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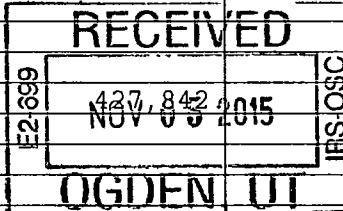
## Return of Private Foundation

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.

► Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf)

For calendar year 2014 or tax year beginning <b>2014</b> , and ending <b>20</b>																																																																																																																																																																																															
Name of foundation <b>HARDING EDUCATIONAL AND CHARITABLE FOUNDATION</b> P61173004																																																																																																																																																																																															
Number and street (or P.O. box number if mail is not delivered to street address) <b>10 S DEARBORN IL 1-0117</b> Room/suite <b>866-888-5157</b> City or town, state or province, country, and ZIP or foreign postal code <b>CHICAGO, IL 60603</b>																																																																																																																																																																																															
<b>G</b> 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																																																																																																																																																																																															
<b>H</b> 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																																																																																																																																																																																															
<b>I</b> Fair market value of all assets at end of year (from Part II, col. (c), line 16) <b>\$ 6,485,406.</b> <b>J</b> Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____																																																																																																																																																																																															
<b>Part I Analysis of Revenue and Expenses</b> (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))																																																																																																																																																																																															
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<b>Part II</b> <b>Balance Sheets</b>	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	26,480.	32,584.	32,584.
2	Savings and temporary cash investments	299,643.	177,922.	177,922.
3	Accounts receivable ►			
4	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			
10a	Investments - U S and state government obligations (attach schedule)			
b	Investments - corporate stock (attach schedule)	3,050,454.	3,239,121.	5,069,405.
c	Investments - corporate bonds (attach schedule)	1,006,799.	1,007,582.	1,061,603.
11	Investments-land, buildings, and equipment basis			
	Less accumulated depreciation ► (attach schedule)			
12	Investments - mortgage loans			
13	Investments - other (attach schedule)		150,000.	143,892.
14	Land, buildings, and equipment basis			
	Less accumulated depreciation ► (attach schedule)			
15	Other assets (describe ►)			
16	<b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item 1)	4,383,376.	4,607,209.	6,485,406.
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	<b>Total liabilities</b> (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, ► <input checked="" type="checkbox"/>			
	check here and complete lines 27 through 31.			
27	Capital stock, trust principal, or current funds	4,383,376.	4,607,209.	
28	Paid-in or capital surplus, or land, bldg , and equipment fund			
29	Retained earnings, accumulated income, endowment, or other funds			
30	<b>Total net assets or fund balances</b> (see instructions)	4,383,376.	4,607,209.	
31	<b>Total liabilities and net assets/fund balances</b> (see instructions)	4,383,376.	4,607,209.	

**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	4,383,376.
2	Enter amount from Part I, line 27a	2	223,835.
3	Other increases not included in line 2 (itemize) ►	3	
4	Add lines 1, 2, and 3	4	4,607,211.
5	Decreases not included in line 2 (itemize) ► <b>PRIOR PERIOD ADJUSTMENTS</b>	5	2.
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30	6	4,607,209.

Form 990-PF (2014)

**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.)
<b>1a PUBLICLY TRADED SECURITIES</b>					
<b>b</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
(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)		
<b>a</b> 928,578.		500,736.	427,842.		
<b>b</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
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			
<b>a</b>			427,842.		
<b>b</b>					
<b>c</b>					
<b>d</b>					
<b>e</b>					
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	427,842.	
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))
2013	282,510.	5,960,095.	0.047400
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
2 Total of line 1, column (d)			2 0.253207
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 0.050641
4 Enter the net value of noncharitable-use assets for 2014 from Part X, line 5			4 6,445,056.
5 Multiply line 4 by line 3			5 326,384.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 5,219.
7 Add lines 5 and 6			7 331,603.
8 Enter qualifying distributions from Part XII, line 4			8 291,979.
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	10,438.		
	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 . . . . .	2	10,438.		
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-) . . . . .	3	10,438.		
3	Add lines 1 and 2 . . . . .				
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) . . . . .	4	NONE		
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0- . . . . .				
6	<b>Credits/Payments</b>	5	10,438.		
a	2014 estimated tax payments and 2013 overpayment credited to 2014 . . . . .			6a	4,928.
b	Exempt foreign organizations - tax withheld at source . . . . .			6b	NONE
c	Tax paid with application for extension of time to file (Form 8868) . . . . .			6c	10,800.
d	Backup withholding erroneously withheld . . . . .	6d			
7	Total credits and payments. Add lines 6a through 6d . . . . .	7	15,728.		
8	Enter any <b>penalty</b> for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached . . . . .				
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b> . . . . .	9			
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b> . . . . .				
11	Enter the amount of line 10 to be <b>Credited to 2015 estimated tax</b> ► <input type="checkbox"/> 5,290. Refunded ► <input type="checkbox"/>	10	5,290.		
		11			

#### Part VII-A Statements Regarding Activities

1a	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8b	X	
9		X
10		X

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? . . . . .

1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? . . . . .

If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities

1c Did the foundation file Form 1120-POL for this year? . . . . .

d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year

(1) On the foundation ► \$ \_\_\_\_\_ (2) On foundation managers. ► \$ \_\_\_\_\_

e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ► \$ \_\_\_\_\_

2 Has the foundation engaged in any activities that have not previously been reported to the IRS? . . . . .

If "Yes," attach a detailed description of the activities

3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes . . . . .

4a Did the foundation have unrelated business gross income of \$1,000 or more during the year? . . . . .

b If "Yes," has it filed a tax return on Form 990-T for this year? . . . . .

5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? . . . . .

If "Yes," attach the statement required by General Instruction T

6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either

- By language in the governing instrument, or
- By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? . . . . .

7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV

8a Enter the states to which the foundation reports or with which it is registered (see instructions) ►

NY

b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation . . . . .

9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? If "Yes," complete Part XIV . . . . .

10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses . . . . .

**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) . . . . .	<input checked="" type="checkbox"/> 11	<input type="checkbox"/>	X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) . . . . .	<input checked="" type="checkbox"/> 12	<input type="checkbox"/>	X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	<input checked="" type="checkbox"/> 13	<input checked="" type="checkbox"/> X	
14	The books are in care of ► JPMorgan Chase Bank, N.A. Telephone no. ► (866) 888-5157 Located at ► 10 S DEARBORN ST. FL 21, CHICAGO, IL ZIP+4 ► 60603			
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	<input type="checkbox"/>	<input checked="" type="checkbox"/> 15	
16	At any time during calendar year 2014, 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 FinCEN Form 114, (formerly TD F 90-22 1) If "Yes," enter the name of the foreign country ►	<input checked="" type="checkbox"/> 16	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No X

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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"/> X 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 2014? . . . . .	<input type="checkbox"/>	
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 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? . . . . . If "Yes," list the years ►	<input type="checkbox"/> Yes	<input checked="" 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.) . . . . .	<input type="checkbox"/>	
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
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 2014 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 2014) . . . . .	<input type="checkbox"/>	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? . . . . .	<input type="checkbox"/>	
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 2014? . . . . .	<input type="checkbox"/>	

**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:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(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 4945(d)(4)(A)? (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)? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		5b	
Organizations relying on a current notice regarding disaster assistance check here . . . . . ► <input 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		6b	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? . . . . .	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			X
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		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
JPMorgan Chase Bank, NA 20 S Dearborn St. Fl 21, Chicago, IL 60603	TRUSTEE 2	71,158	-0-	-0-
Timothy L. Thompson 88 Pine Street #21, New York, NY 10005	CO-TRUSTEE 1	8,757	-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**

Form 990-PF (2014)

**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
-----		
-----		
-----		
-----		
-----		
<b>Total number of others receiving over \$50,000 for professional services . . . . . ►</b>		<b>NONE</b>

**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
1NONE	
-----	
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
1NONE	
-----	
2	
-----	
All other program-related investments See instructions	
3NONE	
-----	
<b>Total. Add lines 1 through 3 . . . . . ►</b>	

**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 6,204,401.
b	Average of monthly cash balances . . . . .	1b 338,803.
c	Fair market value of all other assets (see instructions) . . . . .	1c NONE
d	<b>Total</b> (add lines 1a, b, and c) . . . . .	1d 6,543,204.
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 6,543,204.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions) . . . . .	4 98,148.
5	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	5 6,445,056.
6	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	6 322,253.

**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 . . . . .	1 322,253.
2a	Tax on investment income for 2014 from Part VI, line 5 . . . . .	2a 10,438.
b	Income tax for 2014. (This does not include the tax from Part VI.) . . . . .	2b
c	Add lines 2a and 2b . . . . .	2c 10,438.
3	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	3 311,815.
4	Recoveries of amounts treated as qualifying distributions . . . . .	4 NONE
5	Add lines 3 and 4 . . . . .	5 311,815.
6	Deduction from distributable amount (see instructions) . . . . .	6 NONE
7	<b>Distributable amount</b> as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1 . . . . .	7 311,815.

**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 291,979.
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	<b>Qualifying distributions.</b> Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4 291,979.
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	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	6 291,979.

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7 . . . . .				311,815.
2 Undistributed income, if any, as of the end of 2014			271,432.	
a Enter amount for 2013 only . . . . .				
b Total for prior years 20 12 ,20 ,20		NONE		
3 Excess distributions carryover, if any, to 2014				
a From 2009 . . . . .	NONE			
b From 2010 . . . . .	NONE			
c From 2011 . . . . .	NONE			
d From 2012 . . . . .	NONE			
e From 2013 . . . . .	NONE			
f Total of lines 3a through e . . . . .	NONE			
4 Qualifying distributions for 2014 from Part XII, line 4 ► \$ 291,979.			271,432.	
a Applied to 2013, but not more than line 2a . . . . .				
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 2014 distributable amount . . . . .				20,547.
e Remaining amount distributed out of corpus . . . . .	NONE			
5 Excess distributions carryover applied to 2014 . (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 2013. Subtract line 4a from line 2a Taxable amount - see instructions . . . . .				
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015 . . . . .				291,268.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions) . . . . .	NONE			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . . . .	NONE			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a . . . . .	NONE			
10 Analysis of line 9				
a Excess from 2010 . . . . .	NONE			
b Excess from 2011 . . . . .	NONE			
c Excess from 2012 . . . . .	NONE			
d Excess from 2013 . . . . .	NONE			
e Excess from 2014 . . . . .	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 2014, 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)

Tax year	Prior 3 years			(e) Total
	(a) 2014	(b) 2013	(c) 2012	
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 3

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines:

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

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

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)				
<b>a Paid during the year</b>				
SEE STATEMENT 16				272,000.
<b>Total</b>			► 3a	272,000.
<b>b Approved for future payment</b>				
<b>Total</b>			► 3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions )
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
<b>1 Program service revenue</b>						
a						
b						
c						
d						
e						
f						
<b>g Fees and contracts from government agencies</b>						
<b>2 Membership dues and assessments</b>	.....					
<b>3 Interest on savings and temporary cash investments</b>						
<b>4 Dividends and interest from securities</b>	.....			14	155,518.	
<b>5 Net rental income or (loss) from real estate</b>						
a Debt-financed property	.....					
b Not debt-financed property	.....					
<b>6 Net rental income or (loss) from personal property</b>	.....					
<b>7 Other investment income</b>	.....					
<b>8 Gain or (loss) from sales of assets other than inventory</b>				18	427,842.	
<b>9 Net income or (loss) from special events</b>	....					
<b>10 Gross profit or (loss) from sales of inventory</b>	..					
<b>11 Other revenue a</b>						
b <u>DEFERRED INCOME</u>				14	2,137.	
c						
d						
e						
<b>12 Subtotal. Add columns (b), (d), and (e)</b>	....				585,497.	
<b>13 Total Add line 12, columns (b), (d), and (e)</b>					585,497.	

(See worksheet in line 13 instructions to verify calculations )

**NOT APPLICABLE**

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

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		Yes	No
a	Transfers from the reporting foundation to a noncharitable exempt organization.		
(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

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.

**Sign  
Here**

Paul Bieri VICE PRESIDENT

10/28/2015

Date \_\_\_\_\_

 Title

May the IRS discuss this return with the preparer shown below (see instructions)?  Yes  No

<b>Paid Preparer Use Only</b>	Print/Type preparer's name <b>CAROLYN J. SECHEL</b>	Preparer's signature <i>Carolyn J. Sechel</i>	Date <b>10/28/2015</b>	Check <input type="checkbox"/> if self-employed	PTIN <b>P01256399</b>
	Firm's name ► <b>DELOITTE TAX LLP</b>	Firm's EIN ► <b>86-1065772</b>			
	Firm's address ► <b>127 PUBLIC SQUARE CLEVELAND, OH</b>	44114	Phone no. <b>312-486-9652</b>		

## FORM 990PF, PART I - OTHER INCOME

=====

## DESCRIPTION

-----

DEFERRED INCOME

REVENUE  
AND  
EXPENSES  
PER BOOKS

-----

TOTALS

2,137.

-----

2,137.

=====

STATEMENT 1

## FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	106.	106.
FEDERAL TAX PAYMENT - PRIOR YE	3,300.	
FEDERAL ESTIMATES - INCOME	4,928.	
FOREIGN TAXES ON QUALIFIED FOR	1,364.	1,364.
FOREIGN TAXES ON NONQUALIFIED	49.	49.
TOTALS	9,747.	1,519.

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 3

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

=====

RECIPIENT NAME:  
The Fay School  
ADDRESS:  
48 MAIN STREET  
Southboro, MA 01772  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 20,000.

RECIPIENT NAME:  
Trustees of Phillips Academy  
ADDRESS:  
180 MAIN STREET  
Andover, MA 01810  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
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:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 10,000.

STATEMENT 4

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

13-6083440

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

=====

RECIPIENT NAME:

Museum of Fine Art

ADDRESS:

465 HUNTINGTON AVE

Boston, MA 02115

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:

Boston College High School

ADDRESS:

150 MORRISSEY BLVD

Dorchester, MA 02125

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 9,000.

RECIPIENT NAME:

Massachusetts Audubon Society Inc

ADDRESS:

208 SOUTH GREAT ROAD

Lincoln, MA 01773

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

STATEMENT 5

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

=====

RECIPIENT NAME:

Dana Farber Cancer Institute Inc

ADDRESS:

450 BROOKLINE AVE BP372  
Boston, MA 02215

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

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:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:

Pine Street Inn

ADDRESS:

444 HARRISON AVE  
Boston, MA 02118

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

STATEMENT 6

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

13-6083440

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

=====

RECIPIENT NAME:

Rosie's Place

ADDRESS:

889 HARRISON AVE  
Boston, MA 02118

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:

Childrens Hospital

ADDRESS:

300 LONGWOOD AVE  
Boston, MA 02115

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:

COMMUNITY CHEST OF PORT WASHINGTON

ADDRESS:

382 MAIN ST  
NEW YORK, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 2,000.

STATEMENT 7

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID  
=====

13-6083440

RECIPIENT NAME:  
Plymouth Church of the Pilgrims  
ADDRESS:  
75 HICKS STREET  
Brooklyn, NY 11201  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 2,000.

RECIPIENT NAME:  
United Methodist Church  
ADDRESS:  
35 MIDDLE NECK ROAD  
Port Washington, NY 11050  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:  
Nassau County Coalition Against Dom  
ADDRESS:  
15 GRUMMAN ROAD W STE 1000  
Bethpage, NY 11714  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 1,000.

STATEMENT 8

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

13-6083440

FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

=====

RECIPIENT NAME:

Landmark on Main Street Inc

ADDRESS:

232 MAIN STREET

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 17,000.

RECIPIENT NAME:

Port Washington Childrens Center

ADDRESS:

232 MAIN ST., STE 2

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 15,000.

RECIPIENT NAME:

Port Washington Library Foundation

ADDRESS:

1 LIBRARY DRIVE

Port Washington, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 1,000.

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

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RECIPIENT NAME:  
Hempstead Boys and Girls Club  
ADDRESS:  
40 WASHINGTON AVE  
Hempstead, NY 11550  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 4,000.

RECIPIENT NAME:  
Green-Wood Historic Fund  
ADDRESS:  
500 25TH STREET  
Brooklyn, NY 11232  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 1,000.

RECIPIENT NAME:  
Youth Services Opportunity Fund  
ADDRESS:  
15 RUTHERFORD PLACE  
New York, NY 10003  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 7,500.

STATEMENT 10

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID  
=====

13-6083440

RECIPIENT NAME:  
Sanctuary for Families  
ADDRESS:  
P.O. BOX 1406  
New York, NY 10268  
RELATIONSHIP:  
NONE  
PURPOSE OF GRANT:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
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:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
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:  
GENERAL  
FOUNDATION STATUS OF RECIPIENT:  
PC  
AMOUNT OF GRANT PAID ..... 10,000.

STATEMENT 11

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

=====

RECIPIENT NAME:

Getting the Word Out Inc

ADDRESS:

36 CHURCH STREET  
Saranac Lake, NY 12983

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:

ADIRONDACK COUNCIL

ADDRESS:

103 HAND AVE  
NEW YORK, NY 12932

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 1,000.

RECIPIENT NAME:

Lake George Land Conservancy

ADDRESS:

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

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 1,000.

STATEMENT 12

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

=====

RECIPIENT NAME:

Northshore University Hospital

ADDRESS:

300 COMMUNITY DRIVE  
Manhasset, NY 11030

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 10,000.

RECIPIENT NAME:

FRIENDS OF THE MONTAUK

ADDRESS:

28 S DELPHI ST  
NEW YORK, NY 11954

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 1,000.

RECIPIENT NAME:

Feeding America

ADDRESS:

35 E WACKER DRIVE S 2000  
Chicago, IL 60601

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 15,000.

STATEMENT 13

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

RECIPIENT NAME:

Helen Keller National Center for Deaf  
ADDRESS:

141 MIDDLE NECK ROAD  
NEW YORK, NY 11050

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 4,000.

RECIPIENT NAME:

Wilderness Society

ADDRESS:

1615 M ST NW, 2TH FL  
Washington, DC 20036

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 5,000.

RECIPIENT NAME:

Defenders of Wildlife

ADDRESS:

1130 17TH STREET NW  
Washington, DC 20036

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 5,000.

STATEMENT 14

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

=====

RECIPIENT NAME:

National Wildlife Foundation

ADDRESS:

11100 WILDLIFE CENTER DRIVE  
Reston, VA 20190

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 5,000.

RECIPIENT NAME:

Island School

ADDRESS:

3-1875 KAUMULAIII HIGHWAY  
LIHUE, HI 96766

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

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:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 5,000.

STATEMENT 15

HARDING EDUCATIONAL AND CHARITABLE FOUNDATION  
FORM 990PF, PART XV, LINE 3a - CONTRIBUTIONS, GIFTS, GRANTS PAID

13-6083440

=====

RECIPIENT NAME:

Sierra Club Foundation

ADDRESS:

85 SECOND ST SUITE 650  
San Francisco, CA 94105

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 5,000.

RECIPIENT NAME:

BIG BROTHERS AND BIG SISTERS OF NY

ADDRESS:

40 RECTOR STREET  
, NY 10006

RELATIONSHIP:

NONE

PURPOSE OF GRANT:

GENERAL

FOUNDATION STATUS OF RECIPIENT:

PC

AMOUNT OF GRANT PAID ..... 5,000.

TOTAL GRANTS PAID:

272,000.

=====

STATEMENT 16



## Account Summary

### PRINCIPAL

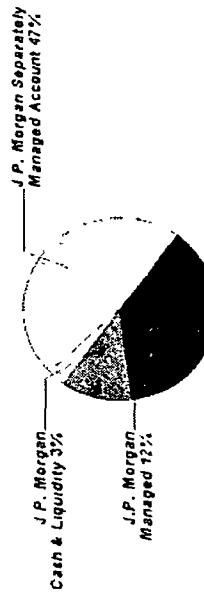
Asset Allocation	Beginning Market Value	Ending Market Value	Change In Value	Estimated Annual Income	Current Allocation	Asset Allocation
Equity	4,986,544.01	5,069,404.69	82,860.68	\$1,308.94	79%	
Alternative Assets	0.00	143,891.79	143,891.79		2%	
Cash & Fixed Income	1,390,013.27	1,239,525.40	(150,487.87)	46,628.05	19%	
Market Value	<b>\$6,376,557.28</b>	<b>\$6,452,821.88</b>	<b>\$76,264.60</b>	<b>\$127,936.99</b>	<b>100%</b>	

### INCOME

Cash Position	Beginning Market Value	Ending Market Value	Change In Value
Cash Balance	26,480.38	32,584.11	6,103.73
Accruals	9,601.60	8,346.80	(1,254.80)
Market Value	<b>\$36,081.98</b>	<b>\$40,930.91</b>	<b>\$4,848.93</b>

### Manager Allocation

\* J.P. Morgan Managed includes (to the extent permitted under applicable law) mutual funds, other registered funds and hedge funds managed by J.P. Morgan and structured products issued by J.P. Morgan. J.P. Morgan Separately Managed Account includes fixed income equity, and alternative separately managed accounts managed by J.P. Morgan. J.P. Morgan Cash & Liquidity Funds includes cash, J.P. Morgan deposit sweeps and J.P. Morgan money market mutual funds. Third-Party Managed & Other includes mutual funds, exchange traded funds, hedge funds, and separately managed accounts managed by parties other than J.P. Morgan, structured products and exchange traded notes issued by parties other than J.P. Morgan, and other investments not managed or issued by J.P. Morgan. See important information about investment principles and conflicts in the disclosures section



Third-Party Managed 12%  
J.P. Morgan Managed 38%

*J.P. Morgan*



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HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

Account Summary CONTINUED

<u>Cost Summary</u>	<u>Cost</u>
Equity	3,239,1120.51
Cash & Fixed Income	1,185,504.44
<b>Total</b>	<b>\$4,424,624.95</b>

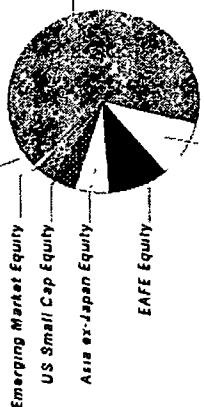
J.P.Morgan

## Equity Summary

*J.P. Morgan*

HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

Asset Categories	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation	Asset Categories
US Large Cap Equity	3,421,021.72	3,357,227.12	(63,794.60)	52%	
US Mid Cap Equity	337,065.10	505,865.92	168,800.82	8%	
US Small Cap Equity	423,323.17	225,330.22	(197,992.95)	3%	Concentrated & Other Equity -
EAFE Equity	420,714.38	534,163.62	113,449.24	8%	Emerging Market Equity
Asia ex-Japan Equity	277,834.82	295,526.35	17,691.53	5%	US Small Cap Equity
Emerging Market Equity	106,584.82	110,379.46	3,794.64	2%	Asia ex-Japan Equity
Concentrated & Other Equity	0.00	40,912.00	40,912.00	1%	
<b>Total Value</b>	<b>\$4,986,544.01</b>	<b>\$5,069,404.69</b>	<b>\$82,860.68</b>	<b>79%</b>	<b>EAFE Equity</b>
<hr/>					
Market Value/Cost		Current Period Value			US Mid Cap Equity
Market Value		5,069,404.69			
Tax Cost		3,239,120.51			
Unrealized Gain/Loss		1,830,284.18			
Estimated Annual Income		81,308.94			
Accrued Dividends		5,562.45			
Yield					1.60%



Equity as a percentage of your portfolio - 79 %

J.P.Morgan

*J.P. Morgan*

HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

## Equity Detail

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div	Yield
<b>US Large Cap Equity</b>							
ABBYIE INC COM 00287Y-10-9 ABBV	65.44	700 000	45,808.00	19,330.89	26,477.11	1,372.00	3.00%
ACE LTD NEW H0023R-10-5 ACE	114.88	200 000	22,976.00	10,288.00	12,688.00	520.00	2.26%
APPLE INC. 037835-10-0 AAPL	110.38	1,400 000	154,532.00	41,371.00	113,161.00	2,632.00	1.70%
AT&T INC 00206R-10-2 T	33.59	1,175 000	39,468.25	8,964.36	30,503.89	2,209.00	5.60%
BANK OF AMERICA CORP 060505-10-4 BAC	17.89	1,700 000	30,413.00	77,009.83	(46,596.83)	340.00	1.12%
BANK OF NEW YORK MELLON CORP 064055-10-0 BK	40.57	900 000	36,513.00	23,724.00	12,789.00	612.00	1.68%
BAXTER INTERNATIONAL INC 071813-10-9 BAX	73.29	200 000	14,658.00	11,003.00	3,655.00	416.00	2.84%
BBH CORE SELECT FUND-N 05528X-60-4 BBTE X	22.69	11,554.015	262,160.60	200,000.00	62,160.60	1,663.77	0.63%
BRISTOL MYERS SQUIBB CO 110122-10-8 BMY	59.03	1,400 000	82,642.00	47,295.54	35,346.46	2,072.00	2.51%
CALIFORNIA RESOURCES COR-W/I 13051Q-10-7 CRC	5.51	120,000	661.20	595.04	65.15	518.00	
CARDINAL HEALTH INC 14149Y-10-8 CAH	80.73	200 000	16,146.00	6,319.00	9,827.00	274.00	1.70%
						68.50	

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*J.P. Morgan*

HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc Accrued Div	Yield
<b>US Large Cap Equity</b>							
CELGENE CORPORATION 151020-10-4 CELG	111.86	600,000	67,116.00	16,250.97	50,865.03		
CHEVRON CORP 166784-10-0 CVX	112.18	400,000	44,872.00	22,956.00	21,916.00	1,712.00	3.82%
CITIGROUP INC NEW 172987-42-4 C	54.11	330,000	17,856.30	29,952.02	(12,095.72)	13.20	0.07%
COLGATE PALMOLIVE CO 194162-10-3 CL	69.19	200,000	13,838.00	9,067.00	4,771.00	288.00	2.08%
CONOCOPHILLIPS 20825C-10-4 COP	69.06	200,000	13,812.00	7,633.45	6,178.55	584.00	4.23%
COSTCO WHOLESALE CORP 22160K-10-5 COST	141.75	100,000	14,175.00	12,031.50	2,143.50	142.00	1.00%
CVS HEALTH CORPORATION 12665G-10-0 CVS	96.31	900,000	86,679.00	33,154.00	53,525.00	1,260.00	1.45%
DOW CHEMICAL CO 260543-10-3 DOW	45.61	700,000	31,927.00	20,650.00	11,277.00	1,176.00	3.68%
EDGWOOD GROWTH FUND-INS 0075W0-75-9 EGFX	20.28	8,481.764	172,010.17	100,000.00	72,010.17		
EXXON MOBIL CORP 30231G-10-2 XOM	92.45	1,400,000	129,430.00	2,736.90	126,693.10	3,864.00	2.99%
GOLDMAN SACHS GROUP INC 38141G-10-4 GS	193.83	100,000	19,383.00	10,141.96	9,241.04	240.00	1.24%
GOOGLE INC CLASS C 38259P-70-6 GOOG	526.40	75,000	39,480.00	20,939.57	18,540.43		
GOOGLE INC CLASS A 38259P-50-8 GOOGL	530.66	75,000	39,799.50	21,006.68	18,792.82		

*J.P. Morgan*

HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div.	Yield
<b>US Large Cap Equity</b>							
HOME DEPOT INC 437076-10-2 HD	104.97	300 000	31,491.00	18,151.50	13,339.50	564.00	1.79%
HONEYWELL INTERNATIONAL INC 438516-10-6 HON	99.92	750 000	74,940.00	62,630.03	12,309.97	1,552.50	2.07%
INTERNATIONAL BUSINESS MACHINES CORP 459200-10-1 IBM	160.44	800 000	128,352.00	3,301.85	125,050.15	3,520.00	2.74%
JOHNSON & JOHNSON 478160-10-4 JNJ	104.57	900 000	94,113.00	91,045.00	3,068.00	2,520.00	2.68%
JOHNSON CONTROLS INC 478366-10-7 JCI	48.34	2,900 000	140,186.00	50,589.92	89,596.08	3,016.00	2.15%
MERCK AND CO INC 58933Y-10-5 MRK	56.79	1,568,000	89,046.72	84,875.78	4,170.94	2,822.40	3.17%
MICROSOFT CORP 594918-10-4 MSFT	46.45	1,200,000	55,740.00	33,930.00	21,810.00	1,488.00	2.67%
MONDELEZ INTERNATIONAL-WI 609207-10-5 MDLZ	36.33	1,800 000	65,385.00	57,092.04	8,292.96	1,080.00	1.65%
NEXTERA ENERGY INC 65339F-10-1 NEE	106.29	500,000	53,145.00	41,522.50	11,622.50	1,450.00	2.73%
Occidental Petroleum Corp 674599-10-5 OXY	80.61	300 000	24,183.00	16,506.96	7,676.04	864.00	3.57%
PARKER-HANNIFIN CORP 701094-10-4 PH	128.95	200 000	25,790.00	11,196.00	14,594.00	504.00	1.95%
PEPSICO INC 713448-10-8 PEP	94.56	370 000	34,967.20	27,359.95	7,627.25	969.40	2.77%
Pfizer Inc 717081-10-3 PFE	31.15	1,700,000	52,955.00	56,227.50	(3,272.50)	1,904.00	3.60%

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*J.P.Morgan*

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*J.P. Morgan*

HARDING ED CHAR FOUNDATION TR ACCT P61173004  
As of 12/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est Annual Inc. Accrued Div	Yield
<b>U.S Large Cap Equity</b>							
PHILLIPS 66 718546-10-4 PSX	71.70	100.000	7,170.00	2,268.55	4,901.45	200.00	2.79%
PRAXAIR INC 74005P-10-4 PX	129.56	200.000	25,912.00	5,608.50	20,303.50	520.00	2.01%
PROCTER & GAMBLE CO 74227-10-9 PG	91.09	1,540.000	140,278.60	55,655.76	84,622.84	3,963.96	2.83%
PRUDENTIAL FINANCIAL INC 744320-10-2 PRU	90.46	550.000	49,753.00	34,308.25	15,444.75	1,276.00	2.56%
QUALCOMM INC 747525-10-3 QCOM	74.33	600.000	44,598.00	25,338.00	19,260.00	1,008.00	2.26%
SCHLUMBERGER LTD 806857-10-8 SLB	85.41	400.000	34,164.00	27,382.00	6,782.00	640.00	1.87%
STARWOOD HOTELS & RESORTS 85590A-40-1 HOT	81.07	400.000	32,428.00	13,554.00	18,874.00	560.00	1.73%
THE TRAVELERS COMPANIES INC. 89417E-10-9 TRV	105.85	600.000	63,510.00	31,207.00	32,303.00	1,320.00	2.08%
TIME WARNER INC 887317-30-3 TWX	85.42	1,300.000	111,046.00	44,283.18	66,762.82	1,651.00	1.49%
UNITED TECHNOLOGIES CORP 913017-10-9 UTX	115.00	1,200.000	138,000.00	37,257.00	100,743.00	2,832.00	2.05%
VERIZON COMMUNICATIONS INC 92343V-10-4 VZ	46.78	900.000	42,102.00	31,810.15	10,291.85	1,980.00	4.70%
WALMART STORES INC 931142-10-3 WMT	85.88	1,200.000	103,056.00	58,422.00	44,634.00	2,304.00	2.24%
WALT DISNEY CO 254667-10-6 DIS	94.19	1,200.000	113,028.00	36,852.00	76,176.00	1,380.00	1.22%

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HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc Accrued Div	Yield
<b>US Large Cap Equity</b>							
WELLS FARGO & CO #49746-10-1 WFC	54.82	1,419,000	77,789.58	87,484.00	(9,694.42)	1,986.60	2.55%
WILLIAMS COMPANIES INC 969457-10-0 WMB	44.94	400,000	17,976.00	10,533.87	7,442.13	9,120.00	5.07%
XILINX CORP 983919-10-1 XLNX	43.29	1,400,000	60,606.00	31,962.00	28,644.00	1,624.00	2.68%
YUM BRANDS INC 988498-10-1 YUM	72.85	400,000	29,140.00	14,401.00	14,739.00	656.00	2.25%
<b>Total US Large Cap Equity</b>			<b>\$3,357,227.12</b>	<b>\$1,855,178.00</b>	<b>\$1,502,049.12</b>	<b>\$68,457.83</b>	<b>2.04%</b>
<b>US Mid Cap Equity</b>							
AMG FDS TMSQ MDCC GW INST 00170K-74-5 TMDI X	18.54	7,882,330	146,138.40	92,156.85	53,981.55		
ISHARES RUSSELL MIDCAP VALUE INDEX FUND 464287-47-3 IWS	73.76	4,877,000	359,727.52	351,302.91	8,424.61	5,632.72	1.84%
<b>Total US Mid Cap Equity</b>			<b>\$505,865.92</b>	<b>\$443,459.76</b>	<b>\$62,406.16</b>	<b>\$632.72</b>	<b>1.31%</b>
<b>US Small Cap Equity</b>							
JPM SM CAP CORE FD - SEL FUND 690 4812A1-23-3 VSSC X	54.32	4,148,200	225,330.22	115,527.37	109,802.85	2,679.73	1.19%

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HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

	Price	Quantity	Value	Adjusted Tax Cost Original Cost	Unrealized Gain/Loss	Est. Annual Inc. Accrued Div	Yield
<b>EAFE Equity</b>							
DODGE & COX INTL STOCK FUND 256206-10-3 DODDF X	42.11	9,761.806	411,069.65	363,000.00	48,069.65		
OAKMARK INTERNATIONAL FD-I 413838-20-2 OAKI X	23.34	5,273.949	123,093.97	135,000.00	(11,906.03)		
<b>Total EAFE Equity</b>		<b>\$534,163.62</b>	<b>\$498,000.00</b>	<b>\$36,163.62</b>	<b>\$0.00</b>	<b>0.00 %</b>	
 <b>Asia ex-Japan Equity</b>							
MATTHEWS PACIFIC TIGER FD-IS 577130-83-4 MIPT X	26.56	11,126.745	295,526.35	210,403.11	85,123.24	1,991.68	0.67 %
 <b>Emerging Market Equity</b>							
VIRTUS EMERGING MKTS OPPORTUNITY 928287-88-9 HIEM X	9.89	11,160.714	110,379.46	100,000.00	10,379.46	970.98	0.88 %
 <b>Concentrated &amp; Other Equity</b>							
COVIDIEN PLC G2554F-11-3 COV	102.28	400,000	40,912.00	16,552.27	24,359.73	576.00	1.41 %
						144.00	



HARDING ED CHAR FOUNDATION TR ACCT P61173004  
As of 12/31/14

## Alternative Assets Summary

Asset Categories	Beginning Estimated Value	Ending Estimated Value	Change In Value	Current Allocation
Hedge Funds	0.00	143,891.79	143,891.79	2%

## Alternative Assets Detail

	Price	Quantity	Estimated Value	Cost
<b>Hedge Funds</b>				
GOTHAM ABSOLUTE RETURN FUND 360873-13-7 GARI X	13.90	5,315.379	73,883.77	75,000.00
INV BALANCED-RISK ALLOC-Y 00141V-89-7 ABRY X	11.64	6,014.435	70,008.02	75,000.00
<b>Total Hedge Funds</b>			<b>\$143,891.79</b>	<b>\$150,000.00</b>

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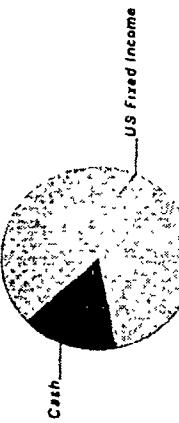
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HARDING ED CHAR FOUNDATION TR AGCT. P61173004  
As of 12/31/14

## Cash & Fixed Income Summary

Market Value/Cost	Beginning Market Value	Ending Market Value	Change In Value	Current Allocation
Market Value	299,643.39	177,922.14	(121,721.25)	3%
Tax Cost	1,080,369.88	1,061,603.26	(28,766.62)	16%
<b>Total Value</b>	<b>\$1,390,013.27</b>	<b>\$1,239,525.40</b>	<b>(\$150,487.87)</b>	<b>19%</b>



Cash & Fixed Income as a percentage of your portfolio - 19 %

SUMMARY BY TYPE		Market Value	% of Bond Portfolio	Market Value	% of Bond Portfolio
Cash & Fixed Income					
Cash		177,922.14	14%		
Govt and Agency Bonds		327,504.00	26%		
Mutual Funds		734,099.26	60%		
<b>Total Value</b>		<b>\$1,239,525.40</b>	<b>100%</b>		

<sup>1</sup> 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

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HARDING ED CHAR FOUNDATION TR ACCT. P61173004  
As of 12/31/14

Note: <sup>1</sup> 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
<b>Cash</b>							
US DOLLAR PRINCIPAL	1.00	177,922.14	177,922.14	177,922.14		53.37	0.03% <sup>1</sup>
<hr/>							
<b>US Fixed Income</b>							
JPM STRAT INC OPP FD - SEL FUND 3844 4812A4-35-1	11.72	18,578.53	217,740.35	217,183.00	557.35	3,102.61	1.42%
JPM TOTAL RETURN FD - SEL FUND 3218 4812A4-43-8	10.05	21,794.65	219,036.18	219,907.97	(871.79)	4,794.82	2.19%
JPM HIGH YIELD FD - SEL FUND 3580 4812C0-80-3	7.59	23,477.14	178,191.50	156,678.83	21,512.67	1,128.16	6.25%
DOUBLELINE TOTAL RET BD-I 258620-10-3	10.97	10,859.73	119,131.23	120,000.00	(868.77)	5,799.09	4.87%
US TREAS 7.25% 05/15/16 912910-DVN-5 NR AAA	109.17	300,000.00	327,504.00	293,812.50	33,691.50	21,750.00 2,778.90	0.53%
<b>Total US Fixed Income</b>	<b>\$1,061,603.26</b>		<b>\$1,007,582.30</b>		<b>\$54,020.96</b>	<b>\$46,574.68 \$2,778.90</b>	<b>2.50%</b>

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