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
b	If "Yes," did it have excess business holdings in 2015 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 2015)	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	No
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 2015?	4b	No

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)? 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?
If "Yes" to 6b, file Form 8870. Yes No

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?

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	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
RICHARD A ZAPPALA 6800 S EAST HARBOR CIRCLE STUART, FL 34996	TRUSTEE 0 75	0	0	0
NANCY B ZAPPALA 6800 S EAST HARBOR CIRCLE STUART, FL 34996	TRUSTEE 0 60	0	0	0
LORI Z HARDIMAN 105 HAWTHORNE ROAD PITTSBURGH, PA 15238	MANAGING DIRECTOR 2 00	15,000	0	0
JORDAN J ZAPPALA 464 COMMONWEALTH AVENUE 33 BOSTON, MA 02215	CHARITABLE LIAISON 0 75	7,500	0	0

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

(a) Name and address of each employee paid more than \$50,000	Title, and average hours per week (b) devoted to position	(c) Compensation	Contributions to employee benefit plans and deferred compensation (d)	Expense account, (e) other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)
3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services.	▶	0

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

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 N/A

0

2

All other program-related investments. See instructions

3

Total. Add lines 1 through 3

0

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	1,958,486	
b	Average of monthly cash balances.	1b	363,542	
c	Fair market value of all other assets (see instructions).	1c	0	
d	Total (add lines 1a, b, and c).	1d	2,322,028	
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0	
2	Acquisition indebtedness applicable to line 1 assets.	2	0	
3	Subtract line 2 from line 1d.	3	2,322,028	
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	34,830	
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,287,198	
6	Minimum investment return. Enter 5% of line 5.	6	114,360	

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	114,360	
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	6,762	
b	Income tax for 2015 (This does not include the tax from Part VI).	2b		
c	Add lines 2a and 2b.	2c	6,762	
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	107,598	
4	Recoveries of amounts treated as qualifying distributions.	4	0	
5	Add lines 3 and 4.	5	107,598	
6	Deduction from distributable amount (see instructions).	6	0	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	107,598	

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	162,644	
b	Program-related investments—total from Part IX-B.	1b	0	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2		
3	Amounts set aside for specific charitable projects that satisfy the			
a	Suitability test (prior IRS approval required).	3a		
b	Cash distribution test (attach the required schedule).	3b		
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	162,644	
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	6,762	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	155,882	

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 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				107,598
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2015				
a From 2010.	3,139			
b From 2011.	12,947			
c From 2012.				
d From 2013.				
e From 2014.	16,112			
f Total of lines 3a through e.		32,198		
4 Qualifying distributions for 2015 from Part XII, line 4 ► \$ _____ 162,644				
a Applied to 2014, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2015 distributable amount.				107,598
e Remaining amount distributed out of corpus	55,046			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	87,244			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.		0		
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				0
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).	0			
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions).	3,139			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a.	84,105			
10 Analysis of line 9				
a Excess from 2011.	12,947			
b Excess from 2012.				
c Excess from 2013.				
d Excess from 2014.	16,112			
e Excess from 2015.	55,046			

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

1a	If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2015, enter the date of the ruling. <input type="text"/>			
b	Check box to indicate whether the organization is a private operating foundation described in section <input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)			
2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed.			
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 organization 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))

See Additional Data Table

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

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 email 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 See Additional Data Table				
Total			► 3a	145,350
b Approved for future payment ST JOSEPHS CATHOLIC CHURCH 1200 EAST 10TH STREET STUART, FL 34994		501(C)(3)	UNRESTRICTED	15,000
Total			► 3b	15,000

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) 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	18,328
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory				18	690,759
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).			0		709,087
13 Total Add line 12, columns (b), (d), and (e).				13	709,087
(See worksheet in line 13 instructions to verify calculations.)					

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

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
500 SHS COOPER STANDARD HOLDING	P	2015-03-24	2015-12-21
2500 SHS COTT CORPORATION	P	2015-06-18	2015-12-16
300 SHS DSW INC	P	2015-10-13	2015-11-24
2900 SHS KOPPERS HOLDING	P	2015-03-04	2015-12-23
750 SHS NETSCOUT SYSTEMS INC	P	2015-08-05	2015-12-16
650 SHS PACKAGING CORP OF AMERICA	P	2015-05-05	2015-12-21
1500 SHS TWENTY-FIRST CENTURY CLASS B	P	2015-02-18	2015-12-29
384 SHS GOOGLE CLASS C NON VOTING	P	2015-05-01	2015-05-04
90 SHS ALPHABET INC NON VOTING	P	2012-01-20	2015-12-15
90 SHS ALPHABET INC VOTING	P	2012-01-20	2015-11-09

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	(f) Depreciation allowed (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
38,786		28,295	10,491
25,928		26,298	-370
7,056		7,446	-390
58,192		51,750	6,442
22,490		30,158	-7,668
43,068		44,165	-1,097
43,317		50,886	-7,569
214			214
66,653		22,222	44,431
66,441		22,293	44,148

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
			10,491
			-370
			-390
			6,442
			-7,668
			-1,097
			-7,569
			214
			44,431
			44,148

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
600 SHS AMERICAN INTL GROUP INC	P	2012-09-11	2015-12-16
460 SHS APPLE INC	P	2013-04-24	2015-12-21
650 SHS BERKSHIRE HATHAWAY INC	P	2011-06-10	2015-12-21
3150 SHS CHEMTURA CORP	P	2011-08-09	2015-09-15
1700 SHS CITIGROUP INC	P	2011-09-06	2015-12-16
2000 SHS CONTINENTAL BUILDING PRODUCTS INC	P	2015-08-05	2015-12-18
700 SHS EXPRESS SCRIPTS HLDG CO	P	2013-02-27	2015-12-17
1400 SHS GENERAL MOTORS CO	P	2014-03-17	2015-12-16
180 SHS GOLDMAN SACHS GROUP	P	2012-05-11	2015-12-16
1150 SHS NEWS CORP NEW CLASS A	P	2011-09-22	2015-05-21

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	(f) Depreciation allowed (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
37,390		18,567	18,823
50,986		32,297	18,689
86,253		52,154	34,099
83,155		44,213	38,942
92,376		51,615	40,761
33,974		28,794	5,180
61,088		38,822	22,266
49,752		48,225	1,527
34,086		17,800	16,286
17,916		8,401	9,515

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			18,823
			18,689
			34,099
			38,942
			40,761
			5,180
			22,266
			1,527
			16,286
			9,515

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)	How acquired (b) P—Purchase D—Donation	Date acquired (c) (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1500 SHS NEWS CORP NEW CLASS B	P	2013-06-19	2015-05-13
1600 SHS T-MOBILE US INC	P	2012-10-17	2015-12-15
2800 TWENTY FIRST CENTURY	P	2011-09-22	2015-02-17
1702 SHS AT&T INC	P	2009-05-13	2015-08-17
900 BNY MELLON CORP	P	2010-03-12	2015-11-24
1100 SHSDISH NETWORK CORP	P	2009-03-02	2015-12-21
900 SHS DIRECTV	P	2009-05-13	2015-07-27
900 SHS EBAY INC	P	2008-10-02	2015-01-22
100 SHS GOLDMAN SACHS GROUP	P	2010-05-06	2015-11-02
1700 SHS JPMORGAN CHASE	P	2010-10-15	2015-12-16

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
22,638		23,257	-619
62,605		26,400	36,205
97,812		39,666	58,146
58,190		19,359	38,831
39,489		26,840	12,649
67,582		10,212	57,370
45,009		19,359	25,650
50,103		17,353	32,750
18,998		14,362	4,636
112,729		63,460	49,269

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			-619
			36,205
			58,146
			38,831
			12,649
			57,370
			25,650
			32,750
			4,636
			49,269

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)	How acquired (b) P—Purchase D—Donation	Date acquired (c) (mo, day, yr)	(d) Date sold (mo, day, yr)
766 SHS TIME WARNER INC	P	2008-10-02	2015-11-18
1530 SHS US BANCORP	P	2009-02-13	2015-11-18

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
58,583		21,193	37,390
65,328		21,566	43,762

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
			37,390
			43,762

Form 990PF Part XV Line 1a - 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).

RICHARD A ZAPPALA

NANCY B ZAPPALA

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
ALZHEIMERS ASSOCIATION OF GREATER PENNSYLVANIA 1100 LIBERTY AVENUE SUITE E-201 PITTSBURGH, PA 15222		501(C)(3)	UNRESTRICTED	1,000
BIG BROTHERS & SISTERS 5989 PENN CIRCLE SOUTH PITTSBURGH, PA 15206		501(C)(3)	UNRESTRICTED	25,000
CENTER FOR HEARING AND COMMUNICATION 50 BROADWAY NEW YORK, NY 10004		501(C)(3)	UNRESTRICTED	5,000
DEPAUL SCHOOL FOR HEARING & SPEECH 6202 ALDER STREET PITTSBURGH, PA 15206		501(C)(3)	RESTRICTED	2,500
FOUNDATION FOR NATIONAL ARCHIVES 700 PENNSYLVANIA AVENUE NW G-12 WASHINGTON, DC 20408		501(C)(3)	UNRESTRICTED	2,500
FRIENDS OF THE LYRIC 59 SW FLAGLER AVENUE STUART, FL 34994		501(C)(3)	UNRESTRICTED	500
HIBISCUS CHILDRENS CENTER 2400 NE DIXIE HIGHWAY JENSEN BEACH, FL 34957		501(C)(3)	UNRESTRICTED	2,500
LA ROCHE COLLEGE 9000 BABCOCK BLVD PITTSBURGH, PA 15237		501(C)(3)	UNRESTRICTED	20,000
MARINE CORPS SCHOLARSHIP FOUNDATION 909 NWASHINGTON STREET SUITE 400 ALEXANDRIA, VA 22314		501(C)(3)	UNRESTRICTED	1,500
MARTIN HEALTH FOUNDATION PO BOX 9010 STUART, FL 34996		501(C)(3)	UNRESTRICTED	10,000
MENTORING PARTNERSHIP 2934 SMALLMAN STREET 2ND FLOOR PITTSBURGH, PA 15201		501(C)(3)	UNRESTRICTED	1,000
PAWS4PEOPLE 1121C-324 MILITARY CUTOFF RD WILMINGTON, NC 28405		501(C)(3)	UNRESTRICTED	10,000
PITTSBURGH BOTANIC GARDEN 850 POPLAR STREET PITTSBURGH, PA 15220		501(C)(3)	UNRESTRICTED	10,000
PITTSBURGH CULTURAL TRUST 803 LIBERTY AVENUE PITTSBURGH, PA 15222		501(C)(3)	UNRESTRICTED	2,500
PITTSBURGH ORATORY 4450 BAYARD STREET PITTSBURGH, PA 15213		501(C)(3)	UNRESTRICTED	2,500
Total				145,350
			► 3a	

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
PROVIDENCE CONNECTIONS 3113 BRIGHTON ROAD PITTSBURGH, PA 15212		501(C)(3)	UNRESTRICTED	5,000
SAILFISH POINT FOUNDATION 2201 SE SAILFISH POINT BLVD STUART, FL 34996		501(C)(3)	UNRESTRICTED	1,000
SISTER'S PLACE INC 418 MITCHELL AVENUE CLAIRTON, PA 15025		501(C)(3)	UNRESTRICTED	2,500
ST JOSEPHS CATHOLIC CHURCH 1200 EAST 10TH STREET STUART, FL 34994		501(C)(3)	UNRESTRICTED	15,000
THE UCLA FOUNDATION 10995 LE CONTE AVENUE SUITE 770 LOS ANGELES, CA 90024		501(C)(3)	UCLA EXTENSION ALCOHOL & DRUG COUNSELING CERTIFICATE	10,000
UNITED WAY OF MARTIN COUNTY 10 SE CENTRAL PKWY 101 STUART, FL 34994		501(C)(3)	UNRESTRICTED	15,000
WELLSLEY SPECTRUM SERVICES 221 PENN AVENUE SUITE 3000 WILKINSBURG, PA 15221		501(C)(3)	UNRESTRICTED	350
Total			► 3a	145,350

TY 2015 Accounting Fees Schedule

Name: RICHARD A ZAPPALA FAMILY FOUNDATION

EIN: 23-7876878

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	3,315	1,657		1,658

TY 2015 Investments Corporate Stock Schedule

Name: RICHARD A ZAPPALA FAMILY FOUNDATION**EIN:** 23-7876878

Name of Stock	End of Year Book Value	End of Year Fair Market Value
BANK OF NY MELLON	21,038	41,220
BARRICK GOLD CORP	28,839	7,380
BERKSHIRE HATHAWAY - B	37,322	68,661
CHEM TURA CORP	0	0
CITIGROUP INC	25,453	51,750
DIRECTV	0	0
DISH NETWORK	6,037	34,308
EBAY INC	0	0
GOLDMAN SACHS GROUP	17,342	30,639
GOOGLE INC	0	0
JP MORGAN CHASE	33,039	59,427
NEWS CORPORATION -A	0	0
TIME WARNER	0	0
US BANCORP	0	0
AMERICAN INTL GROUP	16,343	30,985
APPLE INC	14,025	25,262
21ST CENTURY FOX	71,687	62,629
EXPRESS SCRIPTS	34,956	52,446
KINROSS	28,090	11,102
NEWMONT MINING	44,956	19,789
NEWS CORPORATION -B	0	0
T-MOBILE US	22,689	44,988
CONTINENTAL BUILDING PRODUCTS INC	39,386	45,396
GENERAL MOTORS CO	48,166	47,614
MARKET VECTORS GOLD MINERS	35,730	23,324
PACIFIC DRILLING SA	45,148	4,284
RANGE RESOURCES CORP	68,062	31,993
ALPHABET INC-VOTING	15,312	38,900
ALPHABET INC-NON-VOTING	15,263	37,944
COOPER-STANDARD HLDG	41,217	54,313

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COTT CORPORATION	27,350	28,574
DSW INC	14,893	14,316
NETSCOUT SYSTEMS INC	32,175	25,328
PACKING CORP OF AMERICA	24,116	25,220
SPIRIT AIRLINES INC	12,709	11,955
US STEEL CORPORATION	46,204	14,364

TY 2015 Other Expenses Schedule

Name: RICHARD A ZAPPALA FAMILY FOUNDATION

EIN: 23-7876878

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ANNUAL MEETING	548	100		448
MISC	188	0		188

TY 2015 Other Professional Fees Schedule

Name: RICHARD A ZAPPALA FAMILY FOUNDATION**EIN:** 23-7876878

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT FEES	23,527	23,527		0

TY 2015 Taxes Schedule

Name: RICHARD A ZAPPALA FAMILY FOUNDATION**EIN:** 23-7876878

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX PAID	113	113		0
EXCISE TAXES	250	0		0