



See a Social Security Number? Say Something!
Report Privacy Problems to <https://public.resource.org/privacy>
Or call the IRS Identity Theft Hotline at 1-800-908-4490



Form **990-PF**

Return of Private Foundation

or Section 4947(a)(1) Nonexempt Charitable Trust

Treated as a Private Foundation

OMB No 1545-0052

2010

Department of the Treasury

Internal Revenue Service

Note.

The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year 2010, or tax year beginning 01-01-2010 , and ending 12-31-2010

G Check all that apply

☐ Initial return

☐ Initial return of a former public charity

☐ Final return

☐ Amended return

☐ Address change

☐ Name change

Name of foundation

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION P61173004

Number and street (or P O box number if mail is not delivered to street address)

JPMORGAN CHASE BANK PO BOX 3038

Room/suite

City or town, state, and ZIP code

MILWAUKEE, WI 53201

A Employer identification number

13-6083440

B Telephone number (see page 10 of the instructions)

(414) 977-1210

C If exemption application is pending, check here

☐

D 1. Foreign organizations, check here

☐

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

☐

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

☐

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

☐

H Check type of organization

☒ Section 501(c)(3) exempt private foundation

☐ Section 4947(a)(1) nonexempt charitable trust

☐ Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16)

\$ 5,618,866

J Accounting method

☒ Cash

☐ Accrual

☐ Other (specify) _____

(Part I, column (d) must be on cash basis.)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	105	105		
	4 Dividends and interest from securities.	169,976	169,898		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	8,740			
	b Gross sales price for all assets on line 6a _____ 221,655				
	7 Capital gain net income (from Part IV, line 2) . . .		8,740		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
Operating and Administrative Expenses	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	178,821	178,743		
	13 Compensation of officers, directors, trustees, etc	68,178	54,542		13,636
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)	3,799	0		3,799
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	3,167	1,732		0
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	250	0		250
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	75,394	56,274		17,685
	25 Contributions, gifts, grants paid	240,000			240,000
	26 Total expenses and disbursements. Add lines 24 and 25	315,394	56,274		257,685
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-136,573			
	b Net investment income (if negative, enter -0-)		122,469		
	c Adjusted net income (if negative, enter -0-)				

Part II

Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

Assets	1	Cash—non-interest-bearing	23,287	15,831	15,831
	2	Savings and temporary cash investments	230,355	42,732	42,732
	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 page 15 of the 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)	3,501,253	3,499,249	4,128,030
	c	Investments—corporate bonds (attach schedule).	1,225,970	1,286,537	1,432,273
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	Liabilities	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)	4,980,865	4,844,349	5,618,866
17		Accounts payable and accrued expenses			
18		Grants payable			
19		Deferred revenue			
20		Loans from officers, directors, trustees, and other disqualified persons			
Net Assets or Fund Balances	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)	0	0	
		Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	4,980,865	4,844,349	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund	0	0	
	29	Retained earnings, accumulated income, endowment, or other funds	0	0	
	30	Total net assets or fund balances (see page 17 of the instructions)	4,980,865	4,844,349	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	4,980,865	4,844,349	

Part III

Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year—Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year’s return)	1	4,980,865
2	Enter amount from Part I, line 27a	2	-136,573
3	Other increases not included in line 2 (itemize) ▶ _____	3	57
4	Add lines 1, 2, and 3	4	4,844,349
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	4,844,349

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)
1 a	PUBLICLY TRADED SECURITIES			
b	CAPITAL GAINS DIVIDENDS	P		
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 220,454		212,915	7,539
b 1,201			1,201
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			7,539
b			1,201
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	8,740
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 pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8		3	

Part V

Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No
If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part

1 Enter the appropriate amount in each column for each year, see page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2009	279,823	4,717,824	0 059312
2008	263,414	5,708,973	0 046140
2007	315,990	6,727,332	0 046971
2006	315,211	6,258,291	0 050367
2005	294,550	6,026,243	0 048878

2 Total of line 1, column (d).	2	0 251668
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0 050334
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5.	4	5,271,363
5 Multiply line 4 by line 3.	5	265,329
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	1,225
7 Add lines 5 and 6.	7	266,554
8 Enter qualifying distributions from Part XII, line 4.	8	257,685

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions on page 18

Part VIExcise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)			
1aExempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
bDomestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b		1	2,449
cAll other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0
3Add lines 1 and 2.		3	2,449
4Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0
5Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-		5	2,449
6Credits/Payments			
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a	1,500
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7Total credits and payments Add lines 6a through 6d.		7	1,500
8Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached		8	
9Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	949
10Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.		10	
11Enter the amount of line 10 to be Credited to 2011 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>		11	

Part VII-AStatements Regarding Activities			
1aDuring 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?			YesNo
bDid it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? 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.		1a1b	NoNo
cDid the foundation file Form 1120-POL for this year?.		1c	No
dEnter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ 0 (2) On foundation managers <input type="checkbox"/> \$ 0			
eEnter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 0			
2Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		2	No
3Has 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		3	No
4aDid the foundation have unrelated business gross income of \$1,000 or more during the year?.		4a	No
bIf "Yes," has it filed a tax return on Form 990-T for this year?.		4b	
5Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		5	No
6Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		6	Yes
7Did 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	Yes
8aEnter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) <input type="checkbox"/> -NY			
bIf 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 .		8b	Yes
9Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? If "Yes," complete Part XIV		9	No
10Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		10	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 page 20 of the instructions).	11		No
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	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 JPMORGAN CHASE BANK NA Telephone no (212) 464-0990 Located at 270 PARK AVENUE FLOOR 27 NEW YORK NY ZIP+4 10017			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year.	15		
16	At any time during calendar year 2010, 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		No
See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country.				

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b		No
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010? <input type="checkbox"/>	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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 page 20 of the instructions). <input type="checkbox"/>	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?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 2010 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010.</i>). <input type="checkbox"/>	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 2010?	4b		No

Part VII-B

Statements Regarding Activities for Which Form 4720 May Be Required (continued)

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions).	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If any answer is "Yes" to 5a(1)–(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here.	<input type="checkbox"/>	5b	
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No		
6a	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	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <i>If "Yes" to 6b, file Form 8870.</i>		6b	No
7a	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	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?		7b	

Part VIII

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

1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).				
(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
JPMORGAN CHASE BANK NA	CO-TRUSTEE	58,450	0	0
PO BOX 3038	2 00			
MILWAUKEE, WI 53201				
TIMOTHY L THOMPSON ESQ	CO-TRUSTEE	9,728	0	0
C/O PO BOX 3038	1 00			
MILWAUKEE, WI 53201				
FAITH HARDING MORI	CO-TRUSTEE	0	0	0
C/O PO BOX 3038	1 00			
MILWAUKEE, WI 53201				
ROBERT L HARDING JR	CO-TRUSTEE	0	0	0
C/O PO BOX 3038	1 00			
MILWAUKEE, WI 53201				
2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). If none, enter "NONE."				
(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				
Total number of other employees paid over \$50,000.				0

Part VIII

Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see page 23 of the 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 N/A	0
2	
3	
4	

Part IX-B

Summary of Program-Related Investments (see page 24 of the 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 page 24 of the instructions.	
3	0
Total. Add lines 1 through 3.	0

Part X

Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the 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	5,118,032
b	Average of monthly cash balances.	1b	233,606
c	Fair market value of all other assets (see page 24 of the instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	5,351,638
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	5,351,638
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions).	4	80,275
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	5,271,363
6	Minimum investment return. Enter 5% of line 5.	6	263,568

Part XI

Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☒ and do not complete this part.)

1	Minimum investment return from Part X, line 6.	1	263,568
2a	Tax on investment income for 2010 from Part VI, line 5.	2a	2,449
b	Income tax for 2010 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	2,449
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	261,119
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	261,119
6	Deduction from distributable amount (see page 25 of the instructions).	6	0
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	261,119

Part XII

Qualifying Distributions (see page 25 of the 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	257,685
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	257,685
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 page 26 of the instructions).	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	257,685
Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years			

Part XIII

Undistributed Income (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1	Distributable amount for 2010 from Part XI, line 7			
2	Undistributed income, if any, as of the end of 2010			
a	Enter amount for 2009 only. 219,615			
b	Total for prior years 20____, 20____, 20____ 0			
3	Excess distributions carryover, if any, to 2010			
a	From 2005.			
b	From 2006.			
c	From 2007.			
d	From 2008.			
e	From 2009.			
f	Total of lines 3a through e. 0			
4	Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ 257,685			
a	Applied to 2009, but not more than line 2a 219,615			
b	Applied to undistributed income of prior years (Election required—see page 26 of the instructions) 0			
c	Treated as distributions out of corpus (Election required—see page 26 of the instructions). . . 0			
d	Applied to 2010 distributable amount. 38,070			
e	Remaining amount distributed out of corpus 0			
5	Excess distributions carryover applied to 2010 0			
(If an amount appears in column (d), the same amount must be shown in column (a).)				
6	Enter the net total of each column as indicated below:			
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5 0			
b	Prior years' undistributed income Subtract line 4b from line 2b. 0			
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed. 0			
d	Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions . . . 0			
e	Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions 0			
f	Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011. 223,049			
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions). 0			
8	Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions). 0			
9	Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a. 0			
10	Analysis of line 9			
a	Excess from 2006.			
b	Excess from 2007.			
c	Excess from 2008.			
d	Excess from 2009.			
e	Excess from 2010.			

Part XIV

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

[illegible]

1 Information Regarding Foundation Managers:

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

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

b The form in which applications should be submitted and information and materials they should include
NONE

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

NONE

Part XV

Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			▶ 3a	240,000
b Approved for future payment				
Total			▶ 3b	0

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions)
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments.						
3 Interest on savings and temporary cash investments				14	105	
4 Dividends and interest from securities.				14	169,976	
5 Net rental income or (loss) from real estate						
a Debt-financed property.						
b Not debt-financed property.						
6 Net rental income or (loss) from personal property						
7 Other investment income.						
8 Gain or (loss) from sales of assets other than inventory				18	8,740	
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory.						
11 Other revenue a _____						
b _____						
c _____						
d _____						
e _____						
12 Subtotal Add columns (b), (d), and (e).			0		178,821	0
13 Total. Add line 12, columns (b), (d), and (e).				13		178,821

(See worksheet in line 13 instructions on page 28 to verify calculations)

[illegible]

Part XVII

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

1

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

a

Transfers from the reporting foundation to a noncharitable exempt organization of

1

Cash.

2

Other assets.

b

Other transactions

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.

(a)	(b)	(c)	(d)
Line No	Amount involved	Name of noncharitable exempt organization	Description of transfers, transactions, and sharing arrangements

2a

Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

Yes

No

b

If "Yes," complete the following schedule

(a)	(b)	(c)
Name of organization	Type of organization	Description of relationship

Sign Here

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 or fiduciary) is based on all information of which preparer has any knowledge.

Signature of officer or trustee

2011-05-09

Date

Title

Paid Preparer's Use Only

Preparer's Signature

Firm's name

Firm's address

Date

Check if self-employed

Firm's EIN

Phone no

PTIN


Additional Data

Software ID:
Software Version:
EIN: 13-6083440
Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
AUDUBON SOCIETY 208 SOUTH GREAT ROAD LINCOLN,MA 01773	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
CHILDRENS HOSPITAL OF BOSTON 300 LONGWOOD AVE BOSTON,MA 02115	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
DANA-FARBER CANCER INSTITUTE 44 BINNEY ST BOSTON,MA 02115	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	15,000
DEFENDERS OF WILDLIFE 1130 17TH ST NW WASHINGTON,DC 20036	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
GETTING THE WORD OUT INC 36 CHURCH ST SARANAC LAKE,NY 12983	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
HEMPSTEAD BOYS & GIRLS CLUB 40 WASHINGTON ST HEMPSTEAD,NY 11550	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	8,000
KAUAI PACIFIC SCHOOL 4480 HOOKUI RD KILAUEAU KAUAI,HI 96754	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
LAKE GEORGE LAND CONSERVANCY 4905 LAKE SHORE DR BOLTON,NY 12814	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	500
LANDMARK ON MAIN STREET 232 MAIN ST PORT WASHINGTON,NY 11050	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
MSPCA 350 S HUNTINGTON AVE JAMAICA PLAINS,MA 02130	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
MADD OF MASSACHUSETTS 21 PARK ST STE 217 ATTLEBORO,MA 02703	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
MOUNT UNION COLLEGE 1972 CLARK AVE ALLIANCE,OH 44601	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
MUSEUM OF FINE ARTS - BOSTON 465 HUNTINGTON AVE BOSTON,MA 02115	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
NASSAU COUNTY COALITION 250 FULTON AVE HEMPSTEAD,NY 11550	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	2,000
NAT'L COMMITTEE FOR PREVENTION OF CHILD ABUSE 228 S WABASH CHICAGO,IL 60604	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
Total ▶ 3a				240,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
NAT'L WILDLIFE FEDERATION 111 WILDLIFE CENTER DR RESTON,VA 20190	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
NORTH SHORE UNIVERSITY HOSPITAL 350 COMMUNITY MANHASSET,NY 11030	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	12,000
PINE STREET INN INC 44 HARRISON AVE BOSTON,MA 02118	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
PORT WASHINGTON CHILDRENS CENTER 232 MAIN ST PORT WASHINGTON,NY 11050	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	8,000
PORT WASHINGTON LIBRARY FOUNDATION ONE LIBRARY DR PORT WASHINGTON,NY 11050	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	3,000
PORT WASHINGTON YOUTH COUNCIL 232 MAIN ST PORT WASHINGTON,NY 11050	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
ROSIE'S PLACE 688 HARRISON AVE BOSTON,MA 02118	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
SANCTUARY FOR FAMILIES PO BOX 1406 NEW YORK,NY 10268	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
SECOND HARVEST NATIONALNAT'L FOOD BANK NETWORK 70 SOUTH BAY AVE BOSTON,MA 02118	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	15,000
SIERRA CLUB 85 SECOND ST SAN FRANCISCO,CA 94105	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
SILVER BAY ASSOCIATION 87 SILVER BAY RD SILVER BAY,NY 12874	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	500
THE FAY SCHOOL 48 MAIN ST SOUTHBOROUGH,MA 01772	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
THE HYDE COLLECTION 161 WARREN ST GLEN FALLS,NY 12801	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	10,000
TRUSTEES OF PHILLIPS ACADEMY 180 MAIN ST ANDOVER,MA 01810	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	500
UNITED METHODIST CHURCH OF PORT WASHINGTON 35 MIDDLE NECK RD PORT WASHINGTON,NY 11050	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	8,000
Total  3a				240,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
WILDERNESS SOCIETY 1615 M STREET NW WASHINGTON,DC 20036	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
WITTENBERG UNIVERSITY 200 WEST WARD ST SPRINGFIELD,OH 45501	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	5,000
YOUTH SERVICE OPPORTUNITIES PROJECT INC 15 RUTHERFORD PL NEW YORK,NY 10003	NONE	PUBLIC CHARITY	PROGRAM SUPPORT	7,500
Total			3a	240,000

**TY 2010 All Other Program
Related Investments Schedule**

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004
EIN: 13-6083440

Category	Amount
N/A	0

TY 2010 Investments Corporate Bonds Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004

EIN: 13-6083440

Name of Bond	End of Year Book Value	End of Year Fair Market Value
U S A BONDS 7 1/4% MAY 15 2016 DTD 5/15/86 - 300000 SHS	293,812	378,210
EATON VANCE MUT FDS TR FLT RT CL I - 6121.308 SHS	54,296	54,847
JPM HIGH YIELD FD - SEL FUND 3580 6.12% - 31351.965 SHS	210,000	255,519
JPM TOTAL RETURN FD - SEL FUND 3218 3.36% - 50668.562 SHS	511,246	523,913
JPM STR INC OPP FD FUND 3844 2.16% - 18578.528 SHS	217,183	219,784

TY 2010 Investments Corporate
Stock Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004
EIN: 13-6083440

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AFLAC INC - 200 SHS	9,059	11,286
ABBOTT LABORATORIES - 700 SHS	37,157	33,537
APACHE CORP - 200 SHS	20,251	23,846
APPLE INC. - 200 SHS	41,371	64,512
BAXTER INTERNATIONAL INC - 200 SHS	11,003	10,124
BRISTOL MYERS SQUIBB CO - 900 SHS	21,713	23,832
CVS CAREMARK CORPORATION - 900 SHS	33,154	31,293
CARDINAL HEALTH INC - 200 SHS	6,319	7,662
CELGENE CORPORATION - 300 SHS	16,251	17,742
CISCO SYSTEMS INC - 2000 SHS	48,201	40,460
CORNING INC - 1800 SHS	38,592	34,776
DEERE & CO - 400 SHS	20,550	33,220
WALT DISNEY CO - 1200 SHS	36,852	45,012
DOW CHEMICAL CO - 700 SHS	20,650	23,898
EDISON INTERNATIONAL - 600 SHS	34,656	23,160
FREEPORT-MCMORAN COPPER & GOLD INC CL B - 300 SHS	25,699	36,027
GILEAD SCIENCES INC - 200 SHS	9,409	7,248
HEWLETT-PACKARD CO - 1100 SHS	57,800	46,310
INTERNATIONAL BUSINESS MACHINES CORP - 800 SHS	3,302	117,408
INTERNATIONAL GAME TECHNOLOGY - 200 SHS	4,118	3,538
JOHNSON CONTROLS INC - 2900 SHS	50,590	110,780
MATTHEWS PACIFIC TIGER FD - 11135.918 SHS	210,403	261,026
MICROSOFT CORP - 1200 SHS	33,930	33,492
MORGAN STANLEY - 700 SHS	36,274	19,047
OCCIDENTAL PETROLEUM CORP - 300 SHS	17,103	29,430
PARKER-HANNIFIN CORP - 200 SHS	11,196	17,260
PEPSICO INC - 200 SHS	12,496	13,066
PFIZER INC - 1700 SHS	56,227	29,767
PRAXAIR INC - 200 SHS	5,608	19,094
PROCTER & GAMBLE CO - 1540 SHS	55,656	99,068

Name of Stock	End of Year Book Value	End of Year Fair Market Value
QUALCOMM INC - 600 SHS	25,338	29,694
SOUTHERN CO - 300 SHS	9,548	11,469
UNITED TECHNOLOGIES CORP - 1200 SHS	37,257	94,464
WALMART STORES INC - 1500 SHS	73,028	80,895
XILINX CORP - 1400 SHS	31,962	40,572
CITIGROUP INC - 3300 SHS	29,952	15,609
WELLS FARGO & CO - 1419 SHS	87,484	43,975
BANK OF AMERICA CORP - 1700 SHS	77,010	22,678
VERIZON COMMUNICATIONS INC - 900 SHS	31,810	32,202
AETNA INC - 500 SHS	14,723	15,255
KB HOME - 300 SHS	4,550	4,047
DODGE & COX INTERNATIONAL STOCK - 6549.815 SHS	213,000	233,894
CHEVRON CORP - 400 SHS	22,956	36,500
ADVANCED AUTO PARTS INC - 200 SHS	8,023	13,230
YUM BRANDS INC - 400 SHS	14,401	19,620
GOOGLE INC CL A - 75 SHS	41,946	44,548
JPM INTL VALUE FD - SEL FUND 1296 - 11976.048 SHS	120,000	160,479
JPM ASIA 3 FD - SEL FUND 1134 - 6777.485 SHS	241,000	256,731
JPM SMALL CAP CORE FD - SEL FUND 690 - 7648.115 SHS	213,000	279,003
MANAGERS AMG FUNDS-TIMESSQUARE MID CAP GROWTH FUND - 18489.583 SHS	213,000	257,375
AT&T INC - 1175 SHS	8,964	34,522
STARWOOD HOTELS & RESORTS - 400 SHS	13,554	24,312
JPM TR I GROWTH ADVANTAGE FD - SEL FUND 1567 - 28799.865 SHS	190,000	254,015
MANNING & NAPIER FUND INC 3 SERIES - 10416.667 SHS	125,000	200,729
BANK OF NEW YORK MELLON CORP - 900 SHS	23,724	27,180
PHILIP MORRIS INTERNATIONAL - 100 SHS	5,171	5,853
FRONTIER COMMUNICATIONS CORPORATION - 216 SHS	2,144	2,102
ACE LTD NEW - 200 SHS	10,288	12,450
ARTIO INTERNATIONAL 3 II - I - 26695.691 SHS	450,000	332,628
TIME WARNER INC NEW - 900 SHS	27,380	28,953

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COVIDIEN PLC - 400 SHS	18,138	18,264
MERCK AND CO INC - 1568 SHS	84,876	56,511
EXXON MOBIL CORP - 1700 SHS	3,323	124,304
CONOCOPHILLIPS - 200 SHS	9,902	13,620
THE TRAVELERS COMPANIES INC. - 600 SHS	31,207	33,426

TY 2010 Legal Fees Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004

EIN: 13-6083440

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES	3,799	0		3,799

TY 2010 Other Expenses Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004
EIN: 13-6083440

Description	Revenue and Expenses per Books	Net Invest ment Income	Adjusted Net Income	Disbursements for Charitable Purposes
NEW YORK ATTORNEY GENERAL FILING FEE	250	0		250

TY 2010 Other Increases Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004

EIN: 13-6083440

Description	Amount
RETURN OF CAPITAL ADJUSTMENT	57

TY 2010 Taxes Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE
FOUNDATION P61173004

EIN: 13-6083440

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ESTIMATED EXCISE TAX - CURRENT YEAR	1,435	0		0
FOREIGN TAX PAID	1,732	1,732		0