

Form **990-PF**Department of the Treasury  
Internal Revenue Service**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](http://www.irs.gov/Form990PF) for instructions and the latest information.

**2020****Open to Public  
Inspection****For calendar year 2020, or tax year beginning 01-01-2020 , and ending 12-31-2020**

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) 5700 CORPORATE DRIVE NO 520		B Telephone number (see instructions) (412) 391-6060	
City or town, state or province, country, and ZIP or foreign postal code PITTSBURGH, PA 15237		C If exemption application is pending, check here ► <input type="checkbox"/>	
<b>G</b> 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		<b>D</b> 1. Foreign organizations, check here..... ► <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ... ► <input type="checkbox"/> <b>E</b> If private foundation status was terminated under section 507(b)(1)(A), check here ..... ► <input type="checkbox"/> <b>F</b> If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ..... ► <input type="checkbox"/>	
<b>H</b> 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			
<b>I</b> Fair market value of all assets at end of year (from Part II, col. (c), line 16) ►\$ 4,330,152		<b>J</b> Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ <i>(Part I, column (d) must be on cash basis.)</i>	

<b>Part I Analysis of Revenue and Expenses</b> <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)</i>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>Revenue</b>	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check ► <input checked="" type="checkbox"/> if the foundation is <b>not</b> required to attach Sch. B				
	3 Interest on savings and temporary cash investments	5,345	5,345		
	4 Dividends and interest from securities	103,027	103,027		
	<b>5a</b> Gross rents				
	<b>b</b> Net rental income or (loss)				
	<b>6a</b> Net gain or (loss) from sale of assets not on line 10	-1,131			
	<b>b</b> Gross sales price for all assets on line 6a 1,195,744				
	<b>7</b> Capital gain net income (from Part IV, line 2)		0		
	<b>8</b> Net short-term capital gain				
	<b>9</b> Income modifications				
	<b>10a</b> Gross sales less returns and allowances				
	<b>b</b> Less: Cost of goods sold				
	<b>c</b> Gross profit or (loss) (attach schedule)				
	<b>11</b> Other income (attach schedule)				
	<b>12 Total.</b> Add lines 1 through 11	107,241	108,372		
<b>Operating and Administrative Expenses</b>	<b>13</b> Compensation of officers, directors, trustees, etc.	45,000	12,500		32,500
	<b>14</b> Other employee salaries and wages				
	<b>15</b> Pension plans, employee benefits				
	<b>16a</b> Legal fees (attach schedule)				
	<b>b</b> Accounting fees (attach schedule)	4,250	2,125		2,125
	<b>c</b> Other professional fees (attach schedule)	27,739	27,739		0
	<b>17</b> Interest				
	<b>18</b> Taxes (attach schedule) (see instructions)	7,383	924		0
	<b>19</b> Depreciation (attach schedule) and depletion				
	<b>20</b> Occupancy				
	<b>21</b> Travel, conferences, and meetings				
	<b>22</b> Printing and publications				
	<b>23</b> Other expenses (attach schedule)	5,067	2,534		2,533
	<b>24 Total operating and administrative expenses.</b>				
	Add lines 13 through 23	89,439	45,822		37,158
	<b>25</b> Contributions, gifts, grants paid	206,500			206,500
	<b>26 Total expenses and disbursements.</b> Add lines 24 and 25	295,939	45,822		243,658
	<b>27</b> Subtract line 26 from line 12:				
	<b>a</b> <b>Excess of revenue over expenses and disbursements</b>	-188,698			
	<b>b</b> <b>Net investment income</b> (if negative, enter -0-)		62,550		
	<b>c</b> <b>Adjusted net income</b> (if negative, enter -0-)				

	Part II Balance Sheets	Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing		236,258	324,156	324,156
	2 Savings and temporary cash investments				
	3 Accounts receivable ►				
	Less: allowance for doubtful accounts ►				
	4 Pledges receivable ►				
	Less: allowance for doubtful accounts ►				
	5 Grants receivable				
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)				
	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)		2,040,409	2,054,987	3,108,969
	c Investments—corporate bonds (attach schedule)		1,191,661	900,487	897,027
	11 Investments—land, buildings, and equipment: basis ►				
	Less: accumulated depreciation (attach schedule) ►				
	12 Investments—mortgage loans				
	13 Investments—other (attach schedule)				
	14 Land, buildings, and equipment: basis ►				
	Less: accumulated depreciation (attach schedule) ►				
	15 Other assets (describe ►)				
	16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)		3,468,328	3,279,630	4,330,152
Liabilities	17 Accounts payable and accrued expenses				
	18 Grants payable				
	19 Deferred revenue				
	20 Loans from officers, directors, trustees, and other disqualified persons				
	21 Mortgages and other notes payable (attach schedule)				
	22 Other liabilities (describe ►)				
	23 Total liabilities (add lines 17 through 22)		0	0	
Net Assets or Fund Balances	<b>Foundations that follow FASB ASC 958, check here ► <input type="checkbox"/></b> <b>and complete lines 24, 25, 29 and 30.</b>				
	24 Net assets without donor restrictions				
	25 Net assets with donor restrictions				
	<b>Foundations that do not follow FASB ASC 958, check here ► <input checked="" type="checkbox"/></b> <b>and complete lines 26 through 30.</b>				
	26 Capital stock, trust principal, or current funds		0	0	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund		0	0	
	28 Retained earnings, accumulated income, endowment, or other funds		3,468,328	3,279,630	
	29 Total net assets or fund balances (see instructions)		3,468,328	3,279,630	
	30 Total liabilities and net assets/fund balances (see instructions)		3,468,328	3,279,630	

**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 29 (must agree with end-of-year figure reported on prior year's return)	1	3,468,328
2 Enter amount from Part I, line 27a	2	-188,698
3 Other increases not included in line 2 (itemize) ►	3	0
4 Add lines 1, 2, and 3	4	3,279,630
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 29	6	3,279,630

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)			(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a See Additional Data Table					
b					
c					
d					
e					
(e) Gross sales price		(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a 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					(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69		(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a See Additional Data Table					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss) <span style="float: right;">If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7</span>					2 <span style="float: right;">-1,131</span>
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****SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE****1 Reserved**

(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved
2 Reserved . . . . .		2	
3 Reserved. . . . .		3	
4 Reserved . . . . .		4	
5 Reserved . . . . .		5	
6 Reserved . . . . .		6	
7 Reserved . . . . .		7	
8 Reserved , . . . . .		8	

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1.	1	869
	Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)		
b	Reserved. . . . .		
c	All other domestic foundations enter 1.39% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2. . . . .	3	869
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0- . . . . .	5	869
6	Credits/Payments:		
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a	4,750
b	Exempt foreign organizations—tax withheld at source	6b	0
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	0
7	Total credits and payments. Add lines 6a through 6d. . . . .	7	4,750
8	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached.	8	0
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> . . . . . ►	9	
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b> . . . . . ►	10	3,881
11	Enter the amount of line 10 to be: <b>Credited to 2021 estimated tax</b> ► 3,881	11	Refunded ► 0

**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 <b>Form 1120-POL</b> for this year?	<input type="checkbox"/>	Yes	No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:			
	(1) On the foundation. ► \$ _____ 0 (2) On foundation managers. ► \$ _____ 0			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____ 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
b	If "Yes," has it filed a tax return on <b>Form 990-T</b> 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:	<input type="checkbox"/>	Yes	No
	• 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	No
8a	Enter the states to which the foundation reports or with which it is registered (see instructions)	► PA		
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? <i>If "No," attach explanation.</i>	<input type="checkbox"/>	Yes	No
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 2020 or the taxable year beginning in 2020? See the instructions for Part XIV. <i>If "Yes," complete Part XIV</i>	<input type="checkbox"/>	Yes	No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i>	<input type="checkbox"/>	Yes	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 Telephone no. ►(412) 391-9260

Located at ►5700 CORPORATE DRIVE SUITE 520 PITTSBURGH PA

ZIP+4 ►15237

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** —check here. . . . . ► **15**

16 At any time during calendar year 2020, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? . . . . . **16**  **Yes**  **No**

See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ►

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

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

1a During the year did the foundation (either directly or indirectly):

(1) Engage in the sale or exchange, or leasing of property with a disqualified person?  **Yes**  **No**

(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? . . . . .  **Yes**  **No**

(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?  **Yes**  **No**

(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?  **Yes**  **No**

(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? . . . . .  **Yes**  **No**

(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.). . . . .  **Yes**  **No**

b If any answer is "Yes" to 1a(1)–(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions . . . . . ► **1b**  **No**

Organizations relying on a current notice regarding disaster assistance check here. . . . .

c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2020? . . . . . **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 2020, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2020? . . . . . **2a**  **Yes**  **No**  
If "Yes," list the years ► 20\_\_\_\_, 20\_\_\_\_, 20\_\_\_\_, 20\_\_\_\_

b Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.) . . . . . **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 Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? . . . . . **3a**  **Yes**  **No**

b If "Yes," did it have excess business holdings in 2020 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 2020.) . . . . . **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 2020? **4b**  **No**

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

<b>5a</b>	During the year did the foundation pay or incur any amount to:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>Yes</b>	<b>No</b>
(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?				
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? . . . . .				
(3) Provide a grant to an individual for travel, study, or other similar purposes?				
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions. . . . .				
(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? . . . . .				
<b>b</b>	If any answer is "Yes" to 5a(1)–(5), did <b>any</b> 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 . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>5b</b>	
Organizations relying on a current notice regarding disaster assistance check here. . . . . ► <input type="checkbox"/>				
<b>c</b>	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? . . . . .	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If "Yes," attach the statement required by Regulations section 53.4945–5(d).				
<b>6a</b>	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b>	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>6b</b>	<b>No</b>
If "Yes" to 6b, file Form 8870.				
<b>7a</b>	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</b>	If "Yes", did the foundation receive any proceeds or have any net income attributable to the transaction? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<b>7b</b>	
<b>8</b>	Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment during the year? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

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

<b>1 List all officers, directors, trustees, foundation managers and their compensation. See instructions</b>				
<b>(a)</b> Name and address	<b>(b)</b> Title, and average hours per week devoted to position	<b>(c)</b> Compensation (If not paid, enter -0-)	<b>(d)</b> Contributions to employee benefit plans and deferred compensation	<b>(e)</b> Expense account, other allowances
See Additional Data Table				
<b>2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."</b>				
<b>(a)</b> Name and address of each employee paid more than \$50,000	<b>(b)</b> Title, and average hours per week devoted to position	<b>(c)</b> Compensation	<b>(d)</b> Contributions to employee benefit plans and deferred compensation	<b>(e)</b> Expense account, other allowances
NONE				
<b>Total number of other employees paid over \$50,000. . . . . ► 0</b>				

**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	3,807,929
b	Average of monthly cash balances. . . . .	1b	236,021
c	Fair market value of all other assets (see instructions). . . . .	1c	0
d	<b>Total</b> (add lines 1a, b, and c). . . . .	1d	4,043,950
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	4,043,950
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions). . . . .	4	60,659
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	5	3,983,291
6	<b>Minimum investment return.</b> Enter 5% of line 5. . . . .	6	199,165

**Distributable Amount** (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign**Part XI** organizations check here ►  and do not complete this part.)

1	Minimum investment return from Part X, line 6. . . . .	1	199,165
2a	Tax on investment income for 2020 from Part VI, line 5. . . . .	2a	869
b	Income tax for 2020. (This does not include the tax from Part VI.). . . . .	2b	
c	Add lines 2a and 2b. . . . .	2c	869
3	Distributable amount before adjustments. Subtract line 2c from line 1. . . . .	3	198,296
4	Recoveries of amounts treated as qualifying distributions. . . . .	4	0
5	Add lines 3 and 4. . . . .	5	198,296
6	Deduction from distributable amount (see instructions). . . . .	6	0
7	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1. . . . .	7	198,296

**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	243,658
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	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	243,658
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions. . . . .	5	0
6	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4. . . . .	6	243,658
<b>Note:</b> 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 2019	(c) 2019	(d) 2020
<b>1</b> Distributable amount for 2020 from Part XI, line 7				198,296
<b>2</b> Undistributed income, if any, as of the end of 2020:				
<b>a</b> Enter amount for 2019 only. . . . .			0	
<b>b</b> Total for prior years: 20____, 20____, 20____		0		
<b>3</b> Excess distributions carryover, if any, to 2020:				
<b>a</b> From 2015. . . . .	55,046			
<b>b</b> From 2016. . . . .				
<b>c</b> From 2017. . . . .				
<b>d</b> From 2018. . . . .	61,867			
<b>e</b> From 2019. . . . .	97,512			
<b>f</b> <b>Total</b> of lines 3a through e. . . . .	214,425			
<b>4</b> Qualifying distributions for 2020 from Part XII, line 4: ► \$ 243,658			0	
<b>a</b> Applied to 2019, but not more than line 2a				
<b>b</b> Applied to undistributed income of prior years (Election required—see instructions). . . . .		0		
<b>c</b> Treated as distributions out of corpus (Election required—see instructions). . . . .	0			
<b>d</b> Applied to 2020 distributable amount. . . . .			198,296	
<b>e</b> Remaining amount distributed out of corpus	45,362			
<b>5</b> Excess distributions carryover applied to 2020. (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
<b>6</b> <b>Enter the net total of each column as indicated below:</b>	259,787			
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5				
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b. . . . .		0		
<b>c</b> 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		
<b>d</b> Subtract line 6c from line 6b. Taxable amount—see instructions . . . . .		0		
<b>e</b> Undistributed income for 2019. Subtract line 4a from line 2a. Taxable amount—see instructions . . . . .			0	
<b>f</b> Undistributed income for 2021. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020 . . . . .				0
<b>7</b> 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			
<b>8</b> Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions) . . . . .	55,046			
<b>9</b> <b>Excess distributions carryover to 2021.</b> Subtract lines 7 and 8 from line 6a . . . . .	204,741			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2016. . . . .				
<b>b</b> Excess from 2017. . . . .				
<b>c</b> Excess from 2018. . . . .	61,867			
<b>d</b> Excess from 2019. . . . .	97,512			
<b>e</b> Excess from 2020. . . . .	45,362			

**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 2020, enter the date of the ruling. ►			
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 foundation had \$5,000 or more in assets at any time during the year—see instructions.)****1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)  
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. to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions

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)				
<b>a Paid during the year</b> See Additional Data Table				
<b>Total . . . . .</b>			► 3a	206,500
<b>b Approved for future payment</b>				
<b>Total . . . . .</b>			► 3b	0

Part XVI-A Analysis of Income-Producing Activities

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	
<b>1</b> Program service revenue:					
a					
b					
c					
d					
e					
f					
<b>g</b> Fees and contracts from government agencies					
<b>2</b> Membership dues and assessments. . . . .					
<b>3</b> Interest on savings and temporary cash investments . . . . .			14	5,345	
<b>4</b> Dividends and interest from securities. . . . .			14	103,027	
<b>5</b> Net rental income or (loss) from real estate:					
a Debt-financed property. . . . .					
b Not debt-financed property. . . . .					
<b>6</b> Net rental income or (loss) from personal property					
<b>7</b> Other investment income. . . . .					
<b>8</b> Gain or (loss) from sales of assets other than inventory . . . . .			18	-1,131	
<b>9</b> Net income or (loss) from special events:					
<b>10</b> Gross profit or (loss) from sales of inventory					
<b>11</b> Other revenue: a _____					
b _____					
c _____					
d _____					
e _____					
<b>12</b> Subtotal. Add columns (b), (d), and (e). . . . .		0		107,241	0
<b>13</b> <b>Total.</b> Add line 12, columns (b), (d), and (e). . . . . (See worksheet in line 13 instructions to verify calculations.)					107,241

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

## Part XVII

## **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

	Yes	No
1a(1)		No
1a(2)		No
1b(1)		No
1b(2)		No
1b(3)		No
1b(4)		No
1b(5)		No
1b(6)		No
1c		No

**a Transfers from the reporting foundation to a noncharitable exempt organization of:**

(1) Cash. . .

- (1) Sales of assets to a noncharitable exempt organization. . . . .
- (2) Purchases of assets from a noncharitable exempt organization. . . . .
- (3) Rental of facilities, equipment, or other assets. . . . .
- (4) Reimbursement arrangements. . . . .
- (5) Loans or loan guarantees. . . . .
- (6) Performance of services or membership or fundraising solicitations. . . . .

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

**2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations

described in section 501(c) (other than section 501(c)(3)) or in section 527? . . . . .  Yes  No

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

<b>(a) Name of organization</b>	<b>(b) Type of organization</b>	<b>(c) Description of relationship</b>

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

\* \* \* \* \*

2021-08-06

\*\*\*

May the IRS discuss this  
return  
with the preparer shown  
below  
(see instr.)  Yes  No

Signature of officer or trustee

Date

Title

**Sign  
Here**

**Paid  
Preparer  
Use Only**

Signature of officer or trustee		Date	File	(see instr.) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Paid Preparer Use Only</b>	Print/Type preparer's name		Preparer's Signature	Date	Check if self-employed ► <input type="checkbox"/>
	THOMAS A GAITENS				PTIN P00175223
	Firm's name ► THOMAS GAITENS PC				Firm's EIN ► 25-1451685
Firm's address ► ONE GTWY CTR STE 2025 420 FT DUQ BLVD PITTSBURGH, PA 15222				Phone no. (412) 773-7300	

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

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
3000.0000 AMERICAN ELEC 6.125%	P	2020-01-09	2020-07-28
6000.0000 ALLSTATE CORP 5.1%	P	2019-08-01	2020-01-09
100000.0000 FEDERATED PRIME CASH OBLIGATIONS FUND	P	2019-09-23	2020-03-16
150000.0000 FEDERATED PRIME CASH OBLIGATION FUNDS	P	2020-01-09	2020-03-16
6000.0000 TRUIST FINL 4.75%	P	2020-07-30	2020-12-01
35799.5230 LORD ABBETT INV'T TR	P	2019-11-06	2020-11-10
6000.0000 BANK AMER CORP 5%	P	2019-09-10	2020-11-05
350.0000 DOLLAR TREE STORES INC	P	2017-07-26	2020-02-19
600.0000 ORACLE CORPORATION	P	2017-05-19	2020-04-02
0.7930 VIATRIS INC	P	2016-06-30	2020-11-17

**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)	(g) Cost or other basis (h) plus expense of sale	(h) (e) plus (f) minus (g)
150,116		165,557	-15,441
155,990		150,000	5,990
99,997		100,003	-6
149,996		150,007	-11
159,000		150,000	9,000
149,993		150,719	-726
157,733		150,000	7,733
32,164		24,641	7,523
29,096		28,174	922
12		10	2

**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 Losses (from col.(h))
(i) F.M.V. as of 12/31/69	Adjusted basis	Excess of col. (i)	
(j) as of 12/31/69	(j) as of 12/31/69	(k) over col. (j), if any	(k) over col. (j), if any
			-15,441
			5,990
			-6
			-11
			9,000
			-726
			7,733
			7,523
			922
			2

**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, <b>(a)</b> 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	<b>(b)</b> How acquired P—Purchase D—Donation	<b>(c)</b> Date acquired (mo., day, yr.)	<b>(d)</b> Date sold (mo., day, yr.)
700.0000 WELLS FARGO & CO	P	2016-06-30	2020-05-19
500.0000 EATON CORP PLC	P	2016-01-11	2020-03-12
375.0000 LAFARGEHOLCIM LTD	P	2017-09-07	2020-03-12
125.0000 LAFARGEHOLCIM LTD	P	2018-08-06	2020-03-12
152.0000 CARRIER GLOBAL CORP	P	2019-08-05	2020-04-08
28.0000 CLOROX COMPANY	P	2020-08-05	2020-03-25
76.0000 OTIS WORLDWIDE CORP	P	2019-08-05	2020-04-08
330.0000 SYSCO CORPORATION	P	2019-08-05	2020-06-08
151.0000 EXXON MOBIL CORP	P	2019-08-05	2020-08-10

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

<b>(e)</b> Gross sales price	Depreciation allowed <b>(f)</b> (or allowable)	Cost or other basis <b>(g)</b> plus expense of sale	Gain or (loss) <b>(h)</b> (e) plus (f) minus (g)
17,189		33,702	-16,513
38,334		19,536	18,798
13,706		22,158	-8,452
4,569		6,256	-1,687
2,152		3,612	-1,460
4,642		4,359	283
3,287		5,051	-1,764
21,102		22,430	-1,328
6,666		10,660	-3,994

**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 <b>(I)</b> Losses (from col.(h))
<b>(i)</b> F.M.V. as of 12/31/69	Adjusted basis <b>(j)</b> as of 12/31/69	Excess of col. (i) <b>(k)</b> over col. (j), if any	-16,513
			18,798
			-8,452
			-1,687
			-1,460
			283
			-1,764
			-1,328
			-3,994

## Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(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	TRUSTEE 0.75	0	0	0
6800 S EAST HARBOR CIRCLE STUART, FL 34996				
NANCY B ZAPPALA	TRUSTEE 0.60	0	0	0
6800 S EAST HARBOR CIRCLE STUART, FL 34996				
LORI Z HARDIMAN	MANAGING DIRECTOR 2.00	25,000	0	0
105 HAWTHORNE ROAD PITTSBURGH, PA 15238				
JORDAN J ZAPPALA	CHARITABLE LIAISON 0.75	15,000	0	0
1301 MARYLAND AVE NE WASHINGTON, DC 20002				
KATE J HARDIMAN	CHARITABLE LIAISON 0.50	5,000	0	0
105 HAWTHORNE ROAD PITTSBURGH, PA 15238				

**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)				
<b>a Paid during the year</b>				
AMD3 FOUNDATION 5200 WESTMINSTER PLACE PITTSBURGH, PA 15232		501(C)(3)	UNRESTRICTED	5,000
BIG BROTHERS & SISTERS OF GREATER PITTSBURGH 5989 CENTRE AVE PITTSBURGH, PA 15206		501(C)(3)	UNRESTRICTED	5,000
CENTER FOR HEARING AND COMMUNICATION 50 BROADWAY NEW YORK, NY 10004		501(C)(3)	UNRESTRICTED	2,500
<b>Total . . . . .</b>			► 3a	206,500

## 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)				
<i>a Paid during the year</i>				
FLORIDA OCEANOGRAPHIC SOCIETY 890 NORTHEAST OCEAN BLVD STUART, FL 34996		501(C)(3)	UNRESTRICTED	1,250
FRIENDS OF THE LYRIC 59 SW FLAGLER AVENUE STUART, FL 34994		501(C)(3)	UNRESTRICTED	1,000
HIBISCUS CHILDRENS CENTER 2400 NE DIXIE HIGHWAY JENSEN BEACH, FL 34957		501(C)(3)	UNRESTRICTED	1,250
<b>Total . . . . .</b>			► 3a	206,500

## 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)				
<b>a Paid during the year</b>				
LAROCHE COLLEGE 9000 BABCOCK BLVD PITTSBURGH, PA 15237		501(C)(3)	RESTRICTED FOR MAINTENANCE OF ZAPPALA COLLEGE CENTER	25,000
MARTIN MEMORIAL FOUNDATION PO BOX 9010 STUART, FL 34996		501(C)(3)	UNRESTRICTED	10,000
MENTORING PARTNERSHIP OF SOUTHWESTERN PA 1901 CENTRE AVE SUITE 103 PITTSBURGH, PA 15219		501(C)(3)	UNRESTRICTED	1,000
<b>Total . . . . .</b>			► 3a	206,500

## 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)				
<i>a Paid during the year</i>				
PITTSBURGH BOTANIC GARDEN 799 PINKERTON RUN ROAD OAKDALE, PA 15071		501(C)(3)	UNRESTRICTED	7,000
PITTSBURGH BOTANIC GARDEN 799 PINKERTON RUN ROAD OAKDALE, PA 15071		501(C)(3)	RESTRICTED FOR WELCOME CENTER DEVELOPMENT	100,000
PITTSBURGH CULTURAL TRUST 803 LIBERTY AVENUE PITTSBURGH, PA 15222		501(C)(3)	UNRESTRICTED	2,500
<b>Total . . . . .</b>			► 3a	206,500

**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)				
<b>a Paid during the year</b>				
PROJECT LIFT 1330 SW 34TH STREET PALM CITY, FL 34990		501(C)(3)	UNRESTRICTED	5,000
PROVIDENCE CONNECTIONS 3113 BRIGHTON ROAD PITTSBURGH, PA 15212		501(C)(3)	UNRESTRICTED	1,000
SAILFISH POINT FOUNDATION 2201 SE SAILFISH POINT BLVD STUART, FL 34996		501(C)(3)	UNRESTRICTED	1,000
<b>Total . . . . .</b>			► 3a	206,500

## 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)				
<b>a Paid during the year</b>				
SISTER'S PLACE INC 418 MITCHELL AVENUE CLAIRTON, PA 15025		501(C)(3)	UNRESTRICTED	2,500
THE UCLA FOUNDATION 10995 LE CONTE AVENUE SUITE 770 LOS ANGELES, CA 90024		501(C)(3)	RESTRICTED FOR UCLA EXTENSION ALCOHOL & DRUG COUNSELING CERTIFICATE SCHOLARSHIPS	10,000
UNITED WAY OF MARTIN COUNTY 10 SE CENTRAL PARKWAY SUITE 101 STUART, FL 34994		501(C)(3)	UNRESTRICTED	15,000
<b>Total . . . . .</b>			► 3a	206,500

**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)				
<i>a Paid during the year</i>				
CANCER RESEARCH INSTITUTE 29 BROADWAY FLOOR 4 NEW YORK, NY 10006		501(C)(3)	UNRESTRICTED	500
MARY'S HOME - SHELTER OF THE TREASURE COAST PO BOX 958 STUART, FL 34995		501(C)(3)	UNRESTRICTED	10,000
<b>Total . . . . .</b>			► 3a	206,500

## TY 2020 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	4,250	2,125		2,125

**TY 2020 Investments Corporate Bonds Schedule**

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

**Investments Corporate Bonds Schedule**

Name of Bond	End of Year Book Value	End of Year Fair Market Value
ALLIANZGI CONV & 5.5%	150,000	157,500
CAPITAL ONE 5%	150,000	159,540
LORD ABBETT	199,906	200,047
BUCKEYE PARTNERS FIXED	150,581	112,500
BRIGHTHOUSE FIN 5.375%	150,000	161,520
PRUDENTIAL 4.125%	100,000	105,920

**TY 2020 Investments Corporate Stock Schedule**

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

**Investments Corporation Stock Schedule**

<b>Name of Stock</b>	<b>End of Year Book Value</b>	<b>End of Year Fair Market Value</b>
BERKSHIRE HATHAWAY - B	53,391	57,968
JP MORGAN CHASE	8,315	36,088
APPLE INC	9,369	62,099
ALPHABET INC-NON-VOTING	36,094	87,594
PACKING CORP OF AMERICA	15,906	34,478
BCE INC	44,215	47,080
BECTON DICKINSON & CO	60,298	85,575
COLGATE-PALMOLIVE CO	59,868	77,472
JOHNSON & JOHNSON	62,737	88,605
L3HARRIS TECHNOLOGIES INC	59,367	89,406
LOWES COMPANIES INC	65,381	131,137
MASTERCARD INC	25,614	98,159
MCDONALDS CORP	49,818	74,674
MICROSOFT CORP	88,086	211,077
NESTLE S A REG ADR	40,977	61,845
PEPSICO INCORPORATED	57,100	79,489
PFIZER INC	34,327	43,252
PNC FINANCIAL SERVICES	34,214	59,600
REPUBLIC SERVICES INC	30,399	67,410
THERMO FISHER SCIENTIFIC	30,969	102,472
UNILEVER NV	35,158	51,306
CHARTER COMMUNICATIONS INC	38,744	79,386
COMCAST CORP	57,217	76,766
CHEVRON CORPORATION	54,276	39,860
LINDE PLC	65,477	100,397
TE CONNECTIVITY LTD	30,343	48,428
TEXAS INSTRUMENTS INC	31,706	53,342
AMAZON COM INC	27,225	48,854
AFLAC INC	27,153	23,124
AT&T INC	11,745	10,066

**Investments Corporation Stock Schedule**

<b>Name of Stock</b>	<b>End of Year Book Value</b>	<b>End of Year Fair Market Value</b>
ABBOTT LABORATORIES	29,910	38,759
ACCENTURE PLC CLASS A	24,822	34,219
AIR PRODUCTS & CHEMICALS INC	21,244	26,229
AMGEN INC	20,815	25,981
ANALOG DEVICES INC	28,225	38,410
AUTOMATIC DATA PROCESSING	28,178	30,659
BLACKROCK INC	20,954	34,634
CHUBB LTD	26,732	27,244
CISCO SYSTEMS INC	26,974	23,270
CLOROX COMPANY	17,590	22,817
EMERSON ELECTRIC CO	15,238	20,414
EVERSOURCE ENERGY	19,132	21,368
GENL DYNAMICS CORP	24,278	20,240
ILLINOIS TOOL WORKS INC	25,514	35,067
MEDTRONIC PLC	29,182	33,971
NEXTERA ENERGY INC	28,415	41,661
NIKE INC CLASS B	16,666	29,567
NORFOLK SOUTHERN CORP	27,019	35,642
NOVARTIS AG SPON ADR	45,006	55,053
PAYCHEX INC	24,049	27,209
PHILLIPS 66	31,390	24,759
PROCTER & GAMBLE CO	18,475	22,262
TARGET CORP	14,368	31,246
3M CO	16,330	17,129
US BANCORP	17,909	15,561
UNITED TECHNOLOGIES CORP	18,622	24,898
V F CORPORATION	24,340	25,708
WALMART INC	20,485	27,677
WEC ENERGY GROUP INC	23,767	24,848
AMERICAN TOWER CORP	19,915	18,181

**Investments Corporation Stock Schedule**

<b>Name of Stock</b>	<b>End of Year Book Value</b>	<b>End of Year Fair Market Value</b>
BANK OF AMERICA CORP	22,524	30,310
RAYTHEON TECHNOLOGIES CORP	10,661	10,870
VIATRIS INC	1,873	2,717
VISTRA CORP	17,742	17,694
WESTERN DIGITAL CORP	17,348	22,156
WESTROCK CO	33,806	43,530

## TY 2020 Other Expenses Schedule

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

## Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ANNUAL MEETING	5,067	2,534		2,533

## TY 2020 Other Professional Fees Schedule

**Name:** RICHARD A ZAPPALA FAMILY FOUNDATION

**EIN:** 23-7876878

<b>Category</b>	<b>Amount</b>	<b>Net Investment Income</b>	<b>Adjusted Net Income</b>	<b>Disbursements for Charitable Purposes</b>
INVESTMENT FEES	27,739	27,739		0

## TY 2020 Taxes Schedule

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

## Taxes Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX PAID	924	924		0
EXCISE TAXES	6,459	0		0