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Return of Private Foundation

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

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

2014

Open to Public Inspection

For calendar year 2014 or tax year beginning

, and ending

Name of foundation RAYMOND AND GRACE HARMON CHARITABLE FOUNDATION		A Employer identification number 30-6002979
Number and street (or P.O. box number if mail is not delivered to street address) 7 ELMWOOD PARK	Room/suite	B Telephone number 314-209-0861
City or town, state or province, country, and ZIP or foreign postal code ST. CHARLES, MO 63301		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) \$ 2,617,732.	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	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))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities		39,980.	39,947.		STATEMENT 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		206,915.			
b Gross sales price for all assets on line 6a 1,817,447.					
7 Capital gain net income (from Part IV, line 2)			206,915.		
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11		246,895.	246,862.		
13 Compensation of officers, directors, trustees, etc.		5,989.	0.		5,989.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees					
c Other professional fees					
17 Interest					
18 Taxes		2,534.	426.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses STMT 3		39,179.	33,640.		5,539.
24 Total operating and administrative expenses. Add lines 13 through 23		47,702.	34,066.		11,528.
25 Contributions, gifts, grants paid		138,166.			138,166.
26 Total expenses and disbursements. Add lines 24 and 25		185,868.	34,066.		149,694.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		61,027.			
b Net investment income (if negative, enter -0-)			212,796.		
c Adjusted net income (if negative, enter -0-)				N/A	

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only			
		Beginning of year	End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1 Cash - non-interest-bearing	27,084.	123,924.	123,924.	
	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				
	7 Other notes and loans receivable ▶				
	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				
	b Investments - corporate stock STMT 4	1,934,473.	1,900,768.	2,491,676.	
	c Investments - corporate bonds				
		11 Investments - land, buildings, and equipment basis ▶			
Less: accumulated depreciation ▶					
12 Investments - mortgage loans					
13 Investments - other					
14 Land, buildings, and equipment basis ▶					
Less: accumulated depreciation ▶					
15 Other assets (describe ▶ PREPAID TAXES)		4,240.	2,132.	2,132.	
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		1,965,797.	2,026,824.	2,617,732.	
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				
	22 Other liabilities (describe ▶)				
	23 Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>				
	24 Unrestricted				
	25 Temporarily restricted				
	26 Permanently restricted				
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>				
	27 Capital stock, trust principal, or current funds	1,965,797.	2,026,824.		
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.		
	30 Total net assets or fund balances	1,965,797.	2,026,824.		
	31 Total liabilities and net assets/fund balances	1,965,797.	2,026,824.		

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	1,965,797.
2 Enter amount from Part I, line 27a	2	61,027.
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	2,026,824.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	2,026,824.

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Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a	FIDELITY PUBLICLY TRADED SECURITIES		VARIOUS	12/31/14
b	FIDELITY PUBLICLY TRADED SECURITIES		VARIOUS	12/31/14
c	CAPITAL GAINS DIVIDENDS			
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	943,004.		939,788.	3,216.
b	874,431.		670,744.	203,687.
c	12.			12.
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			3,216.
b			203,687.
c			12.
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	206,915.
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). If (loss), enter -0- in Part I, line 8	3	N/A

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	137,184.	2,461,828.	.055724
2012	132,550.	2,324,481.	.057023
2011	135,104.	2,361,827.	.057203
2010	124,924.	2,100,195.	.059482
2009	97,501.	1,641,976.	.059380

2	Total of line 1, column (d)	2	.288812
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	.057762
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5	4	2,663,079.
5	Multiply line 4 by line 3	5	153,825.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	2,128.
7	Add lines 5 and 6	7	155,953.
8	Enter qualifying distributions from Part XII, line 4	8	149,694.

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.

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

1a Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		1	4,256.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		2	0.
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		3	4,256.
3 Add lines 1 and 2		4	0.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		5	4,256.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-			
6 Credits/Payments:			
a 2014 estimated tax payments and 2013 overpayment credited to 2014	6a 2,132.	7	2,132.
b Exempt foreign organizations - tax withheld at source	6b	8	
c Tax paid with application for extension of time to file (Form 8868)	6c	9	2,124.
d Backup withholding erroneously withheld	6d	10	
7 Total credits and payments. Add lines 6a through 6d		11	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached			
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed			
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid			
11 Enter the amount of line 10 to be: Credited to 2015 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>			

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
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		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 0. (2) On foundation managers. \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ 0.		
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.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <u>MO</u>		
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	X	
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		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► FOUNDATION Located at ► 7 ELMWOOD PARK, ST. CHARLES, MO Telephone no. ► 314-209-0861 ZIP+4 ► 63301			
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 N/A			
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 ►	16	Yes	No
				X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly):		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/>	1b	X
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?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 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.) N/A	2b	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► , , ,		
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) N/A	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	4b	X

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

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions) ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? ☐ Yes ☒ No
Organizations relying on a current notice regarding disaster assistance check here ☐ Yes ☒ No

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☒ No
If "Yes," attach the statement required by Regulations section 53.4945-5(d) N/A

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No
If "Yes" to 6b, file Form 8870

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(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
SEE STATEMENT 5		5,989.	0.	5,495.

2 Compensation of five highest-paid employees (other than those included on line 1). 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
N/A	0.00	0.	0.	0.

Total number of other employees paid over \$50,000 0

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CHARITABLE FOUNDATION**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services

0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 N/A	
2	
All other program-related investments. See instructions	
3	
Total. Add lines 1 through 3	0.

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Part X **Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a Average monthly fair market value of securities	1a	2,372,727.
b Average of monthly cash balances	1b	330,906.
c Fair market value of all other assets	1c	
d Total (add lines 1a, b, and c)	1d	2,703,633.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2 Acquisition indebtedness applicable to line 1 assets	2	0.
3 Subtract line 2 from line 1d	3	2,703,633.
4 Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	40,554.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,663,079.
6 Minimum investment return. Enter 5% of line 5	6	133,154.

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	133,154.
2a Tax on investment income for 2014 from Part VI, line 5	2a	4,256.
b Income tax for 2014. (This does not include the tax from Part VI.)	2b	
c Add lines 2a and 2b	2c	4,256.
3 Distributable amount before adjustments. Subtract line 2c from line 1	3	128,898.
4 Recoveries of amounts treated as qualifying distributions	4	0.
5 Add lines 3 and 4	5	128,898.
6 Deduction from distributable amount (see instructions)	6	0.
7 Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	128,898.

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	149,694.
b Program-related investments - total from Part IX-B	1b	0.
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the:		
a Suitability test (prior IRS approval required)	3a	
b Cash distribution test (attach the required schedule)	3b	
4 Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	149,694.
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	5	0.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	149,694.

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.

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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				128,898.
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2014:				
a From 2009	17,002.			
b From 2010	23,566.			
c From 2011	21,160.			
d From 2012	20,530.			
e From 2013	16,201.			
f Total of lines 3a through e	98,459.			
4 Qualifying distributions for 2014 from Part XII, line 4: ► \$	149,694.			
a Applied to 2013, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2014 distributable amount				128,898.
e Remaining amount distributed out of corpus	20,796.			
5 Excess distributions carryover applied to 2014 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:	119,255.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5				
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2013. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2014. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2015				0.
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)	0.			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7	17,002.			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	102,253.			
10 Analysis of line 9:				
a Excess from 2010	23,566.			
b Excess from 2011	21,160.			
c Excess from 2012	20,530.			
d Excess from 2013	16,201.			
e Excess from 2014	20,796.			

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Form 990-PF (2014)

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

1 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	(d) 2011	
2 a 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).)

GRACE HARMON

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.

N/A

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:

**RAYMOND AND GRACE HARMON
CHARITABLE FOUNDATION**
Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
BOONE CENTER 200 TRADE CENTER ST. PETERS, MO 63376		PC	GENERAL FUNDING	5,000.
GIRL SCOUTS 2300 BALL DRIVE ST. LOUIS, MO 63146		PC	GENERAL FUNDING	6,000.
EMMAUS HOMES, INC 2200 RANDOLPH STREET ST. CHARLES, MO 63301		PC	GENERAL FUNDING	15,000.
F.A.C.T. 2260 BLUESTONE ST. CHARLES, MO 63303		PC	GENERAL FUNDING	10,000.
SUMMIT CHURCH 927 E TERRA LANE O' FALLON, MO 63368		PC	GENERAL FUNDING	15,000.
Total	SEE CONTINUATION SHEET(S)			138,166.
b Approved for future payment				
NONE				
Total				0.

Enter gross amounts unless otherwise indicated.

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

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

RAYMOND AND GRACE HARMON
CHARITABLE FOUNDATION

30-6002979

Part XV. Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

Recipient Name and address (home or business)	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
CINDERELLA PROJECT FOR FOSTER AND ADOPTIVE CARE 1750 S BRENTWOOD BLVD, SUITE 210 ST. LOUIS, MO 63144		PC	GENERAL FUNDING	2,000.
THE FOUNDRY ARTS CENTRE 520 N MAIN ST. CHARLES, MO 63301		PC	GENERAL FUNDING	9,795.
LINDENWOOD UNIVERSITY 209 S KINGSHIGHWAY ST ST. CHARLES, MO 63301		PC	GENERAL FUNDING	15,000.
LUTHERAN FAMILY SERVICES 9666 OLIVE BLVD ST. LOUIS, MO 63132		PC	GENERAL FUNDING	10,000.
LUTHERAN HIGH SCHOOL 5100 MEXICO ROAD ST. PETERS, MO 63376		PC	GENERAL FUNDING	9,000.
FORT ZUMWALT SCHOOL DISTRICT 555 E. TERRA LANE O'FALLON, MO 63366		PC	GENERAL FUNDING	3,321.
STS JOACHIM AND ANN 4112 MCCLAY ROAD ST. CHARLES, MO 63304		PC	GENERAL FUNDING	8,800.
SSM ST. JOSEPH HOSPITAL WEST 100 MEDICAL PLAZA LAKE ST. LOUIS, MO 63367		PC	GENERAL FUNDING	3,000.
THERAPEUTIC HORSEMANSHIP 332 STABLE LANE WENTZVILLE, MO 63385		PC	GENERAL FUNDING	9,550.
UNITED SERVICES 13701 GREEN ASH CT EARTH CITY, MO 63045		PC	GENERAL FUNDING	5,000.
Total from continuation sheets				87,166.

30-6002979

3 Grants and Contributions Paid During the Year (Continuation)

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FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES	STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
FIDELITY INVESTMENTS	39,992.	12.	39,980.	39,947.	
TO PART I, LINE 4	39,992.	12.	39,980.	39,947.	

FORM 990-PF	TAXES	STATEMENT	2
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL TAXES	2,108.	0.		0.
FOREIGN TAXES	426.	426.		0.
TO FORM 990-PF, PG 1, LN 18	2,534.	426.		0.

FORM 990-PF	OTHER EXPENSES	STATEMENT	3
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEES	33,640.	33,640.		0.
MISCELLANEOUS FEES	45.	0.		45.
MEETING AND TRAVEL EXPENSES	5,494.	0.		5,494.
TO FORM 990-PF, PG 1, LN 23	39,179.	33,640.		5,539.

FORM 990-PF	CORPORATE STOCK	STATEMENT	4
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
FIDELITY INVESTMENTS SEE ATTACHED	1,900,768.	2,491,676.
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,900,768.	2,491,676.

FORM 990-PF	PART VIII - LIST OF OFFICERS, DIRECTORS TRUSTEES AND FOUNDATION MANAGERS	STATEMENT	5
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NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
GRACE HARMON 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	0.
JANIS DICKSON 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	399.	0.	1,433.
LYNN HARMON 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	164.
DALE ROLLINGS 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	0.
RAYMOND HUESEMANN 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	399.	0.	561.
ELIZABETH JONES 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	179.
JENNIFER BROWN 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	1,592.
BRADLEY HARMON 7 ELMWOOD PARK ST. CHARLES, MO 63301	TRUSTEE 1.00	399.	0.	0.



2014 Investment Report

January 1, 2014 - December 31, 2014

Brokerage

3048

RAY & GRACE HARMON CHAR FND TR U/A 12/28/01 LYNN A HARMON, JANIS DICKSON AND DALE ROLLINGS TRUSTEES

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC
800-544-6666. Brokerage Accounts carried with National Financial Services LLC, Member NYSE, SIPC

Holdings (Symbol) as of 12/31	Performance December 31, 2014		Quantity	Price per Unit	Total Cost Basis		Total Value
	Income Earned						
Stocks							
INGERSOLL-RAND PLC SHS USD1 (IR)	\$1,400.00		1400.000	\$63.390	\$54,303.06		\$88,746.00
AMAZON.COM INC (AMZN)	0.00		175.000	310.350	47,610.47		54,311.25
BOEING CO (BA)	1,642.50		625.000	129.980	58,090.15		81,237.50
C S X CORP (CSX)	420.00		2625.000	36.230	92,593.49		95,103.75
CATERPILLAR INC (CAT)	2,275.00		875.000	91.530	72,533.96		80,088.75
CITIGROUP INC COM NEW (C)	0.00		1400.000	54.110	78,480.14		75,754.00
DEERE & COMPANY (DE)	1,942.50		875.000	88.470	57,931.52		77,411.25
DU PONT E I DE NEMOURS & CO (DD)	2,484.00		1350.000	73.940	48,158.98		99,819.00
FEDEX CORP COM ISIN #US31428X1063	451.25		575.000	173.660	40,659.75		99,854.50
SEDOL #2142784 (FDX)							
GENERAL ELECTRIC CO (GE)	2,838.00		3225.000	25.270	68,460.63		81,495.75
GOLDMAN SACHS GROUP INC (GS)	807.50		475.000	193.830	78,567.92		92,069.25
GOOGLE INC CL A (GOOGL)	0.00		70.000	530.660	25,171.41		37,146.20
GOOGLE INC CL C (GOOG)	0.00		70.000	526.400	25,093.90		36,848.00
GREENBRIER COMPANIES INC (GBX)	506.25		1125.000	53.730	47,108.53		60,446.25
HALLIBURTON CO HOLDING CO FRMLY	0.00		1425.000	39.330	59,324.34		56,045.25
HALLIBURTON CO (HAL)							
ILLINOIS TOOL WORKS (ITW)	0.00		825.000	94.700	80,608.71		78,127.50
INTEL CORP (INTC)	0.00		1450.000	36.290	48,931.12		52,620.50
JPMORGAN CHASE & CO (JPM)	1,652.00		1400.000	62.580	79,751.90		87,612.00
JOHNSON & JOHNSON (JNJ)	3,036.00		1100.000	104.570	unknown		115,027.00
MEAD JOHNSON NUTRITION CO COM (MJN)					63,980.80		
NESTLE SA SPON ADR EACH REPR 1 COM	1,088.25		875.000	100.540	70,585.63		87,972.50
CHFC.10 (NSRGY)	2,840.40		875.000	73.416	51,432.60		64,239.00
ORACLE CORP COM ISIN #US68389X1054							
SEDOL #2661568 (ORCL)							
PACCAR INC (PCAR)	252.00		2100.000	44.970	85,560.01		94,437.00
	0.00		1175.000	68.010	78,786.11		79,911.75

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2014 Investment Report

January 1, 2014 - December 31, 2014

Brokerage **3048** RAY & GRACE HARMON CHAR FND TR U/A 12/28/01 LYNN A HARMON, JANIS DICKSON AND DALE ROLLINGS TRUSTEES

Holdings (Symbol) as of 12/31 Performance December 31, 2014

	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
PARKER HANIFIN CORP (PH)	1,397.25	675.000	128.950	54,149.54	87,041.25
PROCTER & GAMBLE CO (PG)	2,722.22	1075.000	91.090	unknown 59,115.09	97,921.75
SALESFORCE COM INC (CRM)	0.00	1875.000	59.310	76,797.25	111,206.25
SCHLUMBERGER LIMITED COM USD0.01 (SLB)	1,588.13	775.000	85.410	50,075.43	66,192.75
TIFFANY & CO NEW COM ISIN	323.00	850.000	106.860	82,453.12	90,831.00
#US8865471085 SEDOL #2892090 (TIF)	0.00	1650.000	35.870	62,893.46	59,185.50
TWITTER INC COM USD0.000005 (TWTR)	1,364.25	850.000	119.130	59,410.81	101,260.50
UNION PACIFIC CORP (UNP)	1,509.38	525.000	193.740	41,981.90	101,713.50
WHIRLPOOL CORP (WHR)					

Core Account

FIDELITY MUNICIPAL MONEY MARKET

(FTEXX)

7-day yield: 0.01%

120507.560

1.000

not applicable

120,507.56

Total Market Value as of December 31, 2014

Total income earned on positions no longer held

2014 Income Earned

7,407.50
\$ 39,992.26

1,900,768.19

\$2,612,184.01
1,120,507.56

All positions held in cash account unless indicated otherwise.

Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

Transaction Details of Core Account

Core Account - Fidelity Municipal Money Market

Description	Amount	Balance	Description	Amount	Balance
Beginning		\$24,973.36	Core account income	32.67	
Securities bought	-\$1,576,884.39		Income	39,959.59	
Securities sold	1,817,434.59		Other withdrawals	-151,000.00	
Other disbursements	-426.06		Account fees and charges	-33,582.20	

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RAYMOND AND GRACE HARMON CHARITABLE FOUN

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KENNETH SMITH	TRUSTEE			
7 ELMWOOD PARK	1.00	599.	0.	0.
ST. CHARLES, MO 63301				
DANIEL BUELL	TRUSTEE			
7 ELMWOOD PARK	1.00	599.	0.	0.
ST. CHARLES, MO 63301				
ANNA PARKER	TRUSTEE			
7 ELMWOOD PARK	1.00	599.	0.	1,566.
ST. CHARLES, MO 63301				
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		5,989.	0.	5,495.