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Form

990-PF

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

Do not enter Social Security numbers on this form as it may be made public. By law, the IRS cannot redact the information on the form.

Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013, or tax year beginning 01-01-2013 , and ending 12-31-2013

Name of foundation HABDANK FOUNDATION		A Employer identification number 26-2857440	
Number and street (or P O box number if mail is not delivered to street address) 2810 AVENUE OF THE WOODS		B Telephone number (see instructions) (502) 412-7496	
City or town, state or province, country, and ZIP or foreign postal code LOUISVILLE, KY 40241		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 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"/> Section 4947(a)(1) nonexempt charitable trust <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"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 1,420,260	J Accounting method <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	

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)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)	1,428			
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	236	236		
	4 Dividends and interest from securities.	25,712	25,712		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	153,412			
	b Gross sales price for all assets on line 6a 788,082				
	7 Capital gain net income (from Part IV, line 2) . . .				
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)	1,818	1,818		
	12 Total. Add lines 1 through 11	182,606	27,766		
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	700	525		175
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	25	25		
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings	454			454
	22 Printing and publications				
	23 Other expenses (attach schedule)	222	113		109
	24 Total operating and administrative expenses. Add lines 13 through 23	1,401	663		738
	25 Contributions, gifts, grants paid	57,497			57,497
	26 Total expenses and disbursements. Add lines 24 and 25	58,898	663		58,235
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	123,708			
	b Net investment income (if negative, enter -0-)		27,103		
	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	244,588	287,724	287,724
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)	928,158	1,107,569	1,132,536
	c	Investments—corporate bonds (attach schedule).			
	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)	1,172,746	1,395,293	1,420,260	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶ _____)		99,954	
	23	Total liabilities (add lines 17 through 22)		99,954	
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 ▶ <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	1,172,746	1,295,339	
	30	Total net assets or fund balances (see page 17 of the instructions)	1,172,746	1,295,339	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,172,746	1,395,293	

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)	11,172,746
2	Enter amount from Part I, line 27a	123,708
3	Other increases not included in line 2 (itemize) ▶ _____	
4	Add lines 1, 2, and 3	1,296,454
5	Decreases not included in line 2 (itemize) ▶ _____	1,115
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	1,295,339

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				
(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				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a				
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	
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 page 18 of the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2012	43,334	1,123,208	0 038581
2011	58,848	1,137,300	0 051744
2010	23,210	1,078,521	0 021520
2009	1,055	342,055	0 003084
2008			
2 Total of line 1, column (d). 2 0 114929			
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 028732			
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5. 4 1,223,675			
5 Multiply line 4 by line 3. 5 35,159			
6 Enter 1% of net investment income (1% of Part I, line 27b). 6 271			
7 Add lines 5 and 6. 7 35,430			
8 Enter qualifying distributions from Part XII, line 4. 8 58,235			

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 page 18 of the 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	271
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	271
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	271
6	Credits/Payments		
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a	
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	105
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d.	7	105
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	166
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 <input type="checkbox"/> Refunded <input type="checkbox"/>	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?	1a	Yes	No
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		No
	<i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>			
c	Did the foundation file Form 1120-POL for this year?	1c		
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3		No
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on Form 990-T for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>	5		No
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?	6		
7	Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV.</i>	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> VA _____			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation.</i>	8b	Yes	
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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9		No
10	Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses.</i> 	10		No

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address N/A				
14	The books are in care of CYNTHIA J SKARBEK Telephone no (502) 412-7496 Located at 2810 AVENUE OF THE WOODS LOUISVILLE KY ZIP+4 40241			
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.	15		
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?	16	Yes	No
See instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country				

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly) (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)?. Organizations relying on a current notice regarding disaster assistance check here. <input checked="" type="checkbox"/>	1b		
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?.	1c		
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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013?. If "Yes," list the years 2012, 20, 20, 20 <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions).	2b		No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20, 20, 20, 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If "Yes," did it have excess business holdings in 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?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	4b		

Part VII-B

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

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

Part VIII

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

1 List all officers, directors, trustees, foundation managers and their compensation (see 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
CYNTHIA J SKARBK 2810 AVENUE OF THE WOODS LOUISVILLE, KY 40241	PRES/SEC 4 00	0	0	0
EDWARD F SKARBK 2810 AVENUE OF THE WOODS LOUISVILLE, KY 40241	VP/TREASURER 6 00	0	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				
Total number of other employees paid over \$50,000.				

Part VIII

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services.		

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
1TEACHING PROFESSIONAL DEVELOPMENT PROGRAM DESIGNED FOR TEACHERS AT THE SCHOOL OF SAINT JUDE IN TANZANIA TO WORK ONE ON ONE WITH VISITING TEACHERS FROM LOUISVILLE COLLEGIATE SCHOOL (LCS) (KY, USA) TEACHER PAIRS PREPARE AND DELIVER DAILY LESSONS TO STUDENTS IN GRADES 5 THROUGH 7 OVER A TWO WEEK PERIOD LCS TEACHERS ALSO WORK WITH BOARDING PARENTS TO DELIVER ENRICHMENT ACTIVITIES TO STUDEENTS OUTSIDE OF THE NORMAL SCHOOL DAY AND PARTICIPATE IN LOCAL CULTURAL ACTIVITIES AND TRAVEL BENEFITS INCLUDE PROMOTING CULTURAL UNDERSTANDING BETWEEN TANZANIANS AND AMERICANS, SHARING OF CLASSROOM MANAGEMENT TECHNIQUES AND TEACHING STRATEGIES, DEEPENING OF CONTENT LANGUAGE, HANDS ON OPPORTUNITY TO TRY NEW TEACHING METHODS IN A CLASSROOM WITH SUPPORT, AND SHARING OF SPECIALIZED KNOWLEDGE SUCH AS USE OF SCIENTIFIC EQUIPMENT AND OTHER TEACHING AIDS PROGRAM DIRECTLY BENEFITED 7 LCS TEACHERS AND APPROXIMATELY 20 ST JUDE TEACHERS, AS WELL AS 300 ST JUDE STUDENTS, WHO PARTICIPATED IN THE CLASSES AND/OR	19,760
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
1N/A	
2	
All other program-related investments See page 24 of the instructions	
3	
Total. Add lines 1 through 3	

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	885,289
b	Average of monthly cash balances.	1b	357,021
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	1,242,310
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	
3	Subtract line 2 from line 1d.	3	1,242,310
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	18,635
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,223,675
6	Minimum investment return. Enter 5% of line 5.	6	61,184

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	61,184
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	271
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	271
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	60,913
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	60,913
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	60,913

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	58,235
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	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	58,235
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	271
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	57,964
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				60,913
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			54,885	
b Total for prior years 20__, 20__, 20__				
3 Excess distributions carryover, if any, to 2013				
a From 2008.				
b From 2009.				
c From 2010.				
d From 2011.				
e From 2012.				
f Total of lines 3a through e.				
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 58,235				
a Applied to 2012, but not more than line 2a			54,885	
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).				
d Applied to 2013 distributable amount.				3,350
e Remaining amount distributed out of corpus				
5 Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income Subtract line 4b from line 2b.				
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.				
d Subtract line 6c from line 6b Taxable amount—see instructions				
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				57,563
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).				
8 Excess distributions carryover from 2008 not applied on line 5 or line 7 (see instructions). . . .				
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a				
10 Analysis of line 9				
a Excess from 2009. . . .				
b Excess from 2010. . . .				
c Excess from 2011. . . .				
d Excess from 2012. . . .				
e Excess from 2013. . . .				

Part XIV

1a 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. . . .

Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2013	(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 organization had \$5,000 or more in assets at any time during the year—see instructions.)**

1 Information Regarding Foundation Managers:

■ 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))

• List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

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

a The name, address, and telephone number of the person to whom applications should be addressed

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

c Any submission deadlines

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

Part XV

Supplementary Information (continued)

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


Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			3a	57,497
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

Form **990-PF** (2013)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
ACTORS THEATRE 316 WEST MAIN STREET LOUISVILLE,KY 40202	NONE	PUBLIC	GENERAL SUPPORT	2,750
BRIDGEHAVEN 950 S FIRST STREET LOUISVILLE,KY 40203	NONE	PUBLIC	GENERAL SUPPORT	1,000
CHILDREN'S MIRACLE NETWORKS HOSPITAL 205 W 700 S SALT LAKE CITY,UT 84101	NONE	PUBLIC	GENERAL SUPPORT	25
DOWN SYNDROME OF LOUISVILLE 4604 BARDSTOWN ROAD LOUISVILLE,KY 40218	NONE	PUBLIC	GENERAL SUPPORT	150
EDUCATE PO BOX 12302 DENVER,CO 80212	NONE	PUBLIC	EDUCATION - AFRICA	2,000
EDUCATION FOR ALL CHILDREN 11 HEATHER DRIVE RYE,NH 03870	NONE	PUBLIC	STUDENT SPONSOR - KENYA	800
FOCUS ON TANZANIA COMMUNITIES C/O THOMPSON SAFARIS 14 MOUNT ASHBURN STREET WATERTOWN,MA 02472	NONE	PUBLIC	GENERAL SUPPORT	1,000
GREEN STREET CHURCH UNITED METHODIST CHURCH 639 S GREEN STREET WINSTON SALEM,NC 27101	NONE	PUBLIC	CAPITAL CAMPAIGN	5,000
HAND TO HAND MINISTRIES 2225 STEIER LANE LOUISVILLE,KY 40218	NONE	PUBLIC	GENERAL SUPPORT	250
HEALING PLACE 1020 W MARKET STREET LOUISVILLE,KY 40202	NONE	PUBLIC	GENERAL SUPPORT	1,000
KID'S HOPE 100 S PINE STREET SUITE 280 ZEALAND,MI 49464	NONE	PUBLIC	GENERAL SUPPORT	132
LOUISVILLE COLLEGIATE SCHOOL 2427 GLENMARY AVENUE LOUISVILLE,KY 40204	NONE	PUBLIC	ANNUAL FUND	6,200
LOUISVILLE ORCHESTRA 323 WEST BROADWAY SUITE 700 LOUISVILLE,KY 40202	NONE	PUBLIC	GENERAL SUPPORT	2,500
MARIANAPOLIS PREP PO BOX 304 THOMPSON,CT 06277	NONE	PUBLIC	GENERAL SUPPORT	1,000
NATIONAL MS SOCIETY UNITED PLAZA 30 SOUTH 17TH ST 8TH FL PHILADELPHIA,PA 19103	NONE	PUBLIC	GENERAL SUPPORT	750
Total  3a				57,497

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
PROVIDENCE CIVIC ORCHASTERA 22 HART STREET PROVIDENCE,RI 02906	NONE	PUBLIC	ARTS SUPPORT	50
SCHOOL OF SAINT JUDE PO BOX 11875 ARUSHA TZ	NONE	FOREIGN ORG	LCS/SSJ ENRICHMENT PROGRAM	19,760
SEEING EYE PO BOX 375 MORRISTOWN,NJ 079630375	NONE	PUBLIC	GENERAL SUPPORT	2,000
SQUALLIS PUPPETEERS PO BOX 4987 LOUISVILLE,KY 40204	NONE	PUBLIC	GENERAL SUPPORT	50
STAGE ONE FAMILIY THEATER 323 WEST BRAODWAY SUITE 600 LOUISVILLE,KY 40202	NONE	PUBLIC	GENERAL SUPPORT	100
WATER STEP 625 MYRTLE STREET LOUISVILLE,KY 40208	NONE	PUBLIC	GENERAL SUPPORT	2,000
WESLEYAN THEOLOGICAL SEMINARY OFFICE OF DEVELOPMENT - T 212 4500 MASSACHUSETTS AVE NW WASHINGTON,DC 200165690	NONE	PUBLIC	ANNUAL CAMPAIGN	7,100
ZOOM GROUP 410 WEST CHESTNUT STREET SUITE 900 LOUISVILLE,KY 40202	NONE	PUBLIC	GENERAL SUPPORT	1,880
Total  3a				57,497

TY 2013 Accounting Fees Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
JOSEPH R PARKER CPA	700	525		175

TY 2013 Compensation Explanation**Name:** HABDANK FOUNDATION**EIN:** 26-2857440

Person Name	Explanation
CYNTHIA J SKARBEK	
EDWARD F SKARBEK	

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2013 Gain/Loss from Sale of Other Assets Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
AUTOLIV INC	2012-02	PURCHASE	2013-02		19,448	20,197			-749	
CACI	2012-07	PURCHASE	2013-07		22,743	19,747			2,996	
CF INDUSTRIES HOLDINGS	2011-12	PURCHASE	2013-04		27,894	19,969			7,925	
CHEROKEE INC DEL NEW	2012-02	PURCHASE	2013-04		21,903	20,097			1,806	
DELPHI AUTOMOTIVE PLC ORD	2012-05	PURCHASE	2013-06		35,643	20,132			15,511	
DOLBY LABS	2012-11	PURCHASE	2013-12		23,368	19,995			3,373	
EXELIS INC	2011-12	PURCHASE	2013-04		25,842	20,275			5,567	
FORD MTR CO	2011-08	PURCHASE	2013-04		62,549	49,310			13,239	
GT ADVANCED TECHNOLOGIES INC	2012-02	PURCHASE	2013-02		6,856	20,122			-13,266	
INTERNATIONAL PAPER CO	2011-08	PURCHASE	2013-02		85,191	49,207			35,984	
ITT CORP	2012-02	PURCHASE	2013-03		22,481	20,140			2,341	
JOY GLOBAL INC	2012-11	PURCHASE	2013-12		20,050	19,965			85	
KLA - TENCOR CORP	2012-11	PURCHASE	2013-12		28,521	20,109			8,412	
MCKESSON	2012-07	PURCHASE	2013-07		24,956	19,863			5,093	
OMNICOM GROUP	2012-11	PURCHASE	2013-12		30,866	19,955			10,911	
ORACLE CORPORATION	2012-07	PURCHASE	2013-07		21,997	19,931			2,066	
PDL BIOPHARMA	2012-07	PURCHASE	2013-07		23,541	19,984			3,557	
PITNEY-BOWES INC	2012-05	PURCHASE	2013-06		21,719	20,154			1,565	
R R DONNELLEY & SONS CO	2012-01	PURCHASE	2013-04		54,259	53,647			612	
REYNOLDS AMERICAN INC	2010-09	PURCHASE	2013-04		9,423	5,751			3,672	
SCIENCE APPLICATIONS INTL	2013-07	PURCHASE	2013-10		33	28			5	
SEAGATE TECHNOLOGY PLD ORD	2012-05	PURCHASE	2013-06		33,592	19,531			14,061	
SOLAR CAP LTD	2011-08	PURCHASE	2013-04		32,458	29,407			3,051	
SOUTHERN COPPER CORP	2012-05	PURCHASE	2013-07		19,503	20,160			-657	
UNISYS CORP	2012-02	PURCHASE	2013-03		24,069	19,915			4,154	
UNITED THERAPEUTICS INC	2012-05	PURCHASE	2013-06		30,106	19,996			10,110	
VERIZON COMMUNICATIONS	2011-08	PURCHASE	2013-04		40,473	27,199			13,274	
WEIGHT WATCHERS INTL INC NEW	2012-07	PURCHASE	2013-07		18,598	19,884			-1,286	

**TY 2013 Investments Corporate
Stock Schedule**

Name: HABDANK FOUNDATION
EIN: 26-2857440

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ACTAVIS PLC ORD	19,824	37,632
ABBOTT LABORATORIES	20,128	22,040
ACTIVISION BLIZZARD INC COM	25,055	27,191
ALEXANDRIA REAL EST EQTS INC	59,989	60,439
ANNALY CAPITAL MANAGEMENT INC	63,619	37,886
APPLE INC	20,254	22,441
AUTOLIV INC		
AUXILIUM PHARMACEUTICALS INC	20,021	25,602
CACI INTERNATIONAL INC CL A		
CALGON CARBON CORP	29,895	33,940
CF INDUSTRIES HOLDINGS		
CHEROKEE		
CIRRUS LOGIC INC	24,698	22,986
CVR ENERGY INC COM	20,270	18,458
DELPHI AUTOMOTIVE		
DELUXE CORP	25,358	31,314
DOLBY LABS		
ENGILITY HLDGS INC	24,906	31,462
EXELIS INC	20,009	35,452
EXELON CORP	50,220	33,553
EXPRESS INC	20,246	21,004
FLUOR CORP NEW	20,073	28,503
FOOT LOCKER INC	24,851	31,494
FORD MOTOR CO		
GRAFTECH INTL LTD	50,105	41,551
GT ADVANCED TECHNOLOGY		
HEWLETT-PACKARD CO	25,061	30,079
HOLLY FRONTIER CORP	19,858	17,392
INTERNATIONAL BUSINESS MACHINES	25,016	24,792
INTERSECTIONS INC	20,933	16,749

Name of Stock	End of Year Book Value	End of Year Fair Market Value
INTERNATIONAL PAPER		
ITT CORP		
JOY GLOBAL INC		
KLA - TENCOR CORP		
KNIGHT TRANSN INC	60,098	66,024
LEAR CORP	24,306	26,315
LEIDOS HLDGS INC	13,577	16,272
LORILLARD INC COM	20,125	23,566
MCKESSON INC		
MEDTRONIC INC	25,204	25,825
MESABI TRUST-UNITS OF BEN INT	20,300	25,599
MYRIAD GENETICS INC	27,305	23,603
NEW ENERGY SYS GROUP	6,031	44
OMNICOM GROUP		
ORACLE CORPORATION		
PDL BIOPHARMA		
PETROLEO BRASILEIRO (BRAZIL)	60,555	34,450
PITNEY-BOWES INC		
QUEST DIAGNOSTICS INC	20,192	19,274
QUESTCOR PHARMACEUTICALS	20,012	41,926
REYNOLDS AMERICAN		
RR DONNELLY		
SAIC	6,170	6,581
SEAGATE TECHNOLOGY PLC ORD (IRE)		
SOLAR CAP LTD		
SOUTHERN COPPER CORP.		
STARZ COM A	10,628	19,386
STURM RUGER & CO	24,962	35,449
TELEFONICA DE ESPANA	62,902	40,245
UNISYS CORP		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
UNITED THERAPEUTICS INC		
VALASSIS COMMUNICATIONS INC	25,060	30,482
VALUECLICK INC	24,420	29,213
VERIZON COMMUNICATIONS INC		
WEIGHT WATCHERS INTL INC NEW	25,333	16,322

TY 2013 Other Decreases Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Description	Amount
FEDERAL INCOME TAXES	750
PRIOR PERIOD ADJUSTMENT	365

TY 2013 Other Expenses Schedule**Name:** HABDANK FOUNDATION**EIN:** 26-2857440

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
POSTAGE	46			46
SUBSCRIPTION	63			63
OTHER	113	113		

TY 2013 Other Income Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
DEFERRED INCOME PAYMENT	646	646	
ROYALTIES	1,172	1,172	

TY 2013 Other Liabilities Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Description	Beginning of Year - Book Value	End of Year - Book Value
UNSETTLED SECURITIES PURCHASED		99,954

TY 2013 Substantial Contributors Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Name	Address
GV&HC SMITH FOUNDATION	8716 CRIDER BROOK WAY POTOMAC, MD 20854

TY 2013 Taxes Schedule

Name: HABDANK FOUNDATION

EIN: 26-2857440

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
STATE OF VA - ANNUAL REGIS	25	25		

TY 2013 IRS Payment**Name:** HABDANK FOUNDATION**EIN:** 26-2857440**Routing Transit Number:****Bank Account Number:****Type of Account:** Checking**Payment Amount in Dollars and** 166**Cents:****Requested Payment Date:** 2014-09-29**Taxpayer's Daytime Phone** (502) 412-7496
Number: