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For calendar year 2013 or tax year beginning

, 2013, and ending

, 20

POSTMARK DATE
ENVELOPE

MAY 07 2014

SCANNED MAY 19 2014

Name of foundation		HARDING EDUCATIONAL AND CHARITABLE FOUNDATION		A Employer identification number
P61173004				13-6083440
Number and street (or P.O. box number if mail is not delivered to street address)		Room/suite		B Telephone number (see instructions)
10 S DEARBORN ILL-0117				866-888-5157
City or town, state or province, country, and ZIP or foreign postal code				
CHICAGO, IL 60603				
G Check all that apply:		Initial return	Initial return of a former public charity	If exemption application is pending, check here ► <input type="checkbox"/>
		Final return	Amended return	D 1 Foreign organizations, check here ► <input type="checkbox"/>
		Address change	Name change	D 2 Foreign organizations meeting the 85% test, check here and attach computation ► <input type="checkbox"/>
H Check type of organization:		<input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation	<input type="checkbox"/> Other taxable private foundation	E If private foundation status was terminated under section 507(b)(1)(A), check here ► <input type="checkbox"/>
		<input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust	<input type="checkbox"/> Other taxable private foundation	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ► <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ► \$ 6,403,037.		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
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		169,530.	169,530.	
5a Gross rents				
b Net rental income or (loss) _____				
6a Net gain or (loss) from sale of assets not on line 10		142,365.		
b Gross sales price for all assets on line 6a 706,883.				
7 Capital gain net income (from Part IV, line 2)			142,365.	
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)		851.		
12 Total Add lines 1 through 11		312,746.	311,895.	STMT 1
13 Compensation of officers, directors, trustees, etc		85,040.	63,780.	21,260.
14 Other employee salaries and wages			NONE	NONE
15 Pension plans, employee benefits			NONE	NONE
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. 2		3,233.	1,733.	
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings			NONE	NONE
22 Printing and publications			NONE	NONE
23 Other expenses (attach schedule) STMT. 3		250.		250.
24 Total operating and administrative expenses.				
Add lines 13 through 23		88,523.	65,513.	NONE 21,510.
25 Contributions, gifts, grants paid		261,000.		261,000.
26 Total expenses and disbursements Add lines 24 and 25		349,523.	65,513.	NONE 282,510.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements		-36,777.		
b Net investment income (if negative, enter -0-)			246,382.	
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
	1 Cash - non-interest-bearing		24,488.	26,480.	26,480.
	2 Savings and temporary cash investments		164,027.	299,643.	299,643.
	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 ►	NONE			
	8 Inventories for sale or use				
	9 Prepaid expenses and deferred charges				
	10 a Investments- U S and state government obligations (attach schedule)				
	b Investments - corporate stock (attach schedule)	3,216,520.	3,050,454.	4,986,544.	
	c Investments - corporate bonds (attach schedule)	995,120.	1,006,799.	1,090,370.	
	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)	4,400,155.	4,383,376.	6,403,037.	
	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		
	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	4,400,155.	4,383,376.		
	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)	4,400,155.	4,383,376.		
	31 Total liabilities and net assets/fund balances (see instructions)	4,400,155.	4,383,376.		

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	4,400,155.
2 Enter amount from Part I, line 27a	2	-36,777.
3 Other increases not included in line 2 (itemize) ► RECOVERIES	3	20,000.
4 Add lines 1, 2, and 3	4	4,383,378.
5 Decreases not included in line 2 (itemize) ► PRIOR PERIOD ADJUSTMENTS	5	2.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	4,383,376.

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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 706,883.		564,518.	142,365.		
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	142,365.		
a					
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	142,365.	
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))
2012	276,353.	5,491,132.	0.050327
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

- 2 Total of line 1, column (d)** **2** 0.251947
- 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** 0.050389
- 4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5** **4** 5,960,095.
- 5 Multiply line 4 by line 3** **5** 300,323.
- 6 Enter 1% of net investment income (1% of Part I, line 27b)** **6** 2,464.
- 7 Add lines 5 and 6** **7** 302,787.
- 8 Enter qualifying distributions from Part XII, line 4** **8** 282,510.

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.

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ► <input type="checkbox"/> and enter "N/A" on line 1 . . .	1	4,928.
	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 type="checkbox"/> and enter 1% of Part I, line 27b . . .		
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		
2	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	4,928.
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	4,928.
6	Credits/Payments:		
a	2013 estimated tax payments and 2012 overpayment credited to 2013 . . .	6a	1,628.
b	Exempt foreign organizations - tax withheld at source . . .	6b	NONE
c	Tax paid with application for extension of time to file (Form 8868) . . .	6c	NONE
d	Backup withholding erroneously withheld . . .	6d	
7	Total credits and payments. Add lines 6a through 6d . . .	7	1,628.
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	3,300.
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid . . . ►	10	
11	Enter the amount of line 10 to be Credited to 2014 estimated tax ►	NONE	Refunded ►
		11	

Part VII-A Statements Regarding Activities

1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? . . .	Yes	No
1b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . .	X	
1c	<i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>	X	
2	Did the foundation file Form 1120-POL for this year? . . .	X	
3	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:		
4a	(1) On the foundation ► \$ _____ (2) On foundation managers ► \$ _____		
4b	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____		
5	Has the foundation engaged in any activities that have not previously been reported to the IRS? . . .		
6	<i>If "Yes," attach a detailed description of the activities.</i>		
7	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i> . . .		
8a	Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . .		
8b	b If "Yes," has it filed a tax return on Form 990-T for this year? . . .		
9	Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . .		
10	<i>If "Yes," attach the statement required by General Instruction T.</i>		
11	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either:		
12	• By language in the governing instrument, or		
13	• 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? . . .		
14	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i> . . .		
15	Enter the states to which the foundation reports or with which it is registered (see instructions) ►		
16	NY		
17	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 <i>General Instruction G</i> ? <i>If "No," attach explanation.</i> . . .		
18	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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV.</i> . . .		
19	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i> . . .		

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Part VII-A Statements Regarding Activities (continued)

11		X
12		X
13	X	
Website address ► <u>N/A</u>		
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 2013, 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 ►	Yes X No

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

	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)?		
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 2013?		
1b		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(l)(3) or 4942(l)(5)):		
a At the end of tax year 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If "Yes," list the years ►		
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)		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
2b		X
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 2013 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 2013)		
3b		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		
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 2013?		
4a		X
4b		X

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)?

5b

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

6b

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?
If "Yes" to 6b, file Form 8870.

X

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

7b

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

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-	-0-
JPMorgan Chase Bank, NA 20 S Dearborn St. Fl 21, Chicago, IL 60603	cotrustee 2	74,891.	-0-	-0-
Faith Harding Mori 270 Park Ave. Fl 16, New York, NY 10017	co-trustee 1	-0-	-0-	-0-
Timothy Thompson Esq 88 Pine St Fl 21, New York, NY 10005	co-trustee 2	10,149.	-0-	-0-

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	5,845,539.
b	Average of monthly cash balances	1b	205,319.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	6,050,858.
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	6,050,858.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	90,763.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	5,960,095.
6	Minimum investment return. Enter 5% of line 5	6	298,005.

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	298,005.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	4,928.
b	Income tax for 2013. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	4,928.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	293,077.
4	Recoveries of amounts treated as qualifying distributions	4	20,000.
5	Add lines 3 and 4	5	313,077.
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	313,077.

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	282,510.
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	282,510.
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	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	282,510.

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 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				313,077.
2 Undistributed income, if any, as of the end of 2013			240,865.	
a Enter amount for 2012 only		NONE		
b Total for prior years 20 11 ,20 20 ,20				
3 Excess distributions carryover, if any, to 2013:				
a From 2008	NONE			
b From 2009	NONE			
c From 2010	NONE			
d From 2011	NONE			
e From 2012	NONE			
f Total of lines 3a through e		NONE		
4 Qualifying distributions for 2013 from Part XII, line 4. ► \$ 282,510.			240,865.	
a Applied to 2012, but not more than line 2a				240,865.
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 2013 distributable amount				41,645.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2013. (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 2012. Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				271,432.
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 2008 not applied on line 5 or line 7 (see instructions)		NONE		
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a		NONE		
10 Analysis of line 9.				
a Excess from 2009	NONE			
b Excess from 2010	NONE			
c Excess from 2011	NONE			
d Excess from 2012	NONE			
e Excess from 2013	NONE			

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

NOT APPLICABLE

a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, 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	Tax year (a) 2013	Prior 3 years			(e) Total
		(b) 2012	(c) 2011	(d) 2010	
2a	Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed				
b	85% of line 2a				
c	Qualifying distributions from Part XII, line 4 for each year listed				
d	Amounts included in line 2c not used directly for active conduct of exempt activities				
e	Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c				
3	Complete 3a, b, or c for the alternative test relied upon				
a	"Assets" alternative test - enter				
(1)	Value of all assets				
(2)	Value of assets qualifying under section 4942(j)(3)(B)(i).				
b	"Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed				
c	"Support" alternative test - enter				
(1)	Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).				
(2)	Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)				
(3)	Largest amount of support from an exempt organization.				
(4)	Gross investment income				

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see instructions.)**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

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 address of the person to whom applications should be addressed.

SEE STATEMENT 4

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**

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 STATEMENT 16				261,000.
Total			► 3a	261,000.
b Approved for future payment				
Total			► 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.

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****4 Dividends and interest from securities****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****9 Net income or (loss) from special events****10 Gross profit or (loss) from sales of inventory****11 Other revenue a**

b EXCISE TAX REFUND
 c DEFERRED INCOME
 d _____
 e _____

12 Subtotal. Add columns (b), (d), and (e)**13 Total. Add line 12, columns (b), (d), and (e)**

(See worksheet in line 13 instructions to verify calculations.)

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

Line No. Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)

▼

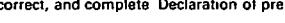
NOT APPLICABLE

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

	Yes	No
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	1a(1)	X
(2) Other assets	1a(2)	X
b Other transactions:		
(1) Sales of assets to a noncharitable exempt organization	1b(1)	X
(2) Purchases of assets from a noncharitable exempt organization	1b(2)	X
(3) Rental of facilities, equipment, or other assets	1b(3)	X
(4) Reimbursement arrangements	1b(4)	X
(5) Loans or loan guarantees	1b(5)	X
(6) Performance of services or membership or fundraising solicitations	1b(6)	X
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c	X
d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

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

Sign Here	<p>Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.</p> <p> <u>Anthony Ward</u></p> <p>Signature of officer or trustee</p>			
	05/02/2014	Date	Title	<p>May the IRS discuss this return with the preparer shown below (see instructions)?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

FORM 990PF, PART I - OTHER INCOME

=====

DESCRIPTION

EXCISE TAX REFUND
DEFERRRED INCOMEREVENUE
AND
EXPENSES
PER BOOKS

TOTALS

365.
486.-----
851.
=====

STATEMENT 1

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FEDERAL EXCISE TAX- PRIOR FOREIGN TAX WITHHELD	1,500. 1,733. ----- TOTALS	1,733. 1,733. ----- 1,733. =====

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

13-6083440

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	CHARITABLE PURPOSES
NY STATE AG FILING FEE	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

STATEMENT 4

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 5,000.

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 9,000.

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 10,000.

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:

Childrens 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 1,000.

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:

8 CROSS STREET

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GRANT

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 10,000.

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 5,000.

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 5,000.

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:

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:

LEHIGH UNIVERSITY

ADDRESS:

524 BROADHEAD AVE
BETHLEHEM, PA 18015

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PUBLIC CHARITY

AMOUNT OF GRANT PAID 1,000.

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 10,000.

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 30,000.

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 KAUMULAI 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:

261,000.

=====

**SCHEDULE D
(Form 1041)**Department of the Treasury
Internal Revenue Service**Capital Gains and Losses**

OMB No 1545-0092

► Attach to Form 1041, Form 5227, or Form 990-T.
 ► Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.
 ► Information about Schedule D and its separate instructions is at www.irs.gov/form1041

2013

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

See instructions for how to figure the amounts to enter on the lines below.

(d)
Proceeds
(sales price)

This form may be easier to complete if you round off cents to whole dollars.

(e)
Cost
(or other basis)(g)
Adjustments
to gain or loss from
Form(s) 8949, Part I,
line 2, column (g)(h) Gain or (loss)
Subtract column (e)
from column (d) and
combine the result with
column (g)

1a	Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b	Totals for all transactions reported on Form(s) 8949 with Box A checked				
2	Totals for all transactions reported on Form(s) 8949 with Box B checked				
3	Totals for all transactions reported on Form(s) 8949 with Box C checked	170,001.	172,049.		-2,048.
4	Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824			4	
5	Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts			5	
6	Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2012 Capital Loss Carryover Worksheet			6	()
7	Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h). Enter here and on line 17, column (3) on the back ►			7	-2,048.

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

See instructions for how to figure the amounts to enter on the lines below.

(d)
Proceeds
(sales price)

This form may be easier to complete if you round off cents to whole dollars.

(e)
Cost
(or other basis)(g)
Adjustments
to gain or loss from
Form(s) 8949, Part II,
line 2, column (g)(h) Gain or (loss)
Subtract column (e)
from column (d) and
combine the result with
column (g)

8a	Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions). However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b	Totals for all transactions reported on Form(s) 8949 with Box D checked				
9	Totals for all transactions reported on Form(s) 8949 with Box E checked				
10	Totals for all transactions reported on Form(s) 8949 with Box F checked	445,979.	392,469.		53,510.
11	Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824			11	
12	Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts			12	
13	Capital gain distributions			13	90,903.
14	Gain from Form 4797, Part I			14	
15	Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2012 Capital Loss Carryover Worksheet			15	()
16	Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h). Enter here and on line 18a, column (3) on the back ►			16	144,413.

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

Schedule D (Form 1041) 2013

JSA
3F1210 1 000

Part III Summary of Parts I and II		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
17	Net short-term gain or (loss)	17		-2,048.
18	Net long-term gain or (loss):			
a	Total for year	18a		144,413.
b	Unrecaptured section 1250 gain (see line 18 of the wrksht.)	18b		
c	28% rate gain	18c		
19	Total net gain or (loss). Combine lines 17 and 18a. ►	19		142,365.

Note: If line 19, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 18a and 19, column (2), are net gains, go to Part V, and do not complete Part IV. If line 19, column (3), is a net loss, complete Part IV and the Capital Loss Carryover Worksheet, as necessary.

Part IV Capital Loss Limitation

20	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:	
a	The loss on line 19, column (3) or b \$3,000	20 ()

Note: If the loss on line 19, 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 18a and 19 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 18b, col. (2) or line 18c, 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 18a and 19 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 18b, col. (2) or line 18c, col. (2) is more than zero.

21	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34). . .	21		
22	Enter the smaller of line 18a or 19 in column (2) but not less than zero	22		
23	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) . . .	23		
24	Add lines 22 and 23	24		
25	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0- . . . ►	25		
26	Subtract line 25 from line 24. If zero or less, enter -0-	26		
27	Subtract line 26 from line 21. If zero or less, enter -0-	27		
28	Enter the smaller of the amount on line 21 or \$2,450	28		
29	Enter the smaller of the amount on line 27 or line 28	29		
30	Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0% ►	30		
31	Enter the smaller of line 21 or line 26	31		
32	Subtract line 30 from line 26	32		
33	Enter the smaller of line 21 or \$11,950	33		
34	Add lines 27 and 30	34		
35	Subtract line 34 from line 33. If zero or less, enter -0-	35		
36	Enter the smaller of line 32 or line 35	36		
37	Multiply line 36 by 15%. ►	37		
38	Enter the amount from line 31	38		
39	Add lines 30 and 36	39		
40	Subtract line 39 from line 38. If zero or less, enter -0-	40		
41	Multiply line 40 by 20% ►	41		
42	Figure the tax on the amount on line 27. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43	Add lines 37, 41, and 42	43		
44	Figure the tax on the amount on line 21. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45	Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) ►	45		

Department of the Treasury
Internal Revenue Service

Name(s) shown on return

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

Social security number or taxpayer identification number

13-6083440

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box A, B, or C below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part I **Short-Term.** Transactions involving capital assets you held one year or less are short-term. For long-term transactions, see page 2.

Note. You may aggregate all short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 1a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box A, B, or C below. Check only one box. If more than one box applies for your short-term transactions, complete a separate Form 8949, page 1, for each applicable box. If you have more short-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

(A) Short-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
 (B) Short-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
 (C) Short-term transactions not reported to you on Form 1099-B

2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 1b (if Box A above is checked), line 2 (if Box B above is checked), or line 3 (if Box C above is checked).

170,001. 172,049

-2,048.

Note. If you checked Box A above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

For Paperwork Reduction Act Notice, see your tax return instructions.
JSA
3X2615 2 000

Form 8949 (2013)

Name(s) shown on return (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

13-6083440

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box D, E, or F below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

(D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)
 (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS
 (F) Long-term transactions not reported to you on Form 1099-B

2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked). ►

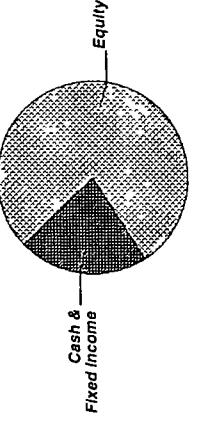
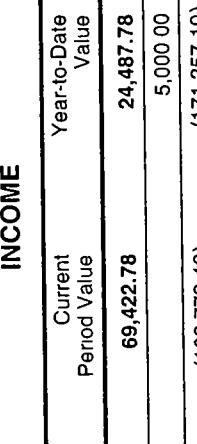
445,979. | 392,469. | 53,510.

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.

J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

Account Summary

PRINCIPAL						INCOME					
Asset Allocation		Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation	Asset Allocation		PRINCIPAL		INCOME
Equity	4,883,175.94	4,986,544.01	103,368.07		76,657.44	78%					
Cash & Fixed Income	1,237,625.50	1,390,013.27	152,387.77		54,017.51	22%					
Market Value	\$6,120,801.44	\$6,376,557.28	\$255,755.84		\$130,674.95	100%					
											
INCOME						PRINCIPAL					
Cash Position		Beginning Market Value	Ending Market Value	Change In Value		Period Value		Year-to-Date Value	Period Value		Year-to-Date Value
Cash Balance	69,422.78	26,480.38		(42,942.40)							
Accruals	12,710.62	9,601.60		(3,109.02)							
Market Value	\$82,133.40	\$36,081.98		(\$46,051.42)							
											
Portfolio Activity		Period Value		Year-to-Date Value							
Beginning Market Value	6,120,801.44		5,509,094.27			69,422.78		24,487.78			
Additions		365.00		15,365.00							
Withdrawals & Fees		(160,000.00)		(176,500.00)		(102,773.46)		(171,357.10)			
Net Additions/Withdrawals		(\$159,635.00)		(\$161,135.00)		(\$102,773.46)		(\$166,357.10)			
Income						59,831.06		168,349.70			
Change in Investment Value		415,390.84		1,028,598.01							
Ending Market Value		\$6,376,557.28		\$6,376,557.28							
Accruals				
Market Value with Accruals			\$36,081.98		\$36,081.98			

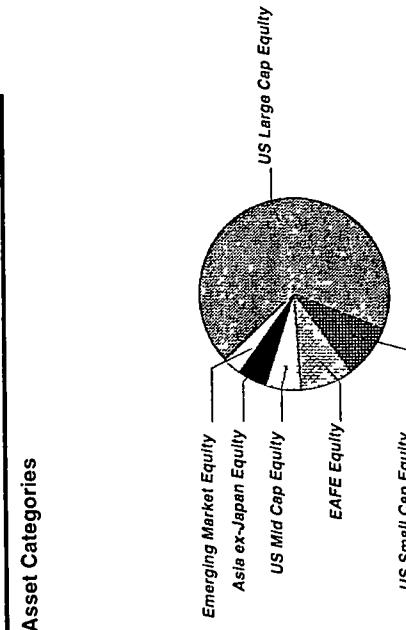
J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

Equity Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
US Large Cap Equity	3,241,438.36	3,421,021.72	179,583.36	53%
US Mid Cap Equity	336,695.31	337,065.10	369.79	5%
US Small Cap Equity	405,885.46	423,323.17	17,437.71	7%
EAFE Equity	353,188.23	420,714.38	67,526.15	7%
Asia ex-Japan Equity	385,730.97	277,834.82	(107,896.15)	4%
Emerging Market Equity	160,237.61	106,584.82	(53,652.79)	2%
Total Value	\$4,883,175.94	\$4,986,544.01	\$103,368.07	78%

Market Value/Cost	Current Period Value
Market Value	4,986,544.01
Tax Cost	3,050,454.41
Unrealized Gain/Loss	1,936,089.60
Estimated Annual Income	76,657.44
Accrued Dividends	4,570.92
Yield	1.53%



Equity as a percentage of your portfolio - 78 %

J.D. Moran

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div	Yield
US Large Cap Equity							
ABBVIE INC COM 00287Y-10-9 ABBV	52.81	700 000	36,967.00	19,330.89	17,636.11	1,120.00	3.03%
ACE LTD NEW H0023R-10-5 ACE	103.53	200 000	20,706.00	10,288.00	10,418.00	504.00	2.43%
APACHE CORP 037411-10-5 APA	85.94	200 000	17,188.00	20,251.00	(3,063.00)	160.00	0.93%
APPLE INC. 037833-10-0 AAPL	561.02	200,000	112,204.00	41,371.00	70,833.00	2,440.00	2.17%
AT&T INC 00206R-10-2 T	35.16	1,175 000	41,313.00	8,964.36	32,348.64	2,162.00	5.23%
BANK OF AMERICA CORP 060505-10-4 BAC	15.57	1,700,000	26,469.00	77,009.83	(50,540.83)	68.00	0.26%
BANK OF NEW YORK MELLON CORP 064058-10-0 BK	34.94	900,000	31,446.00	23,724.00	7,722.00	540.00	1.72%
BAXTER INTERNATIONAL INC 071813-10-9 BAX	69.55	200 000	13,910.00	11,003.00	2,907.00	392.00	2.82%
BBH CORE SELECT FUND-N 05528X-60-4 BBTEX	21.40	11,554.015	247,255.92	200,000.00	47,255.92		
BRISTOL MYERS SQUIBB CO 110122-10-8 BMY	53.15	1,400 000	74,410.00	47,295.54	27,114.46	2,016.00 504.00	2.71%
CARDINAL HEALTH INC 14149Y-10-8 CAH	66.81	200 000	13,362.00	6,319.00	7,043.00	242.00 60.50	1.81%

J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div	Yield
US Large Cap Equity							
CELGENE CORPORATION 151020-10-4 CELG	168.97	300 000	50,690 40	16,250 97		34,439 43	
CHEVRON CORP 166764-10-0 CVX	124.91	400 000	49,964 00	22,956 00	27,008 00	1,600 00	3.20%
CISCO SYSTEMS INC 17275R-10-2 CSCO	22.43	2,000 000	44,860 00	48,201 12	(3,341 12)	1,360 00	3.03%
CITIGROUP INC NEW 172967-42-4 C	52.11	330,000	17,196 30	29,952 02	(12,755 72)	13.20	0.08%
COCA-COLA CO 191216-10-0 KO	41.31	400 000	16,524 00	13,355 98	3,168 02	448 00	2.71%
COLGATE PALMOLIVE CO 194162-10-3 CL	65.21	200 000	13,042 00	9,067 00	3,975 00	272.00	2.09%
CONOCOPHILLIPS 20825C-10-4 COP	70.65	200 000	14,130 00	7,633 45	6,496.55	552 00	3.91%
COSTCO WHOLESALE CORP 22160K-10-5 CCST	119.02	100 000	11,902 00	12,031 50	(129.50)	124 00	1.04%
COVIDIEN PLC G2554F-11-3 COV	68.10	400 000	27,240 00	16,552 27	10,687 73	512.00	1.88%
CVS CAREMARK CORPORATION 126650-10-0 CVS	71.57	900 000	64,413 00	33,154 00	31,259 00	990.00	1.54%
DEERE & CO 244199-10-5 DE	91.33	400 000	36,532 00	20,550 00	15,982 00	816.00	2.23%
DOW CHEMICAL CO 260543-10-3 DOW	44.40	700 000	31,080 00	20,650 00	10,430 00	896.00	2.88%
EDGEWOOD GROWTH FUND-INS 0075W0-75-9 EGFI X	18.74	8,481 764	158,948 26	100,000 00		58,948 26	

J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div	Yield
US Large Cap Equity							
EXXON MOBIL CORP 30231G-10-2 XOM	101.20	1,400.000	141,680.00	2,736.90	138,943.10	3,528.00	2.49 %
GOLDMAN SACHS GROUP INC 38141G-10-4 GS	177.26	100.000	17,726.00	10,141.96	7,584.04	220.00	1.24 %
GOOGLE INC CL A 38259P-50-8 GOOG	1,120.71	75.000	84,053.25	41,946.25	42,107.00		
HOME DEPOT INC 437076-10-2 HD	82.34	300.000	24,702.00	18,151.50	6,550.50	468.00	1.89 %
HONEYWELL INTERNATIONAL INC 438516-10-6 HON	91.37	750.000	68,527.50	62,630.03	5,897.47	1,350.00	1.97 %
INTERNATIONAL BUSINESS MACHINES CORP 459200-10-1 IBM	187.57	800.000	150,056.00	3,301.85	146,754.15	3,040.00	2.03 %
JOHNSON & JOHNSON 478160-10-4 JNJ	91.59	100.000	9,159.00	6,364.50	2,794.50	264.00	2.88 %
JOHNSON CONTROLS INC 478366-10-7 JCI	51.30	2,900.000	148,770.00	50,589.92	98,180.08	2,552.00	1.72 %
JPM GROWTH ADVANTAGE FD - SEL FUND 1567	13.85	19,877.687	275,305.69	123,975.73	151,329.96	2,802.75	1.02 %
MERCK AND CO INC 58933Y-10-5 MRK	50.05	1,568.000	78,478.40	84,875.78	(6,397.38)	2,759.68	3.52 %
MICROSOFT CORP 594918-10-4 MSFT	37.41	1,200.000	44,892.00	33,930.00	10,962.00	1,344.00	2.99 %
MONDELEZ INTERNATIONAL-W/I 609207-10-5 MDLZ	35.30	900.000	31,777.00	22,754.52	9,015.48	504.00	1.59 %
						126.00	

J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div.	Yield
US Large Cap Equity							
NEXTERA ENERGY INC 65339F-10-1 NEE	85.62	500 000	42,810.00	41,522.50	1,287.50	1,320.00	3.08 %
OCCIDENTAL PETROLEUM CORP 674599-10-5 OXY	95.10	300,000	28,530.00	17,103.00	11,427.00	768.00	2.69 %
PARKER-HANNIFIN CORP 701094-10-4 PH	128.64	200 000	25,728.00	11,196.00	14,532.00	360.00	1.40 %
PEPSICO INC 713448-10-8 PEP	82.94	200 000	16,588.00	12,496.00	4,092.00	454.00	2.74 %
PFIZER INC 717081-10-3 PFE	30.63	1,700 000	52,071.00	56,227.50	(4,156.50)	1,768.00	3.40 %
PHILLIPS 66 718546-10-4 PSX	77.13	100 000	7,713.00	2,268.55	5,444.45	156.00	2.02 %
PRAAXAIR INC 74005P-10-4 PX	130.03	200 000	26,006.00	5,608.50	20,397.50	480.00	1.85 %
PROCTER & GAMBLE CO 742718-10-9 PG	81.41	1,540 000	125,371.40	55,655.76	69,715.64	3,705.24	2.96 %
PRUDENTIAL FINANCIAL INC 744320-10-2 PRU	92.22	550 000	50,721.00	34,308.25	16,412.75	1,166.00	2.30 %
QUALCOMM INC 747525-10-3 QCOM	74.25	600 000	44,550.00	25,338.00	19,212.00	840.00	1.89 %
SCHLUMBERGER LTD 806857-10-8 SLB	90.11	400 000	36,044.00	27,382.00	8,662.00	500.00	1.39 %
STARWOOD HOTELS & RESORTS 85590A-40-1 HOT	79.45	400 000	31,780.00	13,554.00	18,226.00	540.00	1.70 %
THE TRAVELERS COMPANIES INC. 89417E-10-9 TRV	90.54	600 000	54,324.00	31,207.00	23,117.00	1,200.00	2.21 %

J.P. Morgan

J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div.	Yield
US Large Cap Equity							
TIME WARNER INC NEW 887317-30-3 TWX	69.72	1,300 000	90,636.00	46,152.35	44,483.65	1,495.00	1.65 %
UNITED TECHNOLOGIES CORP 913017-10-9 UTX	113.80	1,200 000	136,560.00	37,257.00	99,303.00	2,832.00	2.07 %
VERIZON COMMUNICATIONS INC 92343V-10-4 VZ	49.14	900 000	44,226.00	31,810.15	12,415.85	1,908.00	4.31 %
WALMART STORES INC 931142-10-3 WMT	78.69	1,200 000	94,428.00	58,422.00	36,006.00	2,256.00	2.39 %
WALT DISNEY CO 254637-10-6 DIS	76.40	1,200.000	91,680.00	36,852.00	54,828.00	1,032.00	1.13 %
WELLS FARGO & CO 949746-10-1 WFC	45.40	1,419.000	64,422.60	87,484.00	(23,061.40)	1,702.80	2.64 %
WILLIAMS COMPANIES INC 969457-10-0 WMB	38.57	400 000	15,428.00	10,533.87	4,894.13	608.00	3.94 %
XILINX CORP 983919-10-1 XLNIX	45.92	1,400 000	64,288.00	31,962.00	32,326.00	1,400.00	2.18 %
YUM BRANDS INC 988498-10-1 YUM	75.61	400 000	30,244.00	14,401.00	15,843.00	592.00	1.96 %
Total US Large Cap Equity			\$3,421,021.72	\$1,966,051.30	\$1,454,970.42	\$63,142.67	1.85 %
US Mid Cap Equity						\$4,570.92	
TIMELESSQUARE MID CAP GROW-PRM 561709-83-3 TMDP X	18.23	18,489 583	337,065.10		213,000.00	124,065.10	

J.P. Morgan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div.	Yield
US Small Cap Equity							
JPM SMALL CAP CORE FD - SEL FUND 690 4812A1-23-3 VSSC X	55.35	7,648.115	423,323.17	213,000.00	210,323.17	5,491.34	1.30%
EAFE Equity							
DODGE & COX INTL STOCK FUND 256206-10-3 DODDF X	43.04	6,549.815	281,904.04	213,000.00	68,904.04	4,552.12	1.61%
OAKMARK INTERNATIONAL FD-I 413838-20-2 OAKIX	26.32	5,273.949	138,810.34	135,000.00	3,810.34	2,299.44	1.66%
Total EAFE Equity			\$420,714.38	\$348,000.00	\$72,714.38	\$6,851.56	1.63%
Asia ex-Japan Equity							
MATTHEWS PACIFIC TIGER FD-IS 577130-83-4 MPTX	24.97	11,126.745	277,834.82	210,403.11	67,431.71		
Emerging Market Equity							
VIRTUS EMERGING MKTS OPPORTI 92828T-88-9 HIEM X	9.55	11,160.714	106,584.82	100,000.00	6,584.82	1,171.87	1.10%

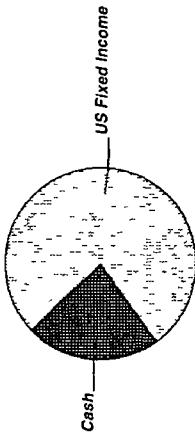
J. Moroan

HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

Cash & Fixed Income Summary

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Cash	135,790.96	299,643.39	163,852.43	5%
US Fixed Income	1,101,834.54	1,090,369.88	(11,464.66)	17%
Total Value	\$1,237,625.50	\$1,390,013.27	\$152,387.77	22%

Market Value/Cost	Current Period Value
Market Value	1,390,013.27
Tax Cost	1,306,442.19
Unrealized Gain/Loss	83,571.08
Estimated Annual Income	54,017.51
Accrued Interest	5,030.68
Yield	2.45%



Cash & Fixed Income as a percentage of your portfolio - 22 %

SUMMARY BY TYPE

Cash & Fixed Income	% of Bond Portfolio	Market Value	% of Bond Portfolio
Cash	76%	299,643.39	21%
Govt and Agency Bonds	24%	347,343.00	24%
Mutual Funds		743,026.88	55%
Total Value	100%	\$1,390,013.27	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



HARDING ED CHAR FOUNDATION TR ACCT. P61173004
For the Period 10/1/13 to 12/31/13

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	299,643.39	299,643.39	299,643.39		89.89 8.83	0.03% ¹
US Fixed Income							
DOUBLELINE TOTAL RET BD-I 258620-10-3	10.78	10,859.73	117,067.88	120,000.00	(2,932.12)	6,048.86	5.17%
EATON VANCE FLOATING RATE-I 277911-49-1	9.19	6,121.31	56,254.82	54,216.50	2,038.32	2,197.54	3.91%
JPM STRAT INCOME OPPORT FD - SEL FUND 3844 4812A4-35-1	11.89	18,578.53	220,898.70	217,183.00	3,715.70	5,963.70 501.62	2.70%
JPM TOTAL RETURN FD - SEL FUND 3218 4812A4-43-5	9.87	21,794.65	215,113.15	219,907.97	(4,794.82)	937.17	4.12%
JPM HIGH YIELD FD - SEL FUND 3580 4812C0-80-3	7.98	16,753.43	133,692.33	101,678.83	32,013.50	9,097.10 804.16	6.80%
US TREAS 7.25% 05/15/16 912810-DW-5 NR /AAA	115.78	300,000.00	347,343.00	293,812.50	53,530.50	21,750.00 2,778.90	0.55%
Total US Fixed Income		\$1,090,369.88		\$1,006,798.80	\$83,571.08	\$53,927.62 \$5,021.85	3.13%

Form CHAR500

This form used for
Article 7-A, EPTL and dual filers
(replaces forms CHAR 497,
CHAR 010 and CHAR 006)

Annual Filing for Charitable Organizations
New York State Department of Law (Office of the Attorney General)
Charities Bureau - Registration Section
120 Broadway
New York, NY 10271
<http://www.charitiesnys.com>

2013**Open to Public
Inspection****1. General Information**a. For the fiscal year beginning (mm/dd/yyyy) 2013 and ending (mm/dd/yyyy)

b. Check if applicable for NYS:

- Address change
- Name change
- Initial filing
- Final filing
- Amended filing
- NY registration pending

c. Name of organization

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

P61173004

d. Fed employer ID no (EIN) # #####

13-6083440

e. NY State registration no (###-##)

00-27-27

f. Telephone number

(866) 888-5157

g. Email

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

Room/suite

10 S DEARBORN IL1-0117

City or town, state or country and zip + 4

CHICAGO

IL 60603

2. Certification - Two Signatures Required

We certify under penalties of perjury that we reviewed this report, including all attachments, and to the best of our knowledge and belief, they are true, correct and complete in accordance with the laws of the State of New York applicable to this report.

a. President or Authorized Officer

Signature

Printed Name

Title

Date

b. Chief Financial Officer or Treas.

Signature

Printed Name

Title

Date

3. Annual Report Exemption Information**a. Article 7-A annual report exemption (Article 7-A registrants and dual registrants)**

Check if total contributions from NY State (including residents, foundations, corporations, government agencies, etc.) did not exceed \$25,000 **and** the organization did not engage a professional fund raiser (PFR) or fund raising counsel (FRC) to solicit contributions during this fiscal year.

NOTE: An organization may claim this exemption if no PFR or FRC was used **and** either. 1) it received an allocation from a federated fund, United Way or incorporated community appeal **and** contributions from other sources did not exceed \$25,000 **or** 2) it received all or substantially all of its contributions from one government agency to which it submitted an annual report similar to that required by Article 7-A.

b. EPTL annual report exemption (EPTL registrants and dual registrants)

Check if gross receipts did not exceed \$25,000 **and** assets (market value) did not exceed \$25,000 at any time during this fiscal year

For EPTL or Article-7A registrants claiming the annual report exemption under the one law under which they are registered and for dual registrants claiming the annual report exemptions under both laws, simply complete part 1 (General Information), part 2 (Certification) and part 3 (Annual Report Exemption Information) above

Do not submit a fee, do not complete the following schedules and do not submit any attachments to this form

4. Article 7-A Schedules

If you did not check the Article 7-A annual report exemption above, complete the following for this fiscal year

a. Did the organization use a professional fund raiser, fund raising counsel or commercial co-venturer for fund raising activity in NY State? . . . Yes* No

* If "Yes", complete Schedule 4a.

b. Did the organization receive government contributions (grants)? Yes* No

* If "Yes", complete Schedule 4b

5. Fee Submitted: See last page for summary of fee requirements.

Indicate the filing fee(s) you are submitting along with this form:

a. Article 7-A filing fee \$

b. EPTL filing fee \$ 250

c. Total fee \$ 250

Submit only one check or money order for the total fee, payable to "NYS Department of Law"

6. Attachments - For organizations that are not claiming annual report exemptions under both laws, see last page for required attachments → → →

5. Fee Instructions

The filing fee depends on the organization's Registration Type. For details on Registration Type and filing fees, see the Instructions for Form CHAR500

Organization's Registration Type	Fee Instructions
• Article 7-A	Calculate the Article 7-A filing fee using the table in part a below. The EPTL filing fee is \$0.
• EPTL	Calculate the EPTL filing fee using the table in part b below. The Article 7-A filing fee is \$0.
• Dual	Calculate both the Article 7-A and EPTL filing fees using the tables in parts a and b below. Add the Article 7-A and EPTL filing fees together to calculate the total fee. Submit a <u>single</u> check or money order for the total fee.

a) Article 7-A filing fee

Total Support & Revenue	Article 7-A Fee
more than \$250,000	\$25
up to \$250,000 *	\$10

* Any organization that contracted with or used the services of a professional fund raiser (PFR) or fund raising counsel (IFRC) during the reporting period must pay an Article 7-A filing fee of \$25, regardless of total support and revenue

b) EPTL filing fee

Net Worth at End of Year	EPTL Fee
Less than \$50,000	\$25
\$50,000 or more, but less than \$250,000	\$50
\$250,000 or more, but less than \$1,000,000	\$100
\$1,000,000 or more, but less than \$10,000,000	\$250
\$10,000,000 or more, but less than \$50,000,000	\$750
\$50,000,000 or more	\$1500

6. Attachments - Document Attachment Check-List

Check the boxes for the documents you are attaching

For All Filers

Filing Fee

Single check or money order payable to "NYS Department of Law"

Copies of Internal Revenue Service Forms

IRS Form 990
 All required schedules (including Schedule B)
 IRS Form 990-T

IRS Form 990-EZ
 All required schedules (including Schedule B)
 IRS Form 990-T

IRS Form 990-PF
 All required schedules (including Schedule B)
 IRS Form 990-T

Additional Article 7-A Document Attachment Requirement

Independent Accountant's Report

Audit Report (total support & revenue more than \$250,000)
 Review Report (total support & revenue \$100,001 to \$250,000)
 No Accountant's Report Required (total support & revenue not more than \$100,000)