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Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

OMB No 1545-0052

2012

Open to Public Inspection

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 2012 or tax year beginning , 2012, and ending , 20

Name of foundation HARDING EDUCATIONAL AND CHARITABLE FOUNDATION		A Employer identification number 13-6083440
P61173004		B Telephone number (see instructions) 866- 888-5157
Number and street (or P O box number if mail is not delivered to street address) Room/suite 10 S DEARBORN IL1-0117		
City or town, state, and ZIP code CHICAGO, IL 60603		
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input checked="" type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		C If exemption application is pending, check here <input type="checkbox"/> D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/> E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/> F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>
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		
Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 5,533,592.		J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received (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				
4	Dividends and interest from securities	158,802.	158,802.		
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	70,158.			
b	Gross sales price for all assets on line 6a 604,546.				
7	Capital gain net income (from Part IV, line 2)		70,158.		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss) (attach schedule)				
11	Other income (attach schedule)				
12	Total. Add lines 1 through 11	228,960.	228,960.		
13	Compensation of officers, directors, trustees, etc.	86,921.	65,191.		21,730.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees (attach schedule)				
b	Accounting fees (attach schedule)				
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions) STMT. 1	2,835.	1,112.		
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule) STMT. 2	250.			250.
24	Total operating and administrative expenses. Add lines 13 through 23	90,006.	66,303.		21,980.
25	Contributions, gifts, grants paid	256,000.			256,000.
26	Total expenses and disbursements. Add lines 24 and 25	346,006.	66,303.		277,980.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	-117,046.			
b	Net investment income (if negative, enter -0-)		162,657.		
c	Adjusted net income (if negative, enter -0-)				

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing	52,236.	24,488.	24,488.	
	2	Savings and temporary cash investments	202,535.	164,027.	164,027.	
	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				
	10 a	Investments - U S and state government obligations (attach schedule)	293,812.			
	b	Investments - corporate stock (attach schedule)	2,979,517.	3,216,520.	4,220,427.	
	c	Investments - corporate bonds (attach schedule)	992,725.	995,120.	1,124,650.	
	Liabilities	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)	4,520,825.	4,400,155.	5,533,592.	
Net Assets or Fund Balances	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)		NONE		
Net Assets or Fund Balances	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 and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>					
	27	Capital stock, trust principal, or current funds	4,520,825.	4,400,155.		
	28	Paid-in or capital surplus, or land, bldg, and equipment fund				
	29	Retained earnings, accumulated income, endowment, or other funds				
	30	Total net assets or fund balances (see instructions)	4,520,825.	4,400,155.		
	31	Total liabilities and net assets/fund balances (see instructions)	4,520,825.	4,400,155.		

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	4,520,825.
2	Enter amount from Part I, line 27a	2	-117,046.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	4,403,779.
5	Decreases not included in line 2 (itemize) ▶ MUTUAL FUND INCOME TIMING DIFFERENCES	5	3,624.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	4,400,155.

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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 PUBLICLY TRADED SECURITIES						
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 604,546.		534,388.	70,158.			
b						
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			70,158.			
b						
c						
d						
e						
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }				2	70,158.	
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8				3		

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see 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))
2011	260,210.	5,503,183.	0.047284
2010	257,685.	5,271,363.	0.048884
2009	279,823.	4,717,824.	0.059312
2008	263,414.	5,708,973.	0.046140
2007	315,990.	6,727,332.	0.046971
2 Total of line 1, column (d)			0.248591
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			0.049718
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5			5,491,132.
5 Multiply line 4 by line 3			273,008.
6 Enter 1% of net investment income (1% of Part I, line 27b)			1,627.
7 Add lines 5 and 6			274,635.
8 Enter qualifying distributions from Part XII, line 4 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.			277,980.

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 . . .			
Date of ruling or determination letter _____ (attach copy of letter if necessary - see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b . . .		1	1,627.
c All other domestic foundations enter 2% 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	
3 Add lines 1 and 2 . . .		3	1,627.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-) . . .		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0- . . .		5	1,627.
6 Credits/Payments.			
a 2012 estimated tax payments and 2011 overpayment credited to 2012 . . .	6a	2,120.	
b Exempt foreign organizations - tax withheld at source . . .	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868) . . .	6c	1,500.	
d Backup withholding erroneously withheld . . .	6d		
7 Total credits and payments. Add lines 6a through 6d . . .	7	3,620.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached . . .	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed . . .	9		
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . .	10	1,993.	
11 Enter the amount of line 10 to be: Credited to 2013 estimated tax <input checked="" type="checkbox"/> 1,628. Refunded <input type="checkbox"/> . . .	11	365.	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? . . .		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . .		X
If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		
c Did the foundation file Form 1120-POL for this year? . . .		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input checked="" type="checkbox"/> \$ _____ (2) On foundation managers <input checked="" type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input checked="" type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? . . .		X
If "Yes," attach a detailed description of the activities.		
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes . . .		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . .		X
b If "Yes," has it filed a tax return on Form 990-T for this year? . . .		X
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . .		X
If "Yes," attach the statement required by General Instruction T.		
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • 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? . . .	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV		X
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input checked="" type="checkbox"/> NY		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation . . .		
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 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? If "Yes," complete Part XIV . . .		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses . . .		X

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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		X
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		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <u>N/A</u>	13	X	
14	The books are in care of <u>JPMorgan Chase Bank, N.A.</u> Telephone no. <u>(866) 888-5157</u> Located at <u>10 S DEARBORN ST. FL 21, CHICAGO, IL</u> ZIP+4 <u>60603</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year <u>15</u>			
16	At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country <u></u>	16	Yes	No X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? <input type="checkbox"/>	1b	X
Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>		
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 2012? <input type="checkbox"/>	1c	X
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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years <u></u>		
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.) <input type="checkbox"/>	2b	X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here <u></u>		
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 2012 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 2012) <input type="checkbox"/>	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? <input type="checkbox"/>	4a	X
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 2012? <input type="checkbox"/>	4b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions) ☐ Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?Organizations relying on a current notice regarding disaster assistance check here ☐**c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(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
Robert L Harding Jr 270 Park Ave. Fl 16, New York, NY 10017	co-trustee 1		-0-	-0-
JPMorgan Chase Bank, NA 20 S Dearborn St. Fl 21, Chicago, IL 60603	cotrustee 2	76,946.		
Faith Harding Mori 270 Park Ave. Fl 16, New York, NY 10017	co-trustee 1			
Timothy Thomspson Esq 88Pine St Fl 21, New York, NY 10005	co-trustee 2	9,975.		

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

(a) Name and address of each employee paid more than \$50,000	(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		NONE	NONE	NONE

Total number of other employees paid over \$50,000 ☐ NONE

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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		NONE
Total number of others receiving over \$50,000 for professional services		NONE

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 NONE	
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 NONE	
2	
All other program-related investments. See instructions.	
3 NONE	
Total. Add lines 1 through 3	

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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	5,321,995.
b	Average of monthly cash balances	1b	252,758.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	5,574,753.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	5,574,753.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	83,621.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,491,132.
6	Minimum investment return. Enter 5% of line 5	6	274,557.

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

1	Minimum investment return from Part X, line 6	1	274,557.
2a	Tax on investment income for 2012 from Part VI, line 5	2a	1,627.
b	Income tax for 2012. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,627.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	272,930.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	272,930.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	272,930.

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	277,980.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	277,980.
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	1,627.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	276,353.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				272,930.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			245,915.	
b Total for prior years 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2012:				
a From 2007	NONE			
b From 2008	NONE			
c From 2009	NONE			
d From 2010	NONE			
e From 2011	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2012 from Part XII, line 4: ► \$ 277,980.				
a Applied to 2011, but not more than line 2a . . .			245,915.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2012 distributable amount	NONE			32,065.
e Remaining amount distributed out of corpus . .	NONE			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
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		NONE		
d Subtract line 6c from line 6b. Taxable amount - see instructions		NONE		
e Undistributed income for 2011. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				240,865.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions) . . .	NONE			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions) . . .	NONE			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2008 . . .	NONE			
b Excess from 2009 . . .	NONE			
c Excess from 2010 . . .	NONE			
d Excess from 2011 . . .	NONE			
e Excess from 2012 . . .	NONE			

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

NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling**b** Check box to indicate whether the foundation is a private operating foundation described in section

4942(j)(3) or

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

Tax year	Prior 3 years			(e) Total
(a) 2012	(b) 2011	(c) 2010	(d) 2009	

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).)

NONE

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.

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.**a** The name, address, and telephone number or e-mail of the person to whom applications should be addressed:

SEE STATEMENT 3

b The form in which applications should be submitted and information and materials they should include:

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

<div>Recipient</div> <div>Name and address (home or business)</div>	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
a Paid during the year SEE STATEMENT 16				256,000.
Total			▶ 3a	256,000.
b Approved for future payment				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated

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

NOT APPLICABLE

FORM 990PF, PART I - TAXES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FOREIGN TAXES	96.	96.
FEDERAL ESTIMATES - INCOME	1,723.	
FOREIGN TAXES ON QUALIFIED FOR	1,010.	1,010.
FOREIGN TAXES ON NONQUALIFIED	6.	6.
	-----	-----
TOTALS	2,835.	1,112.
	=====	=====

FORM 990PF, PART I - OTHER EXPENSES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	CHARITABLE PURPOSES -----
OTHER EXPENSES	250.	250.
TOTALS	----- 250. =====	----- 250. =====

RECIPIENT NAME:

Timothy Thompson Esq

ADDRESS:

88 Pine St. Fl 21

New York, NY 10005

RECIPIENT'S PHONE NUMBER: 212 943-0280

FORM, INFORMATION AND MATERIALS:

none

SUBMISSION DEADLINES:

none

RESTRICTIONS OR LIMITATIONS ON AWARDS:

limited to organizations qualified under
IRC Section 501 c 3- no grants are made to
individuals

=====

RECIPIENT NAME:

Big Brothers Big Sisters of the MA

ADDRESS:

75 FEDERAL STREET FL 5

Boston, MA 02110

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 7,000.

RECIPIENT NAME:

The Fay School

ADDRESS:

48 MAIN STREET

Southboro, MA 01772

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:

Trustees of Phillips Academy

ADDRESS:

180 MAIN STREET

Andover, MA 01810

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:

Mass Society for Prevention Cruelty

ADDRESS:

350 S HUNTINGTON AVE

Boston, MA 02130

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Museum of Fine Art

ADDRESS:

465 HUNTINGTON AVE

Boston, MA 02115

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Boston College High School

ADDRESS:

150 MORRISSEY BLVD

Dorchester, MA 02125

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:

Massachusetts Audubon Society Inc

ADDRESS:

208 SOUTH GREAT ROAD

Lincoln, MA 01773

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Dana Farber Cancer Institute Inc

ADDRESS:

450 BROOKLINE AVE BP372

Boston, MA 02215

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 15,000.

RECIPIENT NAME:

Massachusetts Citizens For Children

ADDRESS:

14 BEACON STREET, STE 706

Boston, MA 02108

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 20,000.

=====

RECIPIENT NAME:

Pine Street Inn

ADDRESS:

444 HARRISON AVE

Boston, MA 02118

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Rosie's Place

ADDRESS:

889 HARRISON AVE

Boston, MA 02118

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Chldrens Hospital

ADDRESS:

300 LONGWOOD AVE

Boston, MA 02115

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Plymouth Church of the Pilgrims

ADDRESS:

75 HICKS STREET

Brooklyn, NY 11201

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:

United Methodist Church

ADDRESS:

35 MIDDLE NECK ROAD

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 9,000.

RECIPIENT NAME:

Nassau County Coalition Against Dom

ADDRESS:

15 GRUMMAN ROAD W STE 1000

Bethpage, NY 11714

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:

Landmark on Main Street Inc

ADDRESS:

232 MAIN STREET

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 15,000.

RECIPIENT NAME:

Port Washington Childrens Center

ADDRESS:

232 MAIN ST., STE 2

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 9,000.

RECIPIENT NAME:

Port Washington Youth Council

ADDRESS:

74 IVY WAY

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:

Port Washington Library Foundation

ADDRESS:

1 LIBRARY DRIVE

Poet Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 2,000.

RECIPIENT NAME:

Hempstead Boys and Girls Club

ADDRESS:

40 WASHINGTON AVE

Hempstead, NY 11550

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 6,000.

RECIPIENT NAME:

Green-Wood Historic Fund

ADDRESS:

500 25TH STREET

Brooklyn, NY 11232

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 500.

=====

RECIPIENT NAME:

Youth Services Opportunity Fund

ADDRESS:

15 RUTHERFORD PLACE

New York, NY 10003

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 7,500.

RECIPIENT NAME:

Sanctuary for Families

ADDRESS:

P.O. BOX 1406

New York, NY 10268

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:

Silver Bay Assoc for Christian Conf

ADDRESS:

87 SILVERBAY ROAD

Silver Bay, NY 12874

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:

The Hyde Collection Trust

ADDRESS:

161 WARREN STREET

Glens Falls, NY 12801

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Getting the Word Out Inc

ADDRESS:

36 CHURCH STREET

Saranac Lake, NY 12983

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

RECIPIENT NAME:

Friends of Montauk Downs Inc

ADDRESS:

P.O. B. 735

Montauk, NY 11954

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 1,000.

RECIPIENT NAME:

Lake George Land Conservancy

ADDRESS:

4905 LAKE SHORE DR PO BOX 1250
Bolton Landing, NY 12814

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 500.

RECIPIENT NAME:

Northshore University Hospital

ADDRESS:

300 COMMUNITY DRIVE
Manhasset, NY 11030

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

CONTRIBUTION

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 11,000.

RECIPIENT NAME:

Wittenberg College

ADDRESS:

P.O. BOX 720
Springfield, OH 45501

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
Feeding America
ADDRESS:
35 E WACKER DRIVE S 2000
Chicago, IL 60601
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GRANT; FOR SECOND HARVEST NATIONAL
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 15,000.

RECIPIENT NAME:
Wilderness Society
ADDRESS:
1615 M ST NW, 2TH FL
Washington, DC 20036
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GRANT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
Defenders of Wildlife
ADDRESS:
1130 17TH STREET NW
Washington, DC 20036
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GRANT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
National Wildlife Foundation
ADDRESS:
11100 WILDLIFE CENTER DRIVE
Reston, VA 20190
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GRANT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
Island School
ADDRESS:
3-1875 KAUMULAII HIGHWAY
LIHUE, HI 96766
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GRANT
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:
Mothers Against Drunk Driving
ADDRESS:
511 E JOHN CARPENTER FREEWAY
Irving, TX 75062
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
GRANT FOR MA CHAPTER
FOUNDATION STATUS OF RECIPIENT:
PUBLIC CHARITY
AMOUNT OF GRANT PAID 5,000.

RECIPIENT NAME:

Sierra Club Foundation

ADDRESS:

85 SECOND ST SUITE 650
San Francisco, CA 94105

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 5,000.

TOTAL GRANTS PAID: 256,000.
=====

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T.
▶ Information about Schedule D (Form 1041) and its separate instructions is at
www.irs.gov/form1041

OMB No 1545-0092

2012

Name of estate or trust

Employer identification number

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

13-6083440

Note: Form 5227 filers need to complete *only* Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo , day, yr)	(c) Date sold (mo , day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
1a					

b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b	1b	
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824	2	
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts	3	
4 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2011 Capital Loss Carryover Worksheet	4	()
5 Net short-term gain or (loss). Combine lines 1a through 4 in column (f). Enter here and on line 13, column (3) on the back ▶	5	

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo , day, yr)	(c) Date sold (mo , day, yr)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
6a LONG-TERM CAPITAL GAIN DIVIDENDS					38,687.

b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b	6b	31,471.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824	7	
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts	8	
9 Capital gain distributions	9	
10 Gain from Form 4797, Part I	10	
11 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2011 Capital Loss Carryover Worksheet	11	()
12 Net long-term gain or (loss). Combine lines 6a through 11 in column (f). Enter here and on line 14a, column (3) on the back ▶	12	70,158.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2012

Part III Summary of Parts I and II**Caution:** Read the instructions *before* completing this part.

	(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
13 Net short-term gain or (loss)	13		
14 Net long-term gain or (loss):			
a Total for year	14a		70,158.
b Unrecaptured section 1250 gain (see line 18 of the wrksht.)	14b		
c 28% rate gain	14c		
15 Total net gain or (loss). Combine lines 13 and 14a	15		70,158.

Note: If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and **do not** complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation

16 Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of:	16	()
a The loss on line 15, column (3) or b \$3,000		

Note: If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** in the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part **only** if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if:

- Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part **only** if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

17 Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34)	17		
18 Enter the smaller of line 14a or 15 in column (2) but not less than zero	18		
19 Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	19		
20 Add lines 18 and 19	20		
21 If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0-	21		
22 Subtract line 21 from line 20. If zero or less, enter -0-	22		
23 Subtract line 22 from line 17. If zero or less, enter -0-	23		
24 Enter the smaller of the amount on line 17 or \$2,400	24		
25 Is the amount on line 23 equal to or more than the amount on line 24? <input type="checkbox"/> Yes. Skip lines 25 and 26; go to line 27 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 23	25		
26 Subtract line 25 from line 24	26		
27 Are the amounts on lines 22 and 26 the same? <input type="checkbox"/> Yes. Skip lines 27 thru 30, go to line 31 <input type="checkbox"/> No. Enter the smaller of line 17 or line 22	27		
28 Enter the amount from line 26 (If line 26 is blank, enter -0-)	28		
29 Subtract line 28 from line 27	29		
30 Multiply line 29 by 15% (.15)		30	
31 Figure the tax on the amount on line 23. Use the 2012 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)		31	
32 Add lines 30 and 31		32	
33 Figure the tax on the amount on line 17. Use the 2012 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)		33	
34 Tax on all taxable income. Enter the smaller of line 32 or line 33 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36)		34	

Schedule D (Form 1041) 2012

Employer identification number

13-6083440

[illegible]

6b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 6b	31,471.00
---	-----------

Schedule D-1 (Form 1041) 2012



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

Account Summary

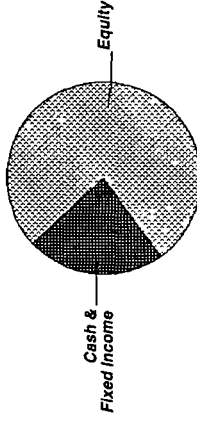
PRINCIPAL

Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation
Equity	4,061,530.47	4,220,427.15	158,896.68	71,496.84	77%
Cash & Fixed Income	1,622,435.62	1,288,667.12	(333,768.50)	59,232.82	23%
Market Value	\$5,683,966.09	\$5,509,094.27	(\$174,871.82)	\$130,729.66	100%

INCOME

Cash Position	Beginning Market Value	Ending Market Value	Change In Value
Cash Balance	75,068.72	24,487.78	(50,580.94)
Accruals	14,487.71	7,829.19	(6,658.52)
Market Value	\$89,556.43	\$32,316.97	(\$57,239.46)

Asset Allocation



INCOME

	Current Period Value	Year-to-Date Value
	75,068.72	52,236.43
	(113,358.56)	(181,989.38)
	(\$113,358.56)	(\$181,989.38)
	62,777.62	154,240.73
	\$24,487.78	\$24,487.78
	7,829.19	7,829.19
	\$32,316.97	\$32,316.97

PRINCIPAL

Portfolio Activity	Current Period Value	Year-to-Date Value
Beginning Market Value	5,683,966.09	5,159,709.57
Withdrawals & Fees	(153,000.00)	(163,000.00)
Net Additions/Withdrawals	(\$153,000.00)	(\$163,000.00)
Income		
Change In Investment Value	(21,871.82)	512,384.70
Ending Market Value	\$5,509,094.27	\$5,509,094.27
Accruals	--	--
Market Value with Accruals	--	--



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

Account Summary CONTINUED

Tax Summary	Current Period Value	Year-to-Date Value
Domestic Dividends/Distributions	51,478.04	131,449.23
Foreign Dividends	404.00	960.00
Interest Income	10,895.58	21,831.50
Taxable Income	\$62,777.62	\$154,240.73

	Current Period Value	Year-to-Date Value
LT Capital Gain Distributions	38,642.20	38,686.84
LT Realized Gain/Loss	31,454.66	31,470.62
Realized Gain/Loss	\$70,096.86	\$70,157.46

	To-Date Value
Unrealized Gain/Loss	\$1,133,426.78

Cost Summary	Cost
Equity	3,216,520.30
Cash & Fixed Income	1,159,147.19
Total	\$4,375,667.49



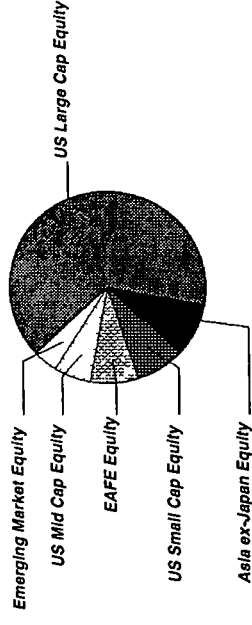
HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	2,770,369.52	2,720,149.81	(50,219.71)	50%
US Mid Cap Equity	281,781.24	274,940.10	(6,841.14)	5%
US Small Cap Equity	308,830.88	313,878.64	5,047.76	6%
EAFE Equity	329,136.61	350,323.14	21,186.53	6%
Asia ex-Japan Equity	261,255.97	387,778.73	126,522.76	7%
Emerging Market Equity	110,156.25	173,356.73	63,200.48	3%
Total Value	\$4,061,530.47	\$4,220,427.15	\$158,896.68	77%

Market Value/Cost

	Current Period Value
Market Value	4,220,427.15
Tax Cost	3,216,520.30
Unrealized Gain/Loss	1,003,906.85
Estimated Annual Income	71,496.84
Accrued Dividends	1,683.21
Yield	1.69%



Equity as a percentage of your portfolio - 77 %



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

Note: P indicates position adjusted for Pending Trade Activity

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
ABBOTT LABORATORIES							
002824-10-0 ABT	65.50	700,000	45,850.00	37,157.00	8,693.00	392.00	0.85%
ACE LTD NEW							
H0023R-10-5 ACE	79.80	200,000	15,960.00	10,288.00	5,672.00	392.00	2.46%
AFLAC INC							
001055-10-2 AFL	53.12	200,000	10,624.00	9,059.00	1,565.00	280.00	2.64%
APACHE CORP							
037411-10-5 APA	78.50	200,000	15,700.00	20,251.00	(4,551.00)	136.00	0.87%
APPLE INC.							
037833-10-0 AAPL	532.17	200,000	106,434.60	41,371.00	65,063.60	2,120.00	1.99%
AT&T INC							
00206R-10-2 T	33.71	1,175,000	39,609.25	8,964.36	30,644.89	2,115.00	5.34%
BANK OF AMERICA CORP							
060505-10-4 BAC	11.61	1,700,000	19,737.00	77,009.83	(57,272.83)	68.00	0.34%
BANK OF NEW YORK MELLON CORP							
064058-10-0 BK	25.70	900,000	23,130.00	23,724.00	(594.00)	468.00	2.02%
BAXTER INTERNATIONAL INC							
071813-10-9 BAX	66.66	200,000	13,332.00	11,003.00	2,329.00	360.00 90.00	2.70%
BBH FD INC							
TAX EFFIC EQ N	17.35	11,554,015	200,462.16	200,000.00	462.16	1,109.18	0.55%
BRISTOL MYERS SQUIBB CO							
110122-10-8 BMJ	32.59	900,000	29,331.00	21,713.04	7,617.96	1,260.00	4.30%



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
CARDINAL HEALTH INC 14149Y-10-8 CAH	41.18	200 000	8,236 00	6,319 00	1,917.00	220.00 55 00	2.67%
CELGENE CORPORATION 151020-10-4 CELG	78.47	300.000	23,541.00	16,250.97	7,290.03		
CHEVRON CORP 166764-10-0 CVX	108.14	400.000	43,256 00	22,956.00	20,300.00	1,440.00	3 33%
CISCO SYSTEMS INC 17275R-10-2 CSCO	19 65	2,000.000	39,298.00	48,201.12	(8,903.12)	1,120.00	2.85%
CITIGROUP INC NEW 172967-42-4 C	39 56	330 000	13,054 80	29,952.02	(16,897.22)	13.20	0 10%
COCA-COLA CO 191216-10-0 KO	36.25	400 000	14,500.00	13,355.98	1,144.02	408.00	2 81%
COLGATE PALMOLIVE CO 194162-10-3 CL	104.54	100.000	10,454.00	9,067.00	1,387.00	248.00	2 37%
CONOCOPHILLIPS 20825C-10-4 COP	57.99	200.000	11,598 00	7,633.45	3,964 55	528.00	4.55%
COVIDIEN PLC NEW G2554F-11-3 COV	57.74	400 000	23,096 00	18,138.00	4,958.00	416 00	1.80%
CVS CAREMARK CORPORATION 126650-10-0 CVS	48.35	900.000	43,515.00	33,154.00	10,361.00	810.00	1.86%
DEERE & CO 244199-10-5 DE	86.42	400.000	34,568.00	20,550 00	14,018 00	736.00 184.00	2.13%
DOW CHEMICAL CO 260543-10-3 DOW	32.33	700.000	22,630 30	20,650.00	1,980 30	896.00	3 96%
EDGEWOOD GROWTH FUND 0075W0-75-9 EGFI X	13.84	8,481.764	117,387 61	100,000 00	17,387.61	224 77	



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
EDISON INTERNATIONAL 281020-10-7 EIX	45.19	600,000	27,114.00	34,656.00	(7,542.00)	810.00 202.50	2.99%
P EXXON MOBIL CORP 30231G-10-2 XOM	86.55	1,400,000	121,170.00	2,736.90	118,433.10	3,192.00	2.63%
FREEPORT-MCMORAN COPPER & GOLD INC CL B 35671D-85-7 FCX	34.20	600,000	20,520.00	25,698.99	(5,178.99)	750.00	3.65%
GOLDMAN SACHS GROUP INC 38141G-10-4 GS	127.56	100,000	12,756.00	10,141.96	2,614.04	200.00	1.57%
GOOGLE INC CL A 38259P-50-8 GOOG	707.38	75,000	53,053.50	41,946.25	11,107.25		
P HEWLETT-PACKARD CO 428236-10-3 HPQ	14.25			0.00		145.20	3.71%
P HOME DEPOT INC 437076-10-2 HD	61.85	300,000	18,555.00	18,151.50	403.50	348.00	1.88%
INTERNATIONAL BUSINESS MACHINES CORP 459200-10-1 IBM	191.55	800,000	153,240.00	3,301.85	149,938.15	2,720.00	1.77%
JOHNSON & JOHNSON 478160-10-4 JNJ	70.10	100,000	7,010.00	6,364.50	645.50	244.00	3.48%
JOHNSON CONTROLS INC 478366-10-7 JCI	30.67	2,900,000	88,943.00	50,589.92	38,353.08	2,204.00	2.48%
JPM TR I GROWTH ADVANTAGE FD - SEL FUND 1567 4812A3-71-8 JGAS X	10.03	28,799,865	288,862.65	190,000.00	98,862.65	2,793.58	0.97%
MERCK AND CO INC 58933Y-10-5 MRK	40.94	1,568,000	64,193.92	84,875.78	(20,681.86)	2,696.96 674.24	4.20%



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div.	Yield
US Large Cap Equity							
MICROSOFT CORP 594918-10-4 MSFT	26.71	1,200 000	32,052 00	33,930 00	(1,878.00)	1,104.00	3.44 %
P MONDELEZ INTERNATIONAL-W/I 609207-10-5 MDLZ	25.45	900.000	22,907 70	22,754 52	153.18	468.00	2 04 %
OCCIDENTAL PETROLEUM CORP 674599-10-5 OXY	76.61	300.000	22,983 00	17,103.00	5,880.00	648 00	2 82 %
PARKER-HANNIFIN CORP 701094-10-4 PH	85.06	200.000	17,012.00	11,196.00	5,816 00	328.00	1.93 %
PEPSICO INC 713448-10-8 PEP	68.43	200.000	13,686.00	12,496.00	1,190.00	430.00 107.50	3.14 %
PFIZER INC 717081-10-3 PFE	25.08	1,700 000	42,634.30	56,227.50	(13,593 20)	1,632.00	3.83 %
PHILLIPS 66 718546-10-4 PSX	53.10	100 000	5,310.00	2,268.55	3,041 45	100.00	1.88 %
PRAXAIR INC 74005P-10-4 PX	109 45	200.000	21,890 00	5,608.50	16,281.50	440.00	2.01 %
PROCTER & GAMBLE CO 742718-10-9 PG	67 89	1,540.000	104,550 60	55,655.76	48,894.84	3,461.92	3.31 %
P PRUDENTIAL FINANCIAL INC 744320-10-2 PRU	53 33	400.000	21,332 00	20,944.00	388.00	640.00	3 00 %
QUALCOMM INC 747525-10-3 QCOM	61 86	600 000	37,116.00	25,338 00	11,778.00	600.00	1.62 %
P SCHLUMBERGER LTD 806857-10-8 SLB	69 30	400.000	27,719 60	27,382 00	337.60	440.00	1.59 %
SOUTHERN CO 842587-10-7 SO	42.81	300.000	12,843 00	9,548.01	3,294 99	588.00	4.58 %



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc. Accrued Div	Yield
US Large Cap Equity							
STARWOOD HOTELS & RESORTS							
85590A-40-1 HOT	57.36	400.000	22,944.00	13,554.00	9,390.00	500.00	2.18%
TARGET CORP							
87612E-10-6 TGT	59.17	200.000	11,834.00	10,749.98	1,084.02	288.00	2.43%
THE TRAVELERS COMPANIES INC.							
89417E-10-9 TRV	71.82	600.000	43,092.00	31,207.00	11,885.00	1,104.00	2.56%
P TIME WARNER INC							
NEW	47.83	1,300.000	62,179.00	46,152.35	16,026.65	1,352.00	2.17%
887317-30-3 TWX							
UNITED TECHNOLOGIES CORP							
913017-10-9 UTX	82.01	1,200.000	98,412.00	37,257.00	61,155.00	2,568.00	2.61%
VERIZON COMMUNICATIONS INC							
92343V-10-4 VZ	43.27	900.000	38,943.00	31,810.15	7,132.85	1,854.00	4.76%
P WALMART STORES INC							
931142-10-3 WMT	68.23	1,200.000	81,876.00	58,422.00	23,454.00	1,908.00	2.33%
WALT DISNEY CO							
254687-10-6 DIS	49.79	1,200.000	59,748.00	36,852.00	22,896.00	900.00	1.51%
WELLS FARGO & CO							
949746-10-1 WFC	34.18	1,419.000	48,501.42	87,484.00	(38,982.58)	1,248.72	2.57%
WILLIAMS COMPANIES INC							
969457-10-0 WMB	32.74	400.000	13,096.00	10,533.87	2,562.13	520.00	3.97%
XILINX CORP							
983919-10-1 XLNX	35.86	1,400.000	50,205.40	31,962.00	18,243.40	1,232.00	2.45%



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
US Large Cap Equity							
YUM BRANDS INC 988498-10-1 YUM	66.40	400.000	26,560.00	14,401.00	12,159.00	536.00	2.02%
Total US Large Cap Equity			\$2,720,149.81	\$1,986,068.61	\$734,081.20	\$56,384.56 \$1,683.21	2.07%
US Mid Cap Equity							
MANAGERS AMG FUNDS-TIMESSQUARE MID CAP GROWTH FUND 561709-83-3 TMDP X	14.87	18,489.583	274,940.10	213,000.00	61,940.10		
US Small Cap Equity							
JPM SMALL CAP CORE FD - SEL FUND 690 4812A1-23-3 VSSC X	41.04	7,648.115	313,878.64	213,000.00	100,878.64	3,701.68	1.18%
EAFE Equity							
DODGE & COX INTERNATIONAL STOCK 256206-10-3 DODF X	34.64	6,549.815	226,885.59	213,000.00	13,885.59	4,892.71	2.16%
RS INTERNATIONAL GROWTH FUND 74972H-42-4 RSIG X	18.04	6,842.436	123,437.55	109,000.00	14,437.55	1,040.05	0.84%
Total EAFE Equity			\$350,323.14	\$322,000.00	\$28,323.14	\$5,932.76	1.69%



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div.	Yield
Asia ex-Japan Equity							
MATTHEWS PACIFIC TIGER INSTL FUND 577130-83-4 MIPT X	24.41	11,126.745	271,603.85	210,403.11	61,200.74	2,247.60	0.83%
T ROWE PRICE INTERNATIONAL FUNDS INC NEW ASIA FUND 77956H-50-0 PRAS X	16.81	6,911.058	116,174.88	115,000.00	1,174.88	1,105.76	0.95%
Total Asia ex-Japan Equity			\$387,778.73	\$325,403.11	\$62,375.62	\$3,353.36	0.87%

Emerging Market Equity

P VANGUARD MSCI EMERGING MARKETS ETF 922042-85-8 VVO	44.53	1,309.000	58,289.77	57,048.58	1,241.19	1,276.27	2.19%
VIRTUS INSIGHT TR VIRTUS EMRG FD I 92828T-88-9 HIEM X	10.31	11,160.714	115,066.96	100,000.00	15,066.96	848.21	0.74%
Total Emerging Market Equity			\$173,356.73	\$157,048.58	\$16,308.15	\$2,124.48	1.23%

Concentrated & Other Equity

P CORNING INC 219350-10-5 GLW	12.62			0.00			2.85%
P INTERNATIONAL GAME TECHNOLOGY 459902-10-2 IGT	14.17			0.00			1.98%
P WPX ENERGY INC 98212B-10-3 WPX	14.88			0.00			
Total Concentrated & Other Equity			\$0.00	\$0.00	\$0.00	\$0.00	0.00%

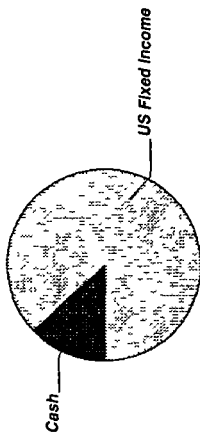


HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	192,595.34	164,027.22	(28,568.12)	3%
US Fixed Income	1,429,840.28	1,124,639.90	(305,200.38)	20%
Total Value	\$1,622,435.62	\$1,288,667.12	(\$333,768.50)	23%

Market Value/Cost	Current Period Value
Market Value	1,288,667.12
Tax Cost	1,159,147.19
Unrealized Gain/Loss	129,519.93
Estimated Annual Income	59,232.82
Accrued Interest	6,145.98
Yield	3.03%



SUMMARY BY MATURITY

Cash & Fixed Income	Market Value	% of Bond Portfolio
0-6 months ¹	920,417.12	75%
1-5 years ¹	368,250.00	25%
Total Value	\$1,288,667.12	100%

¹ The years indicate the number of years until the bond is scheduled to mature based on the statement end date. Some bonds may be called, or paid in full, before their stated maturity.

SUMMARY BY TYPE

Cash & Fixed Income	Market Value	% of Bond Portfolio
Cash	164,027.22	11%
Govt and Agency Bonds	368,250.00	25%
International Bonds	219,783.99	15%
Mutual Funds	536,605.91	49%
Total Value	\$1,288,667.12	100%

Cash & Fixed Income as a percentage of your portfolio - 23 %



HARDING CHAR TR ACCT. P61173004
For the Period 10/1/12 to 12/31/12

Note: ¹ This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest is left in the account.

Cash & Fixed Income Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Income Accrued Interest	Yield
Cash							
US DOLLAR PRINCIPAL	1 00	240,542.93	240,542.93	240,542.93		72 16 6 56	0 03% ¹
COST OF PENDING PURCHASES							
	1 00	(165,052.56)	(165,052.56)	(165,052.56)			
PROCEEDS FROM PENDING SALES	1 00	88,536.85	88,536.85	88,536.85			
Total Cash			\$164,027.22	\$164,027.22	\$0.00	\$72.16 \$6.56	0.04%
US Fixed Income							
JPM STR INC OPP FD FUND 3844 4812A4-35-1	11 83	18,578.53	219,783.99	217,183.00	2,600.99	8,861.95 761.72	4 03%
EATON VANCE FLOATING RATE I 277911-49-1	9 12	6,121.31	55,826.33	54,216.50	1,609.83	2,479.12 204.58	4.44%
JPM TOTAL RETURN FD - SEL FUND 3218 4812A4-43-5	10.35	21,794.65	225,574.58	219,907.97	5,666.61	8,042.22 719.22	3.57%
JPM HIGH YIELD FD - SEL FUND 3580 4812C0-80-3	8.14	31,351.97	255,205.00	210,000.00	45,205.00	18,027.37 1,630.30	7 06%



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		Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Income Accrued Interest	Yield
US Fixed Income								
US TREAS 7.25% 05/15/16		122.75	300,000.00	368,250.00	293,812.50	74,437.50	21,750.00	0.44 %
912810-DW-5 NR /AAA							2,823.60	
Total US Fixed Income				\$1,124,639.90	\$995,119.97	\$129,519.93	\$59,160.66 \$6,139.42	3.47 %