AO 10
Rev. 1/2015

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Zouhary, Jack	District Court, Northern District of Ohio	4/22/2025
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
Senior District Judge / Active	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
U.S. District Court 1716 Spielbusch Avenue Toledo, OH 43604		

IMPORTANT NOTES: ***The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.***

I. POSITIONS. *(Reporting individual only; see pp. 9-13 of filing instructions.)*

☐ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.	Trustee	Trust #2 (see 2024 FDR Lines 168-227)
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see pp. 14-16 of filing instructions.)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE
1.		
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
1. Trust #1 (H)									
2. - Boeing (BA)	A	Dividend	K	T					
3. - Deere & Co (DE)	A	Dividend	K	T					
4. - GE Aerospace (GE) fka General Electric	A	Dividend	K	T					
5. - Pepsico (PEP)	A	Dividend	K	T					
6. - US Bancorp (USB)	A	Dividend	J	T					
7. - Abbott Labs (ABT)	A	Dividend	K	T					
8. - Atmos Energy (ATO)	C	Dividend	M	T					
9. - BP PLC (BP)	B	Dividend	K	T					
10. - Cardinal Health Inc Ohio (CAH)	A	Dividend	L	T					
11. - Coca Cola (KO)	B	Dividend	K	T					
12. - HSBC Holding (HSBC)	A	Dividend	J	T					
13. - Key Corp (KEY)	C	Dividend	K	T					
14. - McDonald's (MCD)	D	Dividend	O	T					
15. - Shell fka Royal Dutch Shell (SHEL)	B	Dividend	K	T					
16. - Colgate Palmolive (CL)	A	Dividend	K	T					
17. - Healthpeak Properties, Inc. (PEAK)	A	Dividend	J	T					

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
3. Value Method Codes (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

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Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

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A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
18. - T-Mobile (TMUS)	A	Dividend	J	T					
19. - Wisconsin Energy (WEC)	B	Dividend	L	T					
20. - Amgen (AMGN)	A	Dividend	K	T					
21. - Verizon Communications (VZ)	B	Dividend	K	T					
22. - Merrill Lynch Money Market Accounts (cash equivalent)	D	Interest	N	T					
23. - Key Bank Cash Accounts (cash equivalent)	B	Interest	K	T					
24. - PPG Industries (PPG)	A	Dividend	K	T					
25. - Qualcomm (QCOM)	A	Dividend	K	T					
26. - Vanguard Information ETF (VGT)	A	Dividend	L	T					
27. - Vanguard Emerging Markets ETF (VWO)	A	Dividend	J	T					
28. - Apple (AAPL)	B	Dividend	N	T					
29. - Neuberger Berman Muni Fund (NBH)	A	Dividend	J	T					
30. - Diageo (DEO)	A	Dividend	J	T					
31. - Philip Morris (PM)	A	Dividend	J	T					
32. - Gabelli Utilities Fund (GABUX)	B	Dividend	J	T					
33. - VOYA Infrastructure Fund (IDE)	A	Dividend	J	T					
34. - SPDR Nuveen High Muni (HYMB)	A	Dividend	J	T					

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2. Value Codes (See Columns C1 and D3)
J =$15,000 or less
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L =$50,001 - $100,000
M =$100,001 - $250,000
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35. - Philips 66 (PSX)	A	Dividend	J	T					
36. - Abbvie (ABBV)	A	Dividend	K	T					
37. - GSK fka Glaxo Smith (GSK)	A	Dividend	J	T					
38. - Hamilton County Ohio Economic Development Bond	A	Interest	K	T					
39. - Becton Dickinson (BDX)	A	Dividend	J	T					
40. - I Shares Intl. Select ETF (IDV)	A	Dividend	J	T					
41. - Blackrock Liquidity Money Market Fund (cash equivalent)	C	Int./Div.	M	T					
42. - Synchrony Bank Cash Accounts (cash equivalent)	E	Interest	O	T					
43. - Six Flags Entertainment (FUN) fka Cedar Fair	B	Dividend	L	T					
44. - Invesco Loan ETF (BKLN)	A	Dividend	J	T					
45. - Public Storage Perp. Bond	B	Dividend	K	T					
46. - GE Healthcare (GEHC)	A	Dividend	J	T					
47. - CD Fulton Bank	A	Interest			Redeemed	11/07/24	K		
48. - CD JP Morgan	A	Interest			Redeemed	04/08/24	K		
49. - GE Vernova (GEV)	A	Dividend	K	T	Spinoff (from line 4)	04/05/24	K		
50. - CD Charles Schwab Bank	C	Interest	L	T	Buy	06/06/24	L		
51. - CD Old National Bank	B	Interest	L	T	Buy	06/28/24	L		

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52. - CD Cogent Bank	B	Interest	K	T	Buy	06/28/24	K		
53. - I Shares Global Healthcare ETF (IXJ)	A	Dividend	L	T					
54. - Vanguard Information (VGT)	B	Dividend	M	T					
55. - Vanguard All World except US (VEU)	A	Dividend	K	T					
56. - Vanguard Money Market Funds (federal - VMRXX) (cash equivalent)	C	Interest	L	T					
57. - Vanguard Money Market Funds (muni - VMSXX) (cash equivalent)	D	Interest	N	T					
58. - Vanguard Ohio Long Term Tax Exempt Fund (VOHIX)	D	Interest	N	T					
59. - DFA US Core Equity II Fund (DFQTX)	D	Dividend	O	T					
60. - DFA International Core Fund (DFIEX)	B	Dividend	M	T					
61. - DFA Emerging Markets Core Equity Fund (DFCEX)	B	Dividend	K	T					
62. - Aberdeen Short Muni Fund (ATOIX)	A	Dividend	J	T					
63. - SPDR Consumer Staples ETF (XLP)	A	Dividend	K	T					
64. - Dexcom (DXCM)		None	L	T					
65. - Vanguard Short Term Investment Grade Fund (VFSTX)	A	Dividend	J	T					
66. - Cisco (CISCO)	A	Dividend	K	T					
67. - SPDR Energy Sector (XLE)	A	Dividend	J	T					
68. - Kimberly Clark (KMB)	A	Dividend	K	T					

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69. - Kroger (KR)	B	Dividend	L	T					
70. - Qualcomm (QCOM)	B	Dividend	L	T					
71. - Abbott (ABT)	A	Dividend	K	T					
72. - Community Trust Bank (CTBI)	A	Dividend	J	T					
73. - Proctor Gamble (PG)	B	Dividend	M	T					
74. - Abbvie (ABBV)	B	Dividend	L	T					
75. - Apple (AAPL)	B	Dividend	M	T					
76. - Rio Tinto (RIO)	B	Dividend	K	T					
77. - Suncor (SU)	A	Dividend	J	T					
78. - Vanguard High Dividend (VYM)	A	Dividend	K	T					
79. - Amazon (AMZN)		None	M	T					
80. - EBay (EBAY)	A	Dividend	J	T					
81. - Zoetis (ZTS)	A	Dividend	K	T					
82. - Vanguard Total Int. ETF (VXUS)	A	Dividend	K	T					
83. - I Share Japan (EWJ)	A	Dividend	J	T					
84. - Walmart (WMT)	A	Dividend	K	T					
85. - Prudential Financial (PRU)	A	Dividend	J	T					

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86. - PayPal (PYPL)		None	J	T					
87. - Market Vector Short (SHYD)	A	Interest	J	T					
88. - Bowling Green State University Ohio Revenue Bond	A	Interest	K	T					
89. - DT Midstream (DTM)	A	Dividend	J	T					
90. - Constellation Energy Corp. (CEG)	A	Dividend	K	T					
91. - Allen County Oh Hosp. Bond	A	Interest	K	T					
92. IRA #3 (H)									
93. - Morgan Stanley & Co Bank Deposit Cash Account(cash equivalent)	F	Interest	P1	T					
94. - CD Flagstar Bank	D	Interest	M	T	Buy	06/24/24	M		
95. - CD Morgan Stanley	D	Interest	M	T	Buy	06/24/24	M		
96. IRA #4 (H)									
97. - Blackrock Build America (BBN)	A	Dividend	J	T					
98. - SPDR China ETF (GXC)	A	Dividend	K	T					
99. - Vanguard Total Market EFT (VTI)	A	Dividend	L	T					
100. - Dodge & Cox Income (DODIX)	A	Dividend	K	T					
101. - Vanguard High Dividend (VYM)	B	Dividend	L	T					
102. - Vanguard Money Market Funds (federal - VMRXX) (cash equivalent)	D	Interest	L	T					

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103. - Vanguard High Yield Corp (VWEHX)	A	Dividend	J	T					
104. - SPDR Int Div (DWX)	A	Dividend	J	T					
105. - Pennsylvania Mutual (PENNX)	A	Dividend	K	T					
106. - Verizon (VZ)	A	Dividend	J	T					
107. - Vodafone (VOD)	A	Dividend	J	T					
108. - Gateway Fund (GATEX)	A	Dividend	K	T					
109. - I Shares Russell Midcap (IWS)	A	Dividend	J	T					
110. - Blackstone (BX)	C	Dividend	M	T					
111. - JP Morgan Equity (HLIEX)	B	Dividend	L	T					
112. - Henderson European Focus (HFEAX)	A	Dividend	K	T					
113. - Gabelli Utilities Fund (GAUIX)	C	Dividend			Sold	7/12/24	K		
114. - Vanguard Emerging Markets ETF (VWO)	A	Dividend	K	T					
115. - Vanguard European ETF (VGK)	A	Dividend	J	T					
116. - I Shares Intl. Select ETF (IDV)	A	Dividend	J	T					
117. - Chevron (CVX)	B	Dividend	K	T					
118. - INVESCO International Fund (OIBAX)	A	Dividend			Sold	07/02/24	J		
119. - Growth Fund of America (GFAFX)	A	Dividend	K	T					

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2. Value Codes (See Columns C1 and D3)
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VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

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A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
120. - Wisdomtree Europe Small Cap (DFE)	A	Dividend	J	T					
121. - Wisdometree Japan EDT (DXJ)	A	Dividend	J	T					
122. - Molson (TAP)	A	Dividend	K	T					
123. - Gilead Science (GILD)	A	Dividend	K	T					
124. - DFA US Core Equity I Fund (DFEOX)	B	Dividend	M	T					
125. - DFA Intl. Real Estate Fund (DFITX)	A	Dividend	K	T					
126. - DFA Real Estate Fund (DFREX)	A	Dividend	K	T					
127. - DFA Large Cap Intl. Fund (DFALX)	A	Dividend	K	T					
128. - DFA US Core Equity II Fund (DFQTX)	B	Dividend	L	T					
129. - DFA Intl. Core Fund (DFIEX)	B	Dividend	L	T					
130. - Capital One Financial Bond (COF'J)	A	Interest	J	T					
131. - CD JP Morgan Bank	A	Interest			Redeemed	5/31/24	K		
132. - CD JP Morgan Bank	A	Interest			Redeemed	04/11/24	K		
133. - CD Synchrony Bank	A	Interest			Redeemed	07/22/24	J		
134. - CD Charles Schwab Bank	B	Interest			Redeemed	03/22/24	K		
135. - CD Sofi Bank	B	Interest			Redeemed	12/06/24	K		
136. - CD Flagstar Bank	B	Interest	K	T					

1. Income Gain Codes: (See Columns B1 and D4)
A =$1,000 or less
B =$1,001 - $2,500
C =$2,501 - $5,000
D =$5,001 - $15,000
E =$15,001 - $50,000
F =$50,001 - $100,000
G =$100,001 - $1,000,000
H1 =$1,000,001 - $5,000,000
H2 =More than $5,000,000

2. Value Codes (See Columns C1 and D3)
J =$15,000 or less
K =$15,001 - $50,000
L =$50,001 - $100,000
M =$100,001 - $250,000
N =$250,001 - $500,000
O =$500,001 - $1,000,000
P1 =$1,000,001 - $5,000,000
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P4 =More than $50,000,000

3. Value Method Codes (See Column C2)
Q =Appraisal
R =Cost (Real Estate Only)
S =Assessment
T =Cash Market
U =Book Value
V =Other
W =Estimated

Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
137. - CD Wells Fargo Bank	C	Interest	M	T					
138. - CD Morgan Stanley Bank	C	Interest	M	T					
139. - CD Goldman Sachs Bank	B	Interest	K	T	Buy	05/17/24	K		
140. - CD Bank of America	C	Interest	M	T	Buy	02/20/24	M		
141. - CD GBank	A	Interest	J	T	Buy	12/20/24	J		
142. - Janus Henderson AAA CLO ETF (JAAA)	A	Dividend	K	T	Buy	12/11/24	K		
143. IRA #5 (H)									
144. - VOYA Infrastructure (IDE)	B	Dividend	J	T					
145. - Vanguard Money Market Funds (federal - VMRXX) (cash equivalent)	C	Interest	L	T					
146. - Ares Capital (ARCC)	B	Dividend	K	T					
147. - Occidental Petroleum (OXY)	A	Dividend	J	T					
148. - Medtronics (MDT)	A	Dividend	K	T					
149. - I Shares Preferred ETF (PFF)	B	Dividend	K	T					
150. - Gabelli Utilities (GAUIX)	C	Dividend	K	T					
151. - Vanguard Total Intl. ETF (VXUS)	A	Dividend	J	T					
152. - Vanguard High Yield ETF (VYM)	A	Dividend	J	T					
153. - Microsoft (MSFT)	D	Dividend	P1	T	Sold (part)	01/12/24	N	G	

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
3. Value Method Codes (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
154. - CD American Express National Bank	C	Interest			Redeemed	08/19/24	L		
155. - CD Capital One	C	Interest	M	T					
156. - CD Capital One	D	Interest			Redeemed	07/08/24	M		
157. - CD JP Morgan Bank	D	Interest			Redeemed	02/22/24	M		
158. - CD Flagstar Bank	A	Interest	K	T					
159. - CD UBS Bank	A	Interest	K	T					
160. - CD Wells Fargo Bank	C	Interest	M	T	Buy	02/15/24	M		
161. - CD Charles Schwab Bank	C	Interest	L	T	Buy	06/05/24	L		
162. - CD Morgan Stanley Bank	C	Interest	M	T	Buy	04/25/24	M		
163. - CD Bank of America	C	Interest	M	T	Buy	03/14/24	M		
164. - CD Goldman Sachs Bank	B	Interest	K	T	Buy	05/21/24	K		
165. - CD Old National Bank	C	Interest	K	T	Buy	06/24/24	K		
166. - Janus Henderson AAA CLO EFT (JAAA)	A	Dividend	K	T	Buy	12/12/24	K		
167. - CD Santander Bank	B	Interest	K	T	Buy	03/25/24	K		
168. Trust #2 (H)									
169. - Jennison Associates - Capital Appreciation Fund		None	M	T					
170. - Manulife Investment Management-Fundamental Large Cap Value Fund		None	L	T					

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
3. Value Method Codes (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
171. - Manulife Investment Management - Total Stock Market Index Fund		None	L	T					
172. - T. Rowe Price Associates - Blue Chip Growth Fund		None	M	T					
173. - T Rowe Price Associates - Science & Technology Fund		None	L	T					
174. - Manulife Investment Management - Global Equity Fund		None	K	T					
175. - Western Asset Management Fund - High Yield (WAMCO)		None	K	T					
176. - Citigroup (C)	A	Dividend	J	T					
177. - Coca Cola European (CCEP)	A	Dividend	K	T					
178. - Walt Disney Company (DIS)	A	Dividend	K	T					
179. - FFD Financial (FFDF)	B	Dividend	L	T					
180. - Motorola Solutions (MSI)	A	Dividend	K	T					
181. - Occidental Petroleum (OXY)	A	Dividend	K	T					
182. - RPM International (RPM)	A	Dividend	K	T					
183. - Old National Bank (ONB)	A	Dividend	J	T					
184. - US Bancorp (USB)	A	Dividend	J	T					
185. - Huntington (HBAN)	A	Dividend	J	T					
186. - Merrill Lynch-Bank of America Money Mkt Accts (cash equivalent)	C	Interest	L	T					
187. - Amgen (AMGN)	B	Dividend	L	T					

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Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
188. - Applied Material (AMAT)	B	Dividend	M	T					
189. - Ares Capital (ARCC)	B	Dividend	K	T					
190. - AT&T (T)	A	Dividend	K	T	Sold (part)	05/15/24	K		
191. - Bristol-Myers Squibb (BMY)	A	Dividend	K	T					
192. - Coca Cola (KO)	B	Dividend	L	T					
193. - Conagra Foods (CAG)	A	Dividend	J	T					
194. - Eli Lilly (LLY)	B	Dividend	N	T					
195. - Intel (INTL)	A	Dividend	J	T					
196. - KeyCorp (KEY)	A	Dividend	J	T					
197. - ConocoPhilips (COP) fka Marathon Oil	A	Dividend	J	T					
198. - Marathon Petroleum (MPC)	B	Dividend	L	T					
199. - Sony (SNE)	A	Dividend	K	T					
200. - Verizon Communications (VZ)	A	Dividend	J	T					
201. - Zimmer Holdings (ZBH)	A	Dividend	J	T					
202. - Paramount Global (fka Viacomcbs) (PARA)	A	Dividend	J	T					
203. - Goldman Sachs Small Cap Growth Fund (GSMYX)		None	K	T					
204. - Merck (MRK)	A	Dividend	K	T					

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3. Value Method Codes (See Column C2)
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Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
205. - Westerm Asset Muni Fund (LMHIX)	A	Dividend	J	T					
206. - Pfizer (PFE)	A	Dividend	J	T					
207. - SB Financial Group (SBFG)	A	Dividend	K	T					
208. - Hamilton County Ohio Economic Devevlopment Bond	A	Interest	K	T					
209. - Lamb Weston (LW)	A	Dividend	J	T					
210. - Connecticut Go. (Bond)	A	Interest			Redeemed	11/06/24	K		
211. - Blackrock Liquidity Money Market Fund (cash equivalent)	C	Interest	L	T					
212. - District of Columbia Income Bond	A	Interest	J	T					
213. - Univ. South Carolina Higher Ed Bond	A	Interest	J	T					
214. - New York, NY Go. Bond	A	Interest	J	T					
215. - Waterford Mich School Dist Bond	A	Interest	J	T					
216. - San Diego Co. CA Rgl Bond	A	Interest	J	T					
217. - Ohio St. Wtr Dev Auth Bond	A	Interest	J	T					
218. - Miami University Ohio Bond	A	Interest	J	T					
219. - Lake County Ill Cons Bond	A	Interest	J	T					
220. - Michigan Fin Auth Bond	A	Interest	J	T					
221. - Triborough Brdg/Tunnel Bond	A	Interest	J	T					

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
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Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

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222. - Massachusetts St. Trans Bond	A	Interest	J	T					
223. - University of Utah Bond	A	Interest	J	T					
224. - OXY WT (OXYWS)		None	J	T					
225. - Vodafone (VOD)	A	Dividend	J	T					
226. - Organon (OGN)	A	Dividend	J	T					
227. - United Loc Sch Columbiana Cnty Ohio Bond	A	Interest	K	T	Buy	11/08/24	K		
228. Reliastar Whole Life (Insurance), nka Voya	A	Interest	K	T					
229. Key Bank Cash Accounts (cash equivalent)	B	Interest	M	T					
230. Exelon (EXC)	A	Dividend			Donated				
231. Synchrony Bank Cash Accounts (cash equivalent)	D	Interest	O	T					
232. Ares Real Estate Income Trust Fund, fka Black Creek Diversified	A	Dividend	J	T					
233. CD JP Morgan Bank	A	Interest			Redeemed	03/22/24	K		
234. CD American Express National Bank	A	Interest			Redeemed	08/12/24	K		
235. Cleveland Ch St. Univ Ohio Bond	A	Interest			Redeemed	06/03/24	K		

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

The assets listed on the 2023 FDR as Lines 196-213, 215-229, 231, 234-235, 239, 243-244 were moved into Trust #1 and are now 2024 FDR Lines 53-91.

Name of Person Reporting	Date of Report
Zouhary, Jack	4/22/2025

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Jack Zouhary

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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