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EXTENDED TO NOVEMBER 15, 2017

Form **990-PF**Department of the Treasury
Internal Revenue Service**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.

OMB No 1545-0052

2016

Open to Public Inspection

For calendar year 2016 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) 927 SOUTH FOURTH STREET	Room/suite	B Telephone number 636-328-1365
City or town, state or province, country, and ZIP or foreign postal code SAINT 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) \$ 2,367,724.	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		38,566.	38,566.		STATEMENT 1
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		<16,941.>			
b Gross sales price for all assets on line 6a 744,409.					
7 Capital gain net income (from Part IV, line 2)			0.		
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		249.	249.		STATEMENT 2
12 Total. Add lines 1 through 11		21,874.	38,815.		
13 Compensation of officers, directors, trustees, etc		6,390.	0.		6,390.
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					
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses STMT 3		37,703.	28,907.		8,796.
24 Total operating and administrative expenses. Add lines 13 through 23		44,093.	28,907.		15,186.
25 Contributions, gifts, grants paid		115,424.			115,424.
26 Total expenses and disbursements. Add lines 24 and 25		159,517.	28,907.		130,610.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		<137,643.>			
b Net investment income (if negative, enter -0-)			9,908.		
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	81,139.	93,356.	93,356.
	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	1,704,421.	1,615,981.	2,271,282.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment basis ▶			
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other STMT 5	61,296.	0.	0.	
14 Land, buildings, and equipment: basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶ PREPAID TAXES)	3,210.	3,086.	3,086.	
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,850,066.	1,712,423.	2,367,724.	
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"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	1,850,066.	1,712,423.	
	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	1,850,066.	1,712,423.		
31 Total liabilities and net assets/fund balances	1,850,066.	1,712,423.		

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	1,850,066.
2 Enter amount from Part I, line 27a	2	<137,643.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	1,712,423.
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	1,712,423.

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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		VARIOUS	12/31/16
b FIDELITY		VARIOUS	12/31/16
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 322,775.		404,922.	<82,147.>
b 421,633.		356,428.	65,205.
c 1.			1.
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) 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			<82,147.>
b			65,205.
c			1.
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	<16,941.>
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))
2015	149,578.	2,471,391.	.060524
2014	149,694.	2,663,079.	.056211
2013	137,184.	2,461,828.	.055724
2012	132,550.	2,324,481.	.057023
2011	135,104.	2,361,827.	.057203

2 Total of line 1, column (d)	2	.286685
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	.057337
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	2,253,721.
5 Multiply line 4 by line 3	5	129,222.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	99.
7 Add lines 5 and 6	7	129,321.
8 Enter qualifying distributions from Part XII, line 4	8	130,610.

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 ☐ and enter "N/A" on line 1.
Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)

b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b

c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).

2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)

3 Add lines 1 and 2

4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)

5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-

6 Credits/Payments:

a 2016 estimated tax payments and 2015 overpayment credited to 2016

b Exempt foreign organizations - tax withheld at source

c Tax paid with application for extension of time to file (Form 8868)

d Backup withholding erroneously withheld

7 Total credits and payments. Add lines 6a through 6d

8 Enter any penalty for underpayment of estimated tax. Check here ☐ 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 2017 estimated tax

2,987. Refunded

Part VII-A Statements Regarding Activities

1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?

b 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.

c 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. \$ 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.

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)

MO

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 2016 or the taxable year beginning in 2016 (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

N/A

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Part VII-A Statements Regarding Activities (continued)

	Yes	No
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)		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)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► <u>N/A</u>	X	
14 The books are in care of ► <u>FOUNDATION</u> Telephone no. ► <u>314-209-0861</u> Located at ► <u>927 SOUTH FOURTH STREET, ST. CHARLES, MO</u> ZIP+4 ► <u>63301</u>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year ► 15 <u>N/A</u>		
16 At any time during calendar year 2016, 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. If "Yes," enter the name of the foreign country ►		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 2016?	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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ► _____, _____, _____ b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) <u>N/A</u> c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ► _____, _____, _____	2b	
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 2016 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 2016) <u>N/A</u>	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 2016?	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)? **N/A**

Organizations relying on a current notice regarding disaster assistance check here ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? **N/A** ☐ Yes ☐ No

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

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

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? **N/A** **7b**

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

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

(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 6		6,390.	0.	5,046.

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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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	2,134,384.
b	Average of monthly cash balances	1b	153,658.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	2,288,042.
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	2,288,042.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	34,321.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	2,253,721.
6	Minimum investment return. Enter 5% of line 5	6	112,686.

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	112,686.
2a	Tax on investment income for 2016 from Part VI, line 5	2a	99.
b	Income tax for 2016. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	99.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	112,587.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	112,587.
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	112,587.

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	130,610.
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	130,610.
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	99.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	130,511.

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				112,587.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2016:				
a From 2011	21,160.			
b From 2012	20,530.			
c From 2013	16,201.			
d From 2014	20,796.			
e From 2015	26,256.			
f Total of lines 3a through e	104,943.			
4 Qualifying distributions for 2016 from Part XII, line 4: ► \$ 130,610.				
a Applied to 2015, 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 2016 distributable amount				112,587.
e Remaining amount distributed out of corpus	18,023.			
5 Excess distributions carryover applied to 2016 (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:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	122,966.			
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 2015. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				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 2011 not applied on line 5 or line 7	21,160.			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	101,806.			
10 Analysis of line 9:				
a Excess from 2012	20,530.			
b Excess from 2013	16,201.			
c Excess from 2014	20,796.			
d Excess from 2015	26,256.			
e Excess from 2016	18,023.			

CHARITABLE FOUNDATION

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N/A

- ☐ 4942(j)(3) or ☐ 4942(j)(5)

- (4) Gross investment income**

[illegible]

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

Form 990-PF (2016)

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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				
EMMAUS HOMES, INC 2200 RANDOLPH STREET ST. CHARLES, MO 63301		PC	GENERAL FUNDING	6,000.
F.A.C.T. 2260 BLUESTONE ST. CHARLES, MO 63303		PC	GENERAL FUNDING	12,500.
FORT ZUMWALT SCHOOL DISTRICT 555 E. TERRA LANE O'FALLON, MO 63366		PC	GENERAL FUNDING	1,000.
GIRL SCOUTS 2300 BALL DRIVE ST. LOUIS, MO 63146		PC	GENERAL FUNDING	2,500.
LINDENWOOD UNIVERSITY 209 S KINGSHIGHWAY ST ST. CHARLES, MO 63301		PC	GENERAL FUNDING	24,425.
Total	SEE CONTINUATION SHEET(S)			115,424.
b Approved for future payment				
NONE				
Total				0.

Form 990-PF (2016)

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

- | | | Yes |
|----------|--|--------------|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | |
| | (1) Cash | 1a(1) |
| | (2) Other assets | 1a(2) |
| b | Other transactions: | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) |
| | (4) Reimbursement arrangements | 1b(4) |
| | (5) Loans or loan guarantees | 1b(5) |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c |
| 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. | |

[illegible]

- 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
- b** If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here	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.				May the IRS discuss this return with the preparer shown below (see instr.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
	Signature of officer or trustee <i>Scott Quinn</i>		Date 11/02/17	Title Bd. Member			
Paid Preparer Use Only	Print/Type preparer's name SCOTT M. QUINN		Preparer's signature <i>Scott Quinn</i>		Date 10-18-17	Check <input type="checkbox"/> if self-employed	PTIN P00031730
	Firm's name ▶ RUBINBROWN LLP					Firm's EIN ▶ 43-0765316	
	Firm's address ▶ ONE NORTH BRENTWOOD SAINT LOUIS, MO 63105					Phone no. (314) 290-3300	

RAYMOND AND GRACE HARMON
CHARITABLE FOUNDATION

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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
OASIS FOOD PANTRY 1814 BOONE'S LICK ROAD ST. CHARLES, MO 63301		PC	GENERAL FUNDING	5,488.
VOLUNTEERS IN MEDICINE 162 ST. PAUL STREET BURLINGTON, VT 05401		PC	GENERAL FUNDING	10,000.
DASA 1236 JUNFERMANN ROAD ST. PETERS, MO 63376		PC	GENERAL FUNDING	20,000.
SUMMIT CHURCH SHARING SHED 923 EAST TERRA LANE O'FALLON, MO 63366		PC	GENERAL FUNDING	2,000.
REFUGE CHURCH 1735 S RIVER ROAD ST. CHARLES, MO 63303		PC	GENERAL FUNDING	5,390.
BOY SCOUTS 4568 WEST PINE BLVD ST. LOUIS, MO 63108		PC	GENERAL FUNDING	2,500.
FOUNDRY ARTS CENTRE 520 N MAIN STREET ST. CHARLES, MO 63301		PC	GENERAL FUNDING	23,621.
Total from continuation sheets				68,999.



Account # 671-893048
TRUST: UNDER AGREEMENT

Holdings

Core Account

Description	Quantity	Price Per Unit	Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	45,942.270	\$1.0000	\$45,942.27	not applicable	not applicable	\$16.51
-- 7-day yield 0.24%						
Total Core Account (2% of account holdings)			\$45,942.27			\$16.51

Mutual Funds

Description	Quantity	Price Per Unit	Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
Short-Term Funds						
FIDELITY MUNICIPAL MONEY MARKET (FTEXX)	31,643.510	\$1.0000	\$31,643.51	not applicable	not applicable	\$116.53
-- 7-day yield 0.4%						
Total Short-Term Funds (1% of account holdings)			\$31,643.51			\$116.53
Total Mutual Funds (1% of account holdings)			\$31,643.51			\$116.53

Stocks

Description	Quantity	Price Per Unit	Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
Common Stock						
INGERSOLL-RAND PLC SHS USD1(IR)	1,225,000	\$75.0400	\$91,924.00	\$47,515.18	\$44,408.82	\$1,778.00
ALPHABET INC CAP STK CL C(GOOG)	70,000	771.8200	54,027.40	25,025.19	29,002.21	-
ALPHABET INC CAP STK CL A(GOOG)	70,000	792.4500	55,471.50	25,171.41	30,300.09	-
AMAZON.COM INC (AMZN)	115,000	749.8700	86,235.05	31,526.74	54,708.31	-
APPLE INC (AAPL)	650,000	115.8200	75,283.00	64,197.18	11,085.82	1,111.50
BOEING CO(BA)	550,000	155.6800	85,624.00	52,882.54	32,741.46	2,561.50
CATERPILLAR INC(CAT)	875,000	92.7400	81,147.50	72,533.96	8,613.54	2,695.00
CITIGROUP INC COM NEW(C)	1,500,000	59.4300	89,145.00	67,142.65	22,002.35	550.00
DEERE & COMPANY(DE)	875,000	103.0400	90,160.00	57,931.52	32,228.48	2,100.00
FEDEX CORP COM(FDX)	500,000	186.2000	93,100.00	35,356.30	57,743.70	717.50
GENERAL ELECTRIC CO(GE)	2,850,000	31.6000	90,060.00	60,500.09	29,559.91	2,880.75
GOLDMAN SACHS GROUP INC(GS)	475,000	239.4500	113,738.75	78,567.92	35,170.83	1,235.00
HERSHEY CO(HSY)	900,000	103.4300	93,087.00	79,441.12	13,645.88	2,161.80
INTEL CORP(INTC)	2,175,000	36.2700	78,887.25	76,389.04	2,498.21	1,131.00



Account # 671-893048
TRUST: UNDER AGREEMENT

Holdings

Stocks (continued)

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
Common Stock (continued)						
JPMORGAN CHASE & CO(JPM)	1,225,000	86.2900	105,705.25	69,782.91	35,922.34	2,492.00
JOHNSON & JOHNSON(JNJ)	1,000,000	115.2100	115,210.00	unknown	unknown	3,305.00
KRAFT HEINZ CO COM(KHC)	900,000	87.3200	78,588.00	70,015.15	8,572.85	2,115.00
LAM RESEARCH CORP(LRCX)	850,000	105.7300	89,870.50	68,650.31	21,220.19	765.00
MASTERCARD INCORPORATED CL A(MA)	775,000	103.2500	80,018.75	76,999.12	3,019.63	589.00
MCCORMICK & CO INC COM NON VTG(MKC)	950,000	93.3300	88,663.50	69,249.87	19,413.63	1,795.25
PALO ALTO NETWORKS INC COM USD0.0001(PANW)	500,000	125.0500	62,525.00	74,185.50	-11,660.50	-
PHILLIPS 66 COM(PSX)	1,000,000	86.4100	86,410.00	78,128.90	8,281.10	2,450.00
PROCTER AND GAMBLE CO COM(PG)	950,000	84.0800	79,876.00	unknown	unknown	2,704.39
SALESFORCE COM INC(CRM)	1,325,000	68.4600	90,709.50	54,270.06	36,439.44	-
SHAKE SHACK INC CL A(SHAK)	1,950,000	35.7900	69,790.50	70,464.48	-673.98	-
STARBUCKS CORP COM USD0.001(SBUX)	1,075,000	55.5200	59,684.00	63,803.51	-4,119.51	698.75
WHIRLPOOL CORP(WHR)	475,000	181.7700	86,340.75	37,983.62	48,357.13	1,947.50
Total Common Stock (97% of account holdings)			\$2,271,282.20	\$1,507,714.27	\$568,481.93	\$37,783.94

Total Holdings			\$2,348,867.98	\$1,507,714.27	\$568,481.93	\$37,916.98
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Total income earned on positions no longer held \$2395.00

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



2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015



Account # 671-893048
TRUST: UNDER AGREEMENT

Holdings

Core Account

Description	Quantity	Price Per Unit	Market Value	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
FIDELITY MUNICIPAL MONEY MARKET (FTEXX)	74,758.580	\$1,000	\$74,758.58	<i>74,758.58</i>	not applicable	not applicable	\$24.95
--7-day yield 0.01%							
Total Core Account (3% of account holdings)			\$74,758.58		-		\$24.95

Stocks

Description	Quantity	Price Per Unit	Market Value	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
Common Stock							
INGERSOLL-RAND PLC SHS USD(IIR)	1,400,000	\$55.290	\$77,406.00		\$54,303.06	\$23,102.94	\$1,624.00
ALPHABET INC CAP STK CL C(GOOG)	70,000	758.880	53,121.60		25,093.90	28,027.70	-
ALPHABET INC CAP STK CL A(GOGL)	70,000	778.010	54,460.70		25,171.41	29,289.29	-
AMAZON.COM INC (AMZN)	175,000	675.890	118,280.75		47,610.47	70,670.28	-
BOEING CO (BA)	625,000	144.590	90,368.75		58,090.15	32,278.60	2,275.00
C S X CORP (CSX)	2,625,000	25.950	68,118.75		92,593.49	-24,474.74	1,837.50
CARLYLE GROUP L P COM UTS LTD PTN (CG)	3,450,000	15.620	53,889.00		62,595.07	-8,706.07	-
CATERPILLAR INC(CAT)	875,000	67.960	59,465.00		72,533.96	-13,068.96	2,572.50
CITIGROUP INC COM NEW(C)	1,400,000	51.750	72,450.00		74,543.06	-2,093.06	84.00
DEERE & COMPANY(DE)	875,000	76.270	66,736.25		57,931.52	8,804.73	2,100.00
FEDEX CORP COM ISIN #US31428X1063 SEDOL #2142784 (FDX)	575,000	148.990	85,669.25		40,659.75	45,009.50	517.50
GENERAL ELECTRIC CO(GE)	3,225,000	31.150	100,458.75		68,460.63	31,998.12	2,967.00
GOLDMAN SACHS GROUP INC(GS)	475,000	180.230	85,609.25		78,567.92	7,041.33	1,211.25
HERSHEY CO(HSY)	900,000	89.270	80,343.00		79,441.12	901.88	1,049.40
JPMORGAN CHASE & CO(JPM)	1,400,000	66.030	92,442.00		79,751.90	12,690.10	2,352.00
JOHNSON & JOHNSON(JNJ)	1,100,000	102.720	112,992.00		unknown	unknown	3,245.00
LAM RESEARCH CORP(LRCH)	850,000	79.420	67,507.00		68,650.31	-1,143.31	-
MASTERCARD INC CL A(MA)	775,000	97.360	75,454.00		76,999.12	-1,545.12	-
MCCORMICK & CO INC COM NON VTG ISIN #US579802064 SEDOL #2550161 (MCK)	1,075,000	85.560	91,977.00		78,361.70	13,615.30	1,290.00
MOHAWK INDS INC(MHK)	350,000	189.390	66,286.50		68,145.52	-1,859.02	-
PARKER HANIFIN CORP(PH)	675,000	96.980	65,461.50		54,149.54	11,311.96	1,701.00
PHILLIPS 66 COM(P6X)	1,000,000	81.800	81,800.00		78,128.90	3,671.10	1,120.00
PROCTER & GAMBLE CO(PG)	1,075,000	79.410	85,365.75		unknown	unknown	2,829.73
					<i>59,115.09</i>		



2015 YEAR-END INVESTMENT REPORT
January 1, 2015 - December 31, 2015



Account # 671-893048
TRUST: UNDER AGREEMENT

Holdings (continued)

Stocks (continued)

Description	Quantity	Price Per Unit	Total Market Value	Total Cost Basis	Unrealized Gain/Loss	Income Earned
Common Stock (continued)						
SALESFORCE COM INC (CRM)	1,875,000	78.400	147,000.00	76,797.25	70,202.75	-
SCHLUMBERGER LIMITED COM USD0.01 (SLB)	775,000	69.750	54,056.25	50,075.43	3,980.82	1,472.50
UNION PACIFIC CORP (UNP)	850,000	78.200	66,470.00	59,410.81	7,059.19	2,295.00
WELLS FARGO & CO NEW (WFC)	1,350,000	54.360	73,386.00	73,705.42	-319.42	506.25
WHIRLPOOL CORP (WHR)	525,000	146.870	77,106.75	41,981.90	35,124.85	1,811.25
Total Common Stock (97% of account holdings)			\$2,223,681.80	\$1,643,753.31	\$381,570.74	\$34,860.88
Total Stocks (97% of account holdings)			\$2,223,681.80	\$1,643,753.31	\$381,570.74	\$34,860.88

Total Holdings

Total income earned on positions no longer held	\$2,298,440.38	\$1,643,753.31	\$381,570.74	\$34,885.83
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Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable

Less K-1 (53,889.00) (62,575.07)
2,169,793 63,980.80
166.46 59,115.09
1,704,421 166.46

Johnson & Johnson
Prater & Gamble
Tegerson Diff



FORM 990-PF		DIVIDENDS AND INTEREST FROM SECURITIES			STATEMENT 1
SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
FIDELITY INVESTMENTS	38,567.	1.	38,566.	38,566.	
TO PART I, LINE 4	38,567.	1.	38,566.	38,566.	

FORM 990-PF		OTHER INCOME		STATEMENT 2
DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	
MISCELLANEOUS INCOME	249.	249.		
TOTAL TO FORM 990-PF, PART I, LINE 11	249.	249.		

FORM 990-PF		OTHER EXPENSES		STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEES	28,907.	28,907.		0.
MISCELLANEOUS FEES	30.	0.		30.
MEETING AND TRAVEL EXPENSES	5,576.	0.		5,576.
ADMINISTRATIVE EXPENSES	3,190.	0.		3,190.
TO FORM 990-PF, PG 1, LN 23	37,703.	28,907.		8,796.

FORM 990-PF		CORPORATE STOCK		STATEMENT 4
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
FIDELITY INVESTMENTS SEE ATTACHED	1,615,981.	2,271,282.		
TOTAL TO FORM 990-PF, PART II, LINE 10B	1,615,981.	2,271,282.		

FORM 990-PF

OTHER INVESTMENTS

STATEMENT 5

DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
THE CARLYLE GROUP	COST	0.	0.
TOTAL TO FORM 990-PF, PART II, LINE 13		0.	0.

FORM 990-PF

PART VIII - LIST OF OFFICERS, DIRECTORS
TRUSTEES AND FOUNDATION MANAGERS

STATEMENT 6

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
GRACE HARMON 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	153.
JANIS DICKSON 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	1,840.
LYNN HARMON 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	507.
DALE ROLLINGS 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	400.	0.	0.
RAYMOND HUESEMANN 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	312.
ELIZABETH JONES 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	2,044.
JENNIFER BROWN 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	140.
BRADLEY HARMON 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	0.
KENNETH SMITH 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	0.
DANIEL BUELL 927 SOUTH FOURTH STREET ST. CHARLES, MO 63301	TRUSTEE 1.00	599.	0.	0.

RAYMOND AND GRACE HARMON CHARITABLE FOUN

30-6002979

ANNA PARKER	TRUSTEE			
927 SOUTH FOURTH STREET	1.00	599.	0.	50.
ST. CHARLES, MO 63301				

TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII

6,390.	0.	5,046.
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