Department of the Treasury Internal Revenue Service

723501 01-03-18 LHA For Paperwork Reduction Act Notice, see instructions.

EXTENDED TO NOVEMBER 15, 2018 Return of Private Foundation

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.

▶ Go to www.irs.gov/Form990PF for instructions and the latest information.

For	caler	ndar year 2017 or tax year beginning		, and ending		
Name of foundation A Employer identification number						number
_Z	AR	ROW FAMILIES FOUNDATIO	ON		73-1332141	
Nu.	nber a	and street (or P O box number if mail is not delivered to str	eet address)	Room/suite	B Telephone number	
_4	01	SOUTH BOSTON AVENUE		900	(918) 295-	-8000
		own, state or province, country, and ZIP or foreign SA, OK 74103–4012	n postal code		C If exemption application is p	pending, check here
		call that apply: Initial return	Initial return of a fo	ormer public charity	D 1. Foreign organization	s check here
•	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Final return	Amended return	minor public oliarity	1. Toroigh organization	s, chock fiere
		Address change	Name change	~ 11	Foreign organizations much check here and attach call	eeting the 85% test,
H (Check		exempt private foundation		E If private foundation sta	
] Se	ction 4947(a)(1) nonexempt charitable trust	Other taxable private founda		under section 507(b)(1	
I Fa	ur ma	arket value of all assets at end of year J Accou	nting method: Cash	X Accrual	F If the foundation is in a	• •
		Part II, col. (c), line 16)	Other (specify)		under section 507(b)(1	
	-\$	5,993,368. (Part I, co	lumn (d) must be on cash basi	s.)		
Pa	art 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))	(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			N/A	
	2	Check X If the foundation is not required to attach Sch. B			· · · · · · · · · · · · · · · · · · ·	
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	134,658.	134,658.		STATEMENT 1
	5a	Gross rents				
	b	Net rental income or (loss)				
ē	6a	Net gain or (loss) from sale of assets not on line 10 Gross sales price for all	280,175.			ļ
	_b	assets on line 6a 003, 4/2.	-	200 175		
2018 Revenue	\ <u>'</u>	Capital gain net income (from Part IV, line 2)		280,175.	/ ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `	····
∵ -3	8	Net short-term capital gain Income modifications		 ,	THE STATE OF THE S	
(<u> </u>	-	Gross sales less returns and allowances			5/ 6/6/12	
SEP		Less Cost of goods sold	<u> </u>	પં	AUIS	
		Gross profit or (loss)			7 960	150/
(_)		Other income			2018	18/
	12	Total Add lines 1 through 11	414,833.	414,833.		9 /
CANTRO	13	Compensation of officers, directors, trustees, etc	0.	0.		0.
3	14	Other employee salaries and wages				
U/)		Pension plans, employee benefits		· · · · · · · · · · · · · · · · · · ·		
nse		Legal fees	5 050	0 605		0.605
ē		Accounting fees STMT 2	5,250.	2,625.		2,625.
e Ü		Other professional fees STMT 3 Interest	91.	46.		45.
aţi.		Taxes STMT 4	10,467.	2,629.		0.
istr	19		253.	0.		•
ri Ti	20	• • • •	233.			
Adi			27.	14.		13.
ī	22					
Operating and Administrative Expens	23		44,151.	17,634.		17,006.
ra Ei	24	Total operating and administrative				
ed (expenses. Add lines 13 through 23	60,239.	22,948.		19,689.
J		Contributions, gifts, grants paid	835,094.	· · · · · · · · · · · · · · · · · · ·		835,094.
	26	Total expenses and disbursements.	205 225			
_	-	Add lines 24 and 25	895,333.	22,948.		854,783.
	ļ	Subtract line 26 from line 12:	400 500			/
		Excess of revenue over expenses and disbursements Net investment income (if negative, enter -0-)	-480,500.	391,885.		-
		Adjusted net income (if negative, enter -0-)		331,003.	N/A	

Form **990-PF** (2017)

Cash - non-interest-bearing Cash - non-interest-bearing S5, 935. 39, 566. 39,	F	art	Balance Sheets Attached schedules and amounts in the description	Beginning of year	End of	year
2 Sinvings and temporary cash investments 338,079. 101,031. 101,031. 101,031. 101,031. 101,031. 101,031. 101,031. 101,031. 101,031. 10		<u>a </u>	column should be for end-of-year amounts only	(a) Book Value	(b) Book Value	(c) Fair Market Value
2 Savings and temporary cash investments 3 A Accounts receivable Less allowance for doubtful accounts ▶ Less allowance for doubtful accounts ▶ Less allowance for doubtful accounts ▶ 6 Grants receivable Less allowance for doubtful accounts ▶ 6 Grants receivable Less allowance for doubtful accounts ▶ 7 Gover now are train reveals Less allowance for doubtful accounts ▶ 8 Investments or sale or use 10 Investments or sale or use 11 Investments or copposate blook 11 Investments or sale or use 12 Investments or opposate blook 11 Investments or opposate blook 12 Investments on propage blans 13 Investments on the propage blans 14 Investments on the propage blans 15 Investments on the propage blans 16 Investments on the propage blans 17 Investments on the propage blans 18 Investments on the propage blans 19 Investments on the propage blans 19 Investments on the propage blans 10 Investments on the propage blans 10 Investments on the propage blans 10 Investments on the propage blans 11 Investments on the propage blans 12 Investments on the propage blans 13 Investments on the propage blans 14 Investments on the propage blans 15 Investments on the propage blans 16 Investments on the propage blans 17 Accounts payable and accounted expenses 18 Investments on the propage blans 19 Investments on the propage blans 10 Investments on the propage blans 10 Investments on the propage blans 10 Investments on the propage blans 11 Investments on the propage blans 12 Investments on the propage blans 13 Investments on the propage blans 14 Investments on the propage blans 15 Investments on the propage blans 16 Investments on the propage blans 17 Investments on the propage blans 18 Investments on the propage blans 19 Investments on the propage blans 19 Investments on the propage blans 10 Inves		1	Cash - non-interest-bearing	55,035.	39,566.	39,566.
3 Accounts receivable 4 Pedages receivable 5 Grants receivable 6 Reconsolated due from officers, directors, trustees, and other disqualified persons 7 One was at large with earth of which the counts 5 Investments - Corporate stock 8 Investments - Corporate stock 9 Prépaid expresses and deferred charges 10 Investments - Corporate stock 11 Investments - Corporate stock 12 Investments - Corporate stock 13 Investments - Corporate stock 14 Investments - Corporate stock 15 Investments - Corporate stock 16 Investments - Corporate stock 16 Investments - Corporate stock 17 Investments - Corporate stock 18 Investments - Corporate stock 18 Investments - Corporate stock 19 Investments - Corporate stock 10 Investments - Corporat		2	Savings and temporary cash investments	338,079.	101,031.	
Redges receable		3	Accounts receivable ►			
East allowance for doubtful accounts			Less: allowance for doubtful accounts ▶			
East allowance for doubtful accounts		4				
6 Reconsides due from officers, directors, fursiless, and other disqualified persons 7 One were at some receivable tests at the second state of t			-			
## disqualified persons		5				
## disqualified persons		1	- T - T - T - T - T - T - T - T - T - T			·
Prepare decision remains Less allowance for doubtiful accounts S		•	· · · · · · · · · · · · · · · · · · ·			
Less allowance for doubtful accounts		7				
Investments U.S. and state government obligations		'				•
Prepare expenses and deferred charges	(A)	R				
b Investments - corporate block c investments - corporate block STMT 8 932,905. 952,873. 942,244. 1 Investments - but Natical affords that Natical affords the STMT 8 932,905. 952,873. 942,244. 1 Investments - abut Natical affords that Natical Advantage Investments - or Inves	set	1 -	· · · · · · · · · · · · · · · · · · ·			
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Comparison to the composition of the composition		1	· _ F	2 206 212	2 250 120	4 F20 330
1 Investments - index settings and exponents base			• • • • • • • • • • • • • • • • • • • •		<u>4,238,129</u>	4,540,330.
12 Investments - other 12 Investments - other 13 Investments - other 14 Land, buildings, and equipment basis ► 6,650 14 Land, buildings, and equipment basis ► 6,650 15 Other assets (describe ► STATEMENT 11 6,494 4,008 4,008 16 Total assets (to be completed by all filers - see the instructions. Also, see appart, item 1) 4,353,449 3,873,118 5,993,368 17 Accounts payable and accrued expenses 4,251 4,420 18 Grants payable 19 Deferred revenue 19 Deferred revenue 19 19 Deferred revenue 19 Deferred revenue 19 Deferred revenue 19 10 Learn from officers, describe ► 10 Learn from				934,903.	952,873.	942,244.
12 Investments - mortgage loans 13 Investments - other STMT 9 634,175. 517,216. 385,894. 14 Land, buildings, and equipment basis ► 6,650. 15 Other assets (describe ► STATEMENT 11) 6,494. 4,008. 4,008. 16 Total assets (for the completed by all filers - see the instructions. Also, see page 1, ttem i) 4,353,449. 3,873,118. 5,993,368. 17 Accounts payable and accrued expenses 4,251. 4,420. 18 Grants payable and accrued expenses 4,251. 4,420. 19 Deferred revenue 20 Leans from officers, directors, frustees, and other disqualified persons 21 Mortgages and other notes payable 22 Other labalities (describe ►) 23 Total liabilities (add lines 17 through 22) 4,251. 4,420. 20 Foundations that follow SFAS 117, check here and complete lines 27 through 31. 27 Capital stock, trust principal, or current funds 28 Paid-in or capital surplus, or land, bldg, and equipment fund 29 Retained earnings, accumulated income, endowment, or other funds 4,349,198. 3,868,698. 3 Total liabilities and net assets/fund halances 4,349,198. 3,868,698. 3 Total liabilities and net assets/fund halances 4,349,198. 3,868,698. 3 Total ineassets or fund balances in Net Assets or Fund Balances 4,349,198. 3,868,698. 3 Total net assets or fund balances in Net Assets or Fund Balances 4,349,198. 3,868,698. 5 Characteristics 4,349,198. 4,349,198. 2 -480,500. 6 3,868,698. 5 Collines 3,868,698. 5 Collines 4,346,988. 5 Col		11				
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15 Other assets (describe STATEMENT 11)		14	Land, buildings, and equipment basis 6,650.	- 4.0		
16 Total assets (to be completed by all filters - see the instructions. Also, see page 1, item 1)				549.		
Ministructions. Also, see page 1, item				6,494.	4,008.	4,008.
Total liabilities and net assets or fund balances 4,251		16	· · · · · · · · · · · · · · · · · · ·			
Section Sec	_	-		4,353,449.		<u>5,993,368.</u>
19 Deferred revenue		17	· · · · · · · · · · · · · · · · · · ·	4,251.	4,420.	
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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) 2 Enter amount from Part I, line 27a 3 Other increases not included in line 2 (itemize) ► 4 Add lines 1, 2, and 3 5 Decreases not included in line 2 (itemize) ► 5 Octal net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30		31	Total liabilities and net assets/fund balances	4.353.449.	3.873.118.	
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) 2 Enter amount from Part I, line 27a 3 Other increases not included in line 2 (itemize) ► 4 Add lines 1, 2, and 3 5 Decreases not included in line 2 (itemize) ► 5 O. 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 4 (3,868,698.					<u> </u>	
(must agree with end-of-year figure reported on prior year's return)14,349,198.2Enter amount from Part I, line 27a2-480,500.3Other increases not included in line 2 (itemize)30.4Add lines 1, 2, and 343,868,698.5Decreases not included in line 2 (itemize)50.6Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 3063,868,698.	P	arτ	III Analysis of Changes in Net Assets of Fund Ba	liances		
(must agree with end-of-year figure reported on prior year's return)14,349,198.2Enter amount from Part I, line 27a2-480,500.3Other increases not included in line 2 (itemize)30.4Add lines 1, 2, and 343,868,698.5Decreases not included in line 2 (itemize)50.6Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 3063,868,698.	1	Tota	net assets or fund balances at beginning of year - Part II, column (a), line 3	30		
2 Enter amount from Part I, line 27a 3 Other increases not included in line 2 (itemize) ▶ 4 Add lines 1, 2, and 3 5 Decreases not included in line 2 (itemize) ▶ 5 Decreases not included in line 2 (itemize) ▶ 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 2 -480,500. 3 0. 4 3,868,698. 5 0.					1	4,349,198.
3 Other increases not included in line 2 (itemize) ► 4 Add lines 1, 2, and 3 5 Decreases not included in line 2 (itemize) ► 5 Decreases not included in line 2 (itemize) ► 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 6 3, 868, 698.	2				•	
4 Add lines 1, 2, and 3 5 Decreases not included in line 2 (itemize) ► 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 4 3,868,698. 5 0. 6 3,868,698.			••••	•• •	· · · ·	
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 3,868,698.						
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30 6 3,868,698.			• • • • • • • • • • • • • • • • • • • •	••	•	
				lumn (b), line 30		
	_		and a find a fin	1271		

Form 990-PF (2017)

See the Part VI instructions.

	3-133214		Page 4	<u>+</u>
Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 494	8 - see ins	tructi	ons)	_
Ya 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)				
· · · · · · · · · · · · · · · · · · ·	1	7,	838.	,
of Part I, line 27b				_
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations, enter 4% of Part I, line 12, col. (b).				
	2		0.	
•	3	7.	838.	_
	4		0.	_
•	5	7.	838.	_
6 Credits/Payments:				-
a 2017 estimated tax payments and 2016 overpayment credited to 2017	1			
b Exempt foreign organizations - tax withheld at source 6b 0.				
c Tax paid with application for extension of time to file (Form 8868) 6c 2,000.				
d Backup withholding erroneously withheld 6d 0.	-			
	7	q	972.	_
	8		0.	_
	9		<u> </u>	<u>-</u>
• • • • • • • • • • • • • • • • • • • •			134.	-
······································	1	<u> </u>	0.	
11 Enter the amount of line 10 to be: Credited to 2018 estimated tax ► 2,134. Refunded ► 1 Part VII-A Statements Regarding Activities	11	-	<u> </u>	<u>-</u>
		Ye	s 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?	• —	la	X	
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition	י י וי	b	<u> X</u>	-
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or				
distributed by the foundation in connection with the activities.	}			
c Did the foundation file Form 1120-POL for this year?		1c	X	-
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:		1		
(1) On the foundation. \blacktriangleright \$ 0 . (2) On foundation managers. \blacktriangleright \$ 0 .				
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation			ŀ	
managers. ► \$ O .		ŀ		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS?		2	X	-
If "Yes," attach a detailed description of the activities.				
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	<u> </u>	3	<u> </u>	_
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		4a	<u> </u>	_
b If "Yes," has it filed a tax return on Form 990-T for this year?	N/A	4b		_
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?	_	5	X	_
If "Yes," attach the statement required by General Instruction T.				
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:			-	
By language in the governing instrument, or	İ	i	1	
 By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law 	N	1		
remain in the governing instrument?	\vdash	6 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		7 X	<u> </u>	_
		İ	İ	
8a Enter the states to which the foundation reports or with which it is registered. See instructions.				
OK				
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	L	Bb X	2	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendary	ar			6
year 2017 or the tax year beginning in 2017? See the instructions for Part XIV. If "Yes," complete Part XIV		9	X	
10 Did any persons become substantial contributors during the tax year? if "Yes," attach a schedule listing their names and addresses		10	X	
	Form	990-P	PF (2017	7)

Form	1 990-PF (2017) ZARROW FAMILIES FOUNDATION 73-133	2141		Page 5
	art VII-A Statements Regarding Activities (continued)			
<u>.</u>	, and the same of	- T	Yes	No
44	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of	<u> </u>	1.00	
11		,,	ŀ	x
	section 512(b)(13)? If "Yes," attach schedule. See instructions	11	 	
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	ļ. <u></u> .	X
13	, ,,	13	X	L
	Website address ► WWW.ZARROW.COM			
14	The books are in care of ► STEVE COCHRAN Telephone no. ► (918)	295	<u>-80</u>	00
	Located at ▶401 SOUTH BOSTON AVENUE, SUITE 900, TULSA, OK ZIP+4 ▶7	4103	-40	12
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here		>	lack
	and enter the amount of tax-exempt interest received or accrued during the year	N	/A	
16			Yes	No
10	securities, or other financial account in a foreign country?	16	1.00	X
		10		
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the			
D	foreign country			٠
P	art VII-B Statements Regarding Activities for Which Form 4720 May Be Required		120	1
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.	<u> </u>	Yes	No
1 a	a During the year, did the foundation (either directly or indirectly):		· .	
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from)			
	a disqualified person?			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?			
]	
	(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)?			
	(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.)		}	
t	of 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	,,,,		T
	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			
•				x
_	before the first day of the tax year beginning in 2017?	1c	 	 ^ -
2				
	defined in section 4942(j)(3) or 4942(j)(5)):			
ä	a At the end of tax year 2017, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning			
	before 2017? Yes X No			-
	If "Yes," list the years			
ı	If "Yes," list the years \(\bigs_{} \),,,,,,			
	valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach		1	
	/-	2b		
		20	+	
	c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.	1		
	a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time			
38				
	during the year? Yes X No			1
1	b If "Yes," did it have excess business holdings in 2017 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		1	
	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,			
		0.5		
	Form 4720, to determine if the foundation had excess business holdings in 2017.) N/A	3b	+	1
	a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a_	+	X
١	b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that		1	
	had not been removed from jeopardy before the first day of the tax year beginning in 2017?	4b	<u> </u>	X
		Form 99	U-DE	/20171

Form 990-PF (2017) ZARROW FAMILIES FOUNDATI	ON	·	<u>73-13321</u>	41	Page 6
Part VII-B Statements Regarding Activities for Which F	orm 4720 May Be F	Required (contint	Jed)	-	
5a During the year, did the foundation pay or incur any amount to:				Ye	s No
(1) Carry on propaganda, or otherwise attempt to influence legislation (section	1 4945(e))?	Ye	s 🗓 No 📗		
(2) Influence the outcome of any specific public election (see section 4955); o	r to carry on, directly or indir				
any voter registration drive?			s X No	1	
(3) Provide a grant to an individual for travel, study, or other similar purposes	?	Ye	s 🗓 No		l
(4) Provide a grant to an organization other than a charitable, etc., organization	n described in section	_			
4945(d)(4)(A)? See instructions		. L Ye	s X No		
(5) Provide for any purpose other than religious, charitable, scientific, literary,	or educational purposes, or t				
the prevention of cruelty to children or animals?	•		s X No		
b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify und		in Regulations	/-		
section 53.4945 or in a current notice regarding disaster assistance? See instri			N/A	5b	
Organizations relying on a current notice regarding disaster assistance, check l			▶ 🔲 📗	ŀ	
c If the answer is "Yes" to question 5a(4), does the foundation claim exemption fi					ŀ
expenditure responsibility for the grant?	N	I/A L Ye	s L No		ŀ
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				1
a personal benefit contract?	•	Ye	s X No	_	
b Did the foundation, during the year, pay premiums, directly or indirectly, on a p	ersonal benefit contract?			6b	X
If "Yes" to 6b, file Form 8870.		<u></u>	(.		
7a At any time during the tax year, was the foundation a party to a prohibited tax s		L Ye	s X No L	7b	
b If 'Yes,' did the foundation receive any proceeds or have any net income attributed Part VIII Information About Officers, Directors, Trust		nagora Highl		70	
Part VIII Information About Officers, Directors, Trust Paid Employees, and Contractors	ees, roundation wa	mayers, ruginy	•		
List all officers, directors, trustees, and foundation managers and t	heir compensation.				
	(b) Title, and average	(c) Compensation	(d) Contributions to	(e) E	xpense
(a) Name and address	hours per week devoted to position	(If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	accour	nt, other vances
	to position	enter -o-y	compensation		
SEE STATEMENT 12		0.	0.		0.
				1	
			<u> </u>		
2 Compensation of five highest-paid employees (other than those inc	7	enter "NONE."	(d) Cooks those to	1	
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week	(c) Compensation	(d) Contributions to employee benefit plans and deterred	accou	xpense int, other
	devoted to position	(0) 00	compensation	allov	wances
NONE	1		[
	-		1	ŀ	
				 	
			 		
	-				
		 	 	 	
	1				
Total number of other employees paid over \$50,000			' 		0
LOTAL HALLING OF OTHER CHINIOACES HAIR OACT \$20,000			Forn	990-P	F (2017)
			. 5111		\·/

Form 990-PF (2017) ZARROW FAMILIES FOUNDATION		1332141 Page 7
Part VIII Information About Officers, Directors, Trustees, Foundat Paid Employees, and Contractors (continued)	ion Managers, Highly	
3 Five highest-paid independent contractors for professional services. If none, enter	"NONE."	
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
	4	
	4	
	┥	
Total number of others receiving over \$50,000 for professional services		▶ 0
Part IX-A Summary of Direct Charitable Activities		<u> 1 </u>
List the foundation's four largest direct charitable activities during the tax year. Include relevant statisti	cal information such as the	F
number of organizations and other beneficiaries served, conferences convened, research papers produ	uced, etc.	Expenses
1 N/A		
	·	
2		
3		. <u> </u>
<u> </u>		
4		
Deat IV B load of D		
Part IX-B Summary of Program-Related Investments Describe the two largest program-related investments made by the foundation during the tax year on i	ines 1 and 2	Amount
1 N/A	ilico i aliq Z.	Amount
I M/A		
2		
		-
All other program-related investments. See instructions.		
3		
		1

Total. Add lines 1 through 3

P	Art X Minimum Investment Return (All domestic foundations must complete this part. Foreign four	ndations,	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	5,793,982.
b	Average of monthly cash balances	1b	266,201.
C	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	6,060,183.
е	Reduction claimed for blockage or other factors reported on lines 1a and		
	1c (attach detailed explanation)		
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	6,060,183.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	90,903.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,969,280.
6	Minimum investment return. Enter 5% of line 5	6	298,464.
P	art XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations an foreign organizations, check here ☐ and do not complete this part.)	d certain	
1	Minimum investment return from Part X, line 6	1	298,464.
2a	Tax on investment income for 2017 from Part VI, line 5 2a 7,838.		
b	Income tax for 2017. (This does not include the tax from Part VI.)		
C	Add lines 2a and 2b	2c	7,838.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	290,626.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	290,626.
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	290,626.
P	art 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	854,783.
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:	ł	
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	854,783.
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	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	854,783.
	Note: The amount on line 6 will be used in Part V. column (b), in subsequent years when calculating whether the foundation of	ualifies for	the section

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4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

1 Destributible amount for 2017 from Part XI, Inter 7 2 understranded incons, if any, as of the end of 2017 at Enter amount for 2016 only 5 Total for party years. 3 Excess destributions carryever, if any, to 2017; a From 2012 3 Excess destributions party year, if any, to 2017; a From 2012 3 Excess destributions party 2018 5 From 2013 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 4 Capital St. 1, 1985, 511. 5		(a) Corpus	(b) Years prior to 2016	(c) 2016	(d) 2017
2 Undersholder locomes, data, is, as of the sen of 18017 a. Enter amount of 2016 only b. Total for prory years: 2 Constitution of 1900 on 190	1 Distributable amount for 2017 from Part XI,		·		
2 Undersholder locomes, data, is, as of the sen of 18017 a. Enter amount of 2016 only b. Total for prory years: 2 Constitution of 1900 on 190	line 7				290,626.
3 Excess distributions carryover, if any, to 2017: a From 2012 b From 2013 2	2 Undistributed income, if any, as of the end of 2017		-		
3 Excess distributions carryover, if any, to 2017: a From 2012 b From 2013	a Enter amount for 2016 only			0.	
3 Excess distributions carryover, if any, to 2017; a From 2012 b From 2013	b Total for prior years:				
From 2012	· · · · · · · · · · · · · · · · · · ·		0.		
From 2013	l l				
EFrom 2014					
Firm 2015					
From 2016					
1 Total of lines 2a through e 4 Qualifying distributions for 2017 from Part XII, Ine 4 ► \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ 4,783 . a Applied to 2015, but not more than line 2a b Applied to mistributions of pror years (Election required - see instructions) d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2017 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions d Applied to 2018 distributions acriyover to 2018 distributions acriy					
4 Qualifying distributions for 2017 from Part XII, line 4: № S. 854, 783. a Applied to 2016, but not more than line 2a					
Part XI, Ine 4 ► ► \$ 854 , 783 . a Appled to 2016, but not more than line 2a b Appled to undistributed income of pror years (Election required - see instructions) c Treated as distributions out of corpus (Election required - see instructions) d Appled to 2017 distributable amount eRemaning amount distributed out of corpus (Election required - see instructions) d Appled to 2017 distributable amount eRemaning amount distributed out of corpus (Election required - see instructions) 5 Excess distributions carelyoes geoletic 5077 5 Excess distributions carelyoes geoletic 5077 6 Center the amount of prori years' undistributed functions. Subtract line 4 from line 2b. 6 C. 493,420. 5 Enter the net total of each column as indicated below: a Corpus Additions 97, 4c, and 4e Substant line 4 from line 2b. C Enter the amount of prori years' undistributed income for years' undistributed income for years' undistributed income for 2015. Subtract line 4 from line 2a. Taxable amount - see instructions d Subtract line 6c from line 1. This amount must be distributed income for 2015. Subtract line 4 a from line 2a. Taxable amount - see instructions 1 Undistributed income for 2017. Subtract line 4 a from line 2a. Taxable amount - see instructions 1 Undistributed income for 2017. Subtract line 4 a from line 2a. Taxable amount - see instructions 2 Undistributed values and the subtract line 4 and 5 from line 1. This amount must be distributed on corne for 2017. Subtract line 4 and from line 2 and the previously section 170(b)(1)(f) (r) 4942(b)(3) (Eletion may be required - see instructions) 8 Excess from 2018	- I	5,929,263.			
a Applied to 2016, but not more than line 2a b Applied to undistributed uncome of prior years (Election required -see instructions) c Treated as distributions out of corpus (Election required -see instructions) d Applied to 2017 distributable amount e Remaning amount distributed out of corpus 5 Eccess distributions cerview applied to 2017 (final manorii appears in column (a)). The same amount must be been notiume (a)) and a significant of the same amount must be desired as distributed uncome. Subtract line 4 from line 2b Prior years' undistributed income. Subtract line 4 from line 2b C Enter the amount of prior years' undistributed mome for which a notice of deficiency has been issued, or on which the section 494(a) tax has been previously assessed distribution income for 2016. Subtract line 4 from line 2a. Taxable amount - see instructions Undistributed income for 2016. Subtract line 44 from line 2a. Taxable amount - see instructions Undistributed income for 2017. Subtract line 44 from line 2a. Taxable amount - see instructions Undistributed income for 2017. Subtract line 44 from line 2a. Taxable amount - see instructions Undistributed income for 2017. Subtract line 44 from line 2a. Taxable amount - see instructions Undistributed income for 2017. Subtract line 44 from line 2a. Taxable amount - see instructions Undistributed income for 2017. Subtract line 44 from line 2a. Taxable amount - see instructions Undistributed income for 2017. Subtract line 44 from line 2a. Taxable amount - see instructions Excess from 2016 Excess distributions carryover from 2012 not applied on line 5 or line 7 Excess distributions carryover from 2012 not applied on line 5 or line 7 Excess distributions carryover from 2012 Line Excess from 2011 Excess from 2015 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess	· -				
b Applied to undistributed mecome of prior years (Election required - see instructions) (Electio					
years (Election required - see instructions) c Treated as distributions out of corpus (Election required - see instructions) d Applied to 2017 distributable amount e Remaining amount distributed out of corpus 564,157. 564,157				0.	
c Treated as distributions out of corpus (Election required - see instructions) d Applied to 2017 distributable amount e Remaining amount distributed out of corpus 5 Excess distributions carryover to polie to 2017 6 Enter the net total of each column as indicated below: near the shown in column (al.) 6 Enter the net total of each column as indicated below: 1 Ceptus Addines 31, 4c, and 4e Subtract line 5 Prior years' undistributed morne. Subtract line 4b from line 2b 1 Center the amount of prior years' 1 undistributed income for which a notice of deficiency has been sized, or on which the section 4942(a) tax has been previously assessed 3 Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instructions e Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(c)(3) (Election may be required - see instructions) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover from 2018 Subtract lines 7 and 8 from line 6a 7 Analysis of line 9: 7 Excess from 2018 Excess from 2018 Excess from 2016	·		0		
Cleation required - see instructions 0					
d Applied to 2017 distributable amount Remaining amount distributed out of corpus Excess adistributions earryiver applied to 2017 (if an amount appears in column (c), the same amount must be shrown in column (c). E Enter the net total of each column as indicated below: a Corpus Add ines 3f, 4c, and 4e. Subtract line 5 b Prior years' undistributed income. Subtract line 4b from line 2b. E Enter the amount of prior years' undistributed morm for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed morme for 2016. Subtract line 4a from line 2a. Taxable amount - see instru- fines 4d and 5 from line 1. This amount must be distributed in 2018 7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(a)(3) (Election may be required - see instructions) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover from 2018 Subtract line 5 or line 7 Q. 1 Excess from 2018 Excess from 2018 Excess from 2016 Excess from 2016 Enter the amount of prior years' undistributed in 20 and 4 subtract line 4 from line 2a. Taxable amount - see instructions O. 6 , 493, 420 a. 9 Excess distributions carryover from 2012 not applied on line 5 or line 7 Q. 9 Excess distributions carryover from 2018 Excess from 2018 Excess from 2016 Enter the net total of each column as indicated below: O. 6 , 493, 420 a. 9 Excess from 2016 Enter the amount of prior years' O. 0 . 0 . 0 . 0 . 0 . 0 . 0 .	·	_			
e Remaining amount distributed out of corpus 5 Excess distributions carryover applied to 2017. 6 Enter the net total of each column as indicated below: a Corpus Additions Carryover applied to 2017. b Prior years' undistributed income. Subtract line 5 b Prior years' undistributed income. Subtract line 40 from line 20 c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instructions e Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(f)(f)(f) or 494(g)(3) (Election may be required - see instructions) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover from 2018. Subtract lines 8 and 8 from line 6a 1, 985, 511. Excess from 2013 Excess from 2014 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016	· · · · · · · · · · · · · · · · · · ·	U •			200 606
5 Excess distributions carryover applied to 2017 (final amount appears in column (3)) 6 Enter the national papears in column (3) 8 Center the net total of each column as indicated below: a Corpus Add lines 31, 42, and 4e. Subtract line 5 b Prior years' undistributed income. Subtract line 4b Prior years' undistributed morem. Subtract line 4b from line 2b c Enter the amount of prior years' undistributed morem for which a notice of deficiency has been sued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instructions e Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover from 2018 Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2018 LEXESS from 2016 1, 9.85, 5.11. 1, 0.36, 2.52. 4 Excess from 2016 8 91, 5.64.	· · · · · · · · · · · · · · · · · · ·	ECA 157			290,626.
(if an amount appears in column (i), the same amount must be shown in column (ii). 6 Enter the net total of each column as indicated below: a Corpus Add lines 31, 4c, and 4e. Subtract line 5 b Prior years' undistributed income. Subtract line 4b from line 2b c. Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6b. Taxable amount - see instructions e. Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instructions e. Undistributed income for 2017. Subtract lines 4d from line 1. This amount must be distributed in 2018 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) 8. Excess distributions carryover from 2012 not applied on line 5 or line 7 9. Excess distributions carryover from 2012 not applied on line 5 or line 7 9. Excess from 2013 2, 0.15, 9.36. 1, 9.85, 5.11. 2, 0.36, 2.52. 4. Excess from 2015 6, 4.93, 4.20.	_ '				
indicated below: a Corpus Add lines 3f, 4c, and 4e. Subtract line 5 b Prior years' undistributed income. Subtract line 4b from line 2b c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instr. f Undistributed income for 2017. Subtract line 4d a from line 1. This amount must be distributed in 2018 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(f) or 4942(p)(3) (Election may be required - see instructions) Excess distributions carryover from 2012 not applied on line 5 or line 7 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a Analysis of line 9: a Excess from 2013 LEXCESS from 2014 LEXCESS from 2015 d Excess from 2015 d Excess from 2016 B 2, 493, 420.	(If an amount appears in column (d), the same amount	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instructions e Undistributed income for 2017. Subtract line 4a from line 2a. Taxable amount - see instructions f Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2015 d Excess from 2016 d Excess from 2016 d Excess from 2016					
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deficiency has been issued, or on which the section 4942(a) tax has been previously assessed d Subtract line 6c from line 6b. Taxable amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instructions f Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 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) Excess distributions carryover from 2012 not applied on line 5 or line 7 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a Analysis of line 9: Excess from 2013 Excess from 2014 Excess from 2015 Excess from 2015 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016 Excess from 2016					
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amount - see instructions e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instr. f Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 C Excess from 2014 C Excess from 2015 d Excess from 2016 R 991, 564.	assessed		0.		
e Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instr. f Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2016 8 91,564.	d Subtract line 6c from line 6b. Taxable		_		
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f Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018 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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2016 8 91, 564.					
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be distributed in 2018 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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013					
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) 8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2016 8 91,564.					0
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may be required - see instructions) 8					
8 Excess distributions carryover from 2012 not applied on line 5 or line 7 9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2016 891,564.		0			
not applied on line 5 or line 7	· · · · · ·		-		
9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2016 891,564.	-	0.1			
Subtract lines 7 and 8 from line 6a 6,493,420. 10 Analysis of line 9: a Excess from 2013 b Excess from 2014 c Excess from 2015 d Excess from 2016 891,564.					
10 Analysis of line 9: a Excess from 2013	-	6.493.420			
a Excess from 2013 2,015,936. b Excess from 2014 1,985,511. c Excess from 2015 1,036,252. d Excess from 2016 891,564.	,	-, -, -, -, -, -, -, -, -, -, -, -, -, -			
b Excess from 2014 1,985,511. c Excess from 2015 1,036,252. d Excess from 2016 891,564.					
c Excess from 2015					
d Excess from 2016 891,564.					

Form 990-PF (2017) ZARROW	FAMILIES FO	UNDATION		73-13	332141	Page 1
Part XIV Private Operating F	oundations (see in	structions and Part VI	I-A, question 9)	N/A		
1 a If the foundation has received a ruling	or determination letter tha	t it is a private operating				7
foundation, and the ruling is effective fo	or 2017, enter the date of	the ruling	>			
b Check box to indicate whether the foun	dation is a private operati	ng foundation described	in section	4942(J)(3) or 4	942(j)(5)	
2 a Enter the lesser of the adjusted net	Tax year		Prior 3 years			
income from Part I or the minimum	(a) 2017	(b) 2016	(c) 2015	(d) 2014	(e) Total	I
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:		X				
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:						
 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			1-11		+	
(4) Gross investment income		to this part only	if the foundation	- h-d &5 000		
Part XV Supplementary Info	ormation (Comple	ete this part only	if the foundatio	n nad \$5,000 or m	ore in asset	is .
	-	ructions.j				
1 Information Regarding Foundati	-					
a List any managers of the foundation w			tributions received by th	e foundation before the clo	ose of any tax	
year (but only if they have contributed	more man \$5,000). (See s	section 507 (u)(2).)				
NONE						
b List any managers of the foundation w			(or an equally large por	tion of the ownership of a p	partnership or	
other entity) of which the foundation ha	1S a 10% or greater intere	SL				
NONE						
2 Information Regarding Contribu						
Check here ► X if the foundation					uests for funds. If	Í
the foundation makes gifts, grants, etc	, to individuals or organiz	ations under other condi	tions, complete items 2a	a, b, c, and d.		
a The name, address, and telephone nur		he person to whom appli	cations should be addre	ssed:		
BILL MAJOR, EXECUTIVE	/E DIRECTOR					
401 S. BOSTON AVE.,	SUITE 900,	TULSA, OK '	<u>74103-4012,</u>	TEL NO.		
b The form in which applications should	be submitted and informa	ition and materials they s	hould include:			
A WRITTEN REQUEST, S	SEE WWW.ZARF	ROW.COM FOR	GUIDELINES			
c Any submission deadlines:						
N/A						
d Any restrictions or limitations on award	is, such as by geographic	al areas, charitable fields	, kinds of institutions, or	r other factors:		
TULSA, OK	·					

Part XV Supplementary Informatio				
3 Grants and Contributions Paid During the	Year or Approved for Future F	ayment		
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	Purpose of grant or contribution	Amount
	or substantial contributor	recipient		
a Paid during the year				
SEE ATTACHED SCHEDULE				
				835,094
				, ,
ı				
Total			▶ 3a	835_09
b Approved for future payment				
SEE ATTACHED SCHEDULE				
		·		490,00
		-		
				l
		1		
Total			▶ 3b	490.00
I MIGI				

Part XVI-A	Analys	sis of Ir	come-Pro	ducing	Activities

Enter gross amounts unless otherwise indicated.	Unrelate	d business income		ded by section 512, 513, or 514	(e)
	(a) Business code	(b) Amount	Exclu- sion code	(d) Amount	Related or exempt function income
1 Program service revenue:	Code	·	1 335	····	
a b			1		
		· · · · · · · · · · · · · · · · · · ·	1		
C			+		
<u> </u>			+ +		
f			+		
g Fees and contracts from government agencies					
2 Membership dues and assessments			1		
3 Interest on savings and temporary cash					
investments					
4 Dividends and interest from securities			14	134,658.	-
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			1	.=	
property					
7 Other investment income					
8 Gain or (loss) from sales of assets other			1 - 1		
than inventory			18	280,175.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:		,			
a					
b			<u> </u>		
C					
d					<u> </u>
e					· · · · · · · · · · · · · · · · · · ·
12 Subtotal. Add columns (b), (d), and (e)		0	•	414,833.	
13 Total. Add line 12, columns (b), (d), and (e)		••		13	414,833.
(See worksheet in line 13 instructions to verify calculations.)					_
Part XVI-B Relationship of Activities to	the Acco	emplishment of E	xemp	t Purposes	
Line No. Explain below how each activity for which incor			A contrib	uted importantly to the accomp	olishment of
the foundation's exempt purposes (other than t	by providing fui	nds for such purposes).			
				.	
				· · · · · · · · · · · · · · · · · · ·	

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Form 990-PF (2	2017) ZARR O	W FAMILI	ES FOUN	DATION		73-133	2141	Page 13
Part XVII	Information Re	egarding Tran			and Relation	ships With Nonchar		34.0
1 Did the or	Exempt Organ		v of the follows	ng with any other organiza	tion described in se	ection 601/c)		es No
	-			g to political organizations		cuon so n(c)		C5 110
	from the reporting found	•			,			
(1) Cash				5			1a(1)	x
(2) Other	•	•		•	• •		1a(2)	X
b Other tran	sactions:			•	•	• • • • • • • • • • • • • • • • • • • •	1.5(57)	-
(1) Sales	of assets to a noncharita	able exempt organiz	ation				1b(1)	x
(2) Purci	hases of assets from a no	ncharitable exempt	organization			· · · · · · · · · · · · · · · · · · ·	1b(2)	X
(3) Renta	al of facilities, equipment,	or other assets			•		1b(3)	X
(4) Reim	bursement arrangements	;					1b(4)	X
(5) Loan	s or loan guarantees						1b(5)	X
	ormance of services or me						1b(6)	X
	f facilities, equipment, ma						1c	X
						r market value of the goods, o		s,
					alue in any transacti	on or sharing arrangement, s	how in	
- ·	1) the value of the goods,							
(a) Line no	(b) Amount involved	(c) Name o		e exempt organization	(d) Descript	ion of transfers, transactions, and	sharing arran	gements
		<u></u>	N/A					
		<u> </u>						•
		 						
		1						
								
	-							
-								
		T						
				· · · · · · · · · · · · · · · · · · ·				
						····		
				^				
2a is the four	ndation directly or indirec	tly affiliated with, or	related to, one	or more tax-exempt orga	nizations described			
	501(c) (other than section						Yes	X No
b If Yes, co	omplete the following sch							
	(a) Name of org	ganization	····	(b) Type of organization	l	(c) Description of relations	nip	
	<u> </u>							·
								
						<u></u>		
								
Lunder								
1	elief, it is true correct, and cor	mplete Declaration of p	oreparer (other tha	ng accompanying schedules ar in taxpayer) is based on all jinto	nd statements, and to te rmation of which prepa	rer bee any knowledge May	the IRS disc im with the p	cuss this
Sign Here	1 P15/	1		1/hah	·	1000	wn below? S	See instr
	nature of officer or trustee			1/9/21/19		TU TORE	X Yes	L No
Jigi	Print/Type preparer's na		Preparer's s	unnature /	Title Date	Check If PTIN		
	I morabe hichaigi 2 lis	21116	richaigi 8 8	nynature A A	, Date	self- employed		
Paid	TON A OWN	'n	JON A.	OTTO MA	105/24/10	1 1	0/21/	0 5
Preparer	JON A. OTT Firm's name ► HOG		T.T.D		05/24/18	Firm's EIN ► 73-14	04314	
Use Only	THIN S HAIRE P DOG	MINITOR	TITE	,		FIRM SEIN P /3-14	*T33 /	1
,	Firm's address > 22	22 G LIW.	TCA DT.	, SUITE 200				
		ILSA, OK				Phone no. (918)	715.	2222
	, 10		, - /	V V 4				<u> </u>
						re	,,,,, ,,,,,,	· (2017)

FORM 990-PF	DIVIDEND	S AND INTER	EST FROM SECUR	ITIES ST	CATEMENT 1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDEND	REVENUE	(B) NET INVEST- MENT INCOME	
DIVIDEND INCOME -	57,903	. 3,80	9. 54,094.	54,094.	
DIVIDEND INCOME - FOREIGN	42,550	·	0. 42,550.	·	
FRANKLIN STREET PROPERTIES	9,287		0. 9,287.	•	
INTEREST -	•		·	·	
CORPORATE BONDS INTEREST - FOREIGN	18,410		0. 18,410.	·	
BONDS INTEREST INCOME -	9,015		0. 9,015.	-	
OTHER -	1,302		0. <u>1,302</u> .	·	
TO PART I, LINE 4	138,467	. 3,80	9. 134,658. — ————	134,658.	
FORM 990-PF					
		ACCOUNTI	NG FEES	S1	PATEMENT 2
DESCRIPTION		(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
	 r	(A) EXPENSES	(B) NET INVEST-	(C) ADJUSTED	(D) CHARITABLE
DESCRIPTION	_	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED	(D) CHARITABLE PURPOSES
DESCRIPTION ACCOUNTING AND AUDIC	1, LN 16B =	(A) EXPENSES PER BOOKS 5,250.	(B) NET INVEST- MENT INCOME 2,625. 2,625.	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES 2,625.
DESCRIPTION ACCOUNTING AND AUDIO TO FORM 990-PF, PG	1, LN 16B =	(A) EXPENSES PER BOOKS 5,250.	(B) NET INVEST- MENT INCOME 2,625. 2,625. SIONAL FEES (B) NET INVEST-	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES 2,625.
DESCRIPTION ACCOUNTING AND AUDIO TO FORM 990-PF, PG	1, LN 16B =	(A) EXPENSES PER BOOKS 5,250. 5,250. THER PROFES (A) EXPENSES	(B) NET INVEST- MENT INCOME 2,625. 2,625. SIONAL FEES (B) NET INVEST-	(C) ADJUSTED NET INCOME ST (C) ADJUSTED	(D) CHARITABLE PURPOSES 2,625. 2,625. TATEMENT 3 (D) CHARITABLE
DESCRIPTION ACCOUNTING AND AUDIO TO FORM 990-PF, PG FORM 990-PF	1, LN 16B =	(A) EXPENSES PER BOOKS 5,250. 5,250. THER PROFES (A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME 2,625. 2,625. SIONAL FEES (B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME ST (C) ADJUSTED	(D) CHARITABLE PURPOSES 2,625. 2,625. TATEMENT 3 (D) CHARITABLE PURPOSES

FORM 990-PF	TAX	ES		ratement 4
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
EXCISE TAX FOREIGN TAX	7,838. 2,629.	0. 2,629.		0.
TO FORM 990-PF, PG 1, LN 18	10,467.	2,629.		0.
FORM 990-PF	OTHER E	XPENSES	S	ratement 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INSURANCE EVENT TICKETS AUTOMOBILE EXPENSE OFFICE EXPENSES DUES & SUBSCRIPTIONS OVERHEAD ALLOCATION EXPENSE	2,934. 9,448. 34. 391. 1,789. 29,429.	1,467. 0. 17. 195. 895. 15,029.		1,467. 0. 17. 196. 895. 14,400.
MEALS AND ENTERTAINMENT				

PART VII-B QUESTION 1A(3), 1A(4):

THE ZARROW FAMILIES FOUNDATION OCCUPIES AT NO CHARGE OFFICE SPACE LEASED BY THE ZARROW FAMILY OFFICE, LLC (ZFO). THE FOUNDATION PAID A TOTAL OF \$29,429 TO REIMBURSE THE ZARROW FAMILY OFFICE, LLC FOR EXPENSES ASSOCIATED WITH THE MANAGEMENT OF INVESTMENTS, BOOKKEEPING, FINANCIAL ACCOUNTING AND THE MAKING OF GRANTS TO DONEE ORGANIZATIONS.

FORM 990-PF	CORPORATE STOCK		STATEMENT	7
DESCRIPTION		BOOK VALUE	FAIR MARKET	r
VANGUARD TOTAL STOCK MARKET INDIVANGUARD TOTAL INTERNATIONAL INTURNATIONAL	1,039,131. 943,642. 275,356.	2,759,38 1,447,53 313,43	39.	
TOTAL TO FORM 990-PF, PART II, I	LINE 10B	2,258,129.	4,520,33	30.
FORM 990-PF	CORPORATE BONDS		STATEMENT	8
DESCRIPTION		BOOK VALUE	FAIR MARKET	r
VANGUARD SHORT-TERM INVEST GRADI	E BOND ADM	952,873.	942,24	14.
TOTAL TO FORM 990-PF, PART II, I	LINE 10C	952,873.	942,24	14.
FORM 990-PF (OTHER INVESTMENTS		STATEMENT	9
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET	ר
FSP 303 E WACKER DR, 1 SHARE FSP ENERGY TOWER, 1 SHARE STATE OF ISRAEL, 2.59%, DUE	COST COST COST	87,28 4. 79,932.	9,91 25,91	
7/1/2018 STATE OF ISRAEL, 2.57%, DUE 11/1/2018	COST	100,000. 250,000.	100,00 2 4 9,99	
TOTAL TO FORM 990-PF, PART II, I	LINE 13	517,216.	385,89	

FORM 990-PF DEPRECIATION OF ASSI	ETS NOT HELD FOR	INVESTMENT	STATEMENT 10
DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE
VIDEO EQUIPMENT	1,266.	970.	296.
TOTAL TO FM 990-PF, PART II, LN 14	1,266.	970.	296.
FORM 990-PF	OTHER ASSETS		STATEMENT 11
FORM 990-PF DESCRIPTION	OTHER ASSETS BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	STATEMENT 11 FAIR MARKET VALUE
	BEGINNING OF		FAIR MARKET

FORM 990-PF				OF OFFICERS, D FOUNDATION MANAGE		STATI	EMENT 12
NAME AND ADDRESS				TITLE AND AVRG HRS/WK		EMPLOYEE BEN PLAN CONTRIB	EXPENSE
GAIL Z. RICHARDS 401 SOUTH BOSTON TULSA, OK 74103	AVENUE,	SUITE	900	DIRECTOR 1.00	0.	0.	0.
STEVEN B. COCHRAI 401 SOUTH BOSTON TULSA, OK 74103					EASURER 0.	0.	0.
JUDY Z. KISHNER 401 SOUTH BOSTON TULSA, OK 74103					0.	0.	0.
BILL MAJOR 401 SOUTH BOSTON TULSA, OK 74103				EXECUTIVE DIRECT	CTOR 0.	0.	0.
STUART ZARROW 401 SOUTH BOSTON TULSA, OK 74103				PRESIDENT 1.00	0.	0.	0.
TOTALS INCLUDED	ON 990-P	F, PAGI	≅ 6,	PART VIII	0.	0.	0.

2017 DEPRECIATION AND AMORTIZATION REPORT

FORM	FORM 990-PF PAGE 1						51	990-PF							,
Asset No	Description	Date Acquired	Method	Life	00=>	Line No C08	Unadjusted Cost Or Basis	Bus 8 % Excl	Section 179 Expense	Reduction In Basis	Basis For Depreciation	Beginning Accumulated Depreciation	Current Sec 179 Expense	Current Year Deduction	Ending Accumulated Depreciation
	11 VIDEO EQUIPMENT	03/31/14	ıs i	5.00		16	1,266.				1,266.	717.		253.	016
	* TOTAL 990-PF PG 1 DEPR		-	-	-		1,266.				1,266.	717.		253	970.
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728111	728111 04-01-17				\dashv		(D) - Asset disposed	pesc		*	ITC, Salvage,	*ITC. Salvage. Bonus. Commercial Revitalization Deduction. GO Zone	ercial Revital	Ization Deduc	tion. GO Zone

* ITC, Salvage, Bonus, Commercial Revitalization Deduction, GO Zone

(D) - Asset disposed