Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

▶ Do not enter social security numbers on this form as it may be made public.
▶ Go to *www.irs.gov/Form990PF* for instructions and the latest information.

OMB No. 1545-0052

2019

Open to Public Inspection

For calendar year 2019, or tax year beginning 01-01-2019 , and ending 12-31-2019

Name of foundation
HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

A Employer identification number
13-6083440

Number and street (or P.O. box number if mail is not delivered to street address) 10 S DEARBORN IL1-0111
Room/suite

B Telephone number (see instructions)
(800) 496-2583

City or town, state or province, country, and ZIP or foreign postal code
CHICAGO, IL 60603

C If exemption application is pending, check here ▶ ☐

G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change

D 1. Foreign organizations, check here............. ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ... ▶ ☐

H Check type of organization: ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here .... ▶ ☐

I Fair market value of all assets at end of year (from Part II, col. (c), *line 16*) ▶$ 7,003,095

J Accounting method: ☐ Cash ☐ Accrual ☐ Other (specify)
(Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here .... ▶ ☐

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)*

	Line	Description	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)				
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch. B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	175,464	175,464		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	282,154			
	b	Gross sales price for all assets on line 6a 532,615				
	7	Capital gain net income (from Part IV, line 2)		282,154		
	8	Net short-term capital gain			0	
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less: Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	457,618	457,618		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	76,471	49,072		27,399
	14	Other employee salaries and wages		0	0	0
	15	Pension plans, employee benefits		0	0	
	16a	Legal fees (attach schedule)				0
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)				0
	17	Interest				0
	18	Taxes (attach schedule) (see instructions)	11,709	2,945		0
	19	Depreciation (attach schedule) and depletion	0	0		
	20	Occupancy				
	21	Travel, conferences, and meetings		0	0	
	22	Printing and publications		0	0	
	23	Other expenses (attach schedule)	250			250
	24	**Total operating and administrative expenses.** Add lines 13 through 23	88,430	52,017	0	27,649
	25	Contributions, gifts, grants paid	283,000			283,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	371,430	52,017	0	310,649
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	86,188			
	b	**Net investment income** (if negative, enter -0-)		405,601		
	c	**Adjusted net income** (if negative, enter -0-)			0	

Part II **Balance Sheets** Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets				
1	Cash—non-interest-bearing	51,265	46,523	46,523
2	Savings and temporary cash investments	225,620	178,690	178,690
3	Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶		0	0
4	Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
5	Grants receivable			
6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
7	Other notes and loans receivable (attach schedule) ▶			
	Less: allowance for doubtful accounts ▶ 0			
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)	3,183,046	3,205,553	5,435,281
c	Investments—corporate bonds (attach schedule)	999,851	1,115,333	1,161,782
11	Investments—land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation (attach schedule) ▶			
12	Investments—mortgage loans			
13	Investments—other (attach schedule)	180,000	180,000	180,819
14	Land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation (attach schedule) ▶			
15	Other assets (describe ▶)			
16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	4,639,782	4,726,099	7,003,095
Liabilities				
17	Accounts payable and accrued expenses			
18	Grants payable			
19	Deferred revenue			
20	Loans from officers, directors, trustees, and other disqualified persons			
21	Mortgages and other notes payable (attach schedule)			
22	Other liabilities (describe ▶)			
23	**Total liabilities**(add lines 17 through 22)		0	
Net Assets or Fund Balances				
	Foundations that follow FASB ASC 958, check here ▶ ☐ and complete lines 24, 25, 29 and 30.			
24	Net assets without donor restrictions			
25	Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ ☑ and complete lines 26 through 30.			
26	Capital stock, trust principal, or current funds	4,639,782	4,726,099	
27	Paid-in or capital surplus, or land, bldg., and equipment fund			
28	Retained earnings, accumulated income, endowment, or other funds			
29	**Total net assets or fund balances** (see instructions)	4,639,782	4,726,099	
30	**Total liabilities and net assets/fund balances** (see instructions)	4,639,782	4,726,099	

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 29 (must agree with end-of-year figure reported on prior year's return)	1	4,639,782
2	Enter amount from Part I, line 27a	2	86,188
3	Other increases not included in line 2 (itemize) ▶	3	1,715
4	Add lines 1, 2, and 3	4	4,727,685
5	Decreases not included in line 2 (itemize) ▶	5	1,586
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	6	4,726,099

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	See Additional Data Table			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	See Additional Data Table			
b				
c				
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	See Additional Data Table			
b				
c				
d				
e				

2 Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	282,154
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 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))
2018	315,077	6,583,570	0.047858
2017	310,969	6,378,442	0.048753
2016	310,405	6,100,977	0.050878
2015	324,302	6,310,345	0.051392
2014	291,979	6,445,056	0.045303

2 Total of line 1, column (d)	2	0.244184
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	0.048837
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	6,593,191
5 Multiply line 4 by line 3	5	321,992
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	4,056
7 Add lines 5 and 6	7	326,048
8 Enter qualifying distributions from Part XII, line 4	8	310,649

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 ▶ ☐ 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			1	8,112
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)				
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			2	0
3	Add lines 1 and 2			3	8,112
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)			4	0
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-			5	8,112
6	Credits/Payments:				
a	2019 estimated tax payments and 2018 overpayment credited to 2019	6a	5,060		
b	Exempt foreign organizations—tax withheld at source	6b			
c	Tax paid with application for extension of time to file (Form 8868)	6c	0		
d	Backup withholding erroneously withheld	6d			
7	Total credits and payments. Add lines 6a through 6d			7	5,060
8	Enter any **penalty** for underpayment of estimated tax. Check here ☑ if Form 2220 is attached.			8	0
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	3,052
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	
11	Enter the amount of line 10 to be: **Credited to 2020 estimated tax** ▶ 0	**Refunded** ▶		11	0

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?	1a		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition)	1b		No
	*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?	1c		No
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.*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
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.*	7	Yes	
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*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2019 or the taxable year beginning in 2019? See the instructions for Part XIV. If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

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.	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶

14 The books are in care of ▶JP MORGAN CHASE BANK NA Telephone no. ▶(800) 496-2583

Located at ▶10 S DEARBORN ST MC IL 1-0111 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 |

			Yes	No
16	At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes", enter the name of the foreign country ▶			

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

				Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.				
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?	☐ Yes ☑ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?.	☐ Yes ☑ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☑ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☑ Yes ☐ 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)?.	☐ Yes ☑ 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.).	☐ Yes ☑ 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		1b		No
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐				
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 2019?.		1c		No
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 2019, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2019?.	☐ Yes ☑ No			
	If "Yes," list the years ▶ 20___, 20___, 20___, 20___				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.)		2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20___, 20___, 20___, 20___				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?.	☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2019 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 2019.)*.		3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?		4b		No

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

			Yes	No
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	**5b**		
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☐ No *If "Yes," attach the statement required by Regulations section 53.4945–5(d).*			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? *If "Yes" to 6b, file Form 8870.*	**6b**		No
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?	**7b**		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year? ☐ 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. 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
JP MORGAN CHASE BANK NA 10 S DEARBORN ST MC IL 1-0111 CHICAGO, IL 60603	TRUSTEE 2	66,261		
TIMOTHY L THOMPSON 88 PINE STREET 21 NEW YORK, NY 10005	CO-TRUSTEE 1	10,210		

2 Compensation of five highest-paid employees (other than those included on line 1—see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	**(b)** Title, and average hours per week devoted to position	**(c)** Compensation	**(d)** Contributions to employee benefit plans and deferred compensation	**(e)** Expense account, other allowances
NONE				

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

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
NONE		
Total number of others receiving over $50,000 for professional services. . . . . ▶		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	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 . . . . ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:			
a	Average monthly fair market value of securities		1a	6,406,094
b	Average of monthly cash balances		1b	287,501
c	Fair market value of all other assets (see instructions)		1c	0
d	**Total** (add lines 1a, b, and c)		1d	6,693,595
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	6,693,595
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	100,404
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	6,593,191
6	**Minimum investment return.** Enter 5% of line 5		6	329,660

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	329,660
2a	Tax on investment income for 2019 from Part VI, line 5	2a 8,112		
b	Income tax for 2019. (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	8,112
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	321,548
4	Recoveries of amounts treated as qualifying distributions		4	0
5	Add lines 3 and 4		5	321,548
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	321,548

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	310,649
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	0
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	0
b	Cash distribution test (attach the required schedule)	3b	0
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	310,649
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	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	310,649

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 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7					321,548
2 Undistributed income, if any, as of the end of 2019:					
a Enter amount for 2018 only.				282,934	
b Total for prior years: 20____ , 20____ , 20____			0		
3 Excess distributions carryover, if any, to 2019:					
a From 2014.	0				
b From 2015.	0				
c From 2016.	0				
d From 2017.	0				
e From 2018.	0				
f **Total** of lines 3a through e.		0			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ $ 310,649					
a Applied to 2018, but not more than line 2a				282,934	
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 2019 distributable amount.					27,715
e Remaining amount distributed out of corpus		0			
5 Excess distributions carryover applied to 2019. *(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		0			
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 2018. Subtract line 4a from line 2a. Taxable amount—see instructions				0	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020					293,833
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 2014 not applied on line 5 or line 7 (see instructions) . . .		0			
9 **Excess distributions carryover to 2020.** Subtract lines 7 and 8 from line 6a		0			
10 Analysis of line 9:					
a Excess from 2015. . . .	0				
b Excess from 2016. . . .	0				
c Excess from 2017. . . .	0				
d Excess from 2018. . . .	0				
e Excess from 2019. . . .	0				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, enter the date of the ruling. . . . . . . ▶

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

	Tax year	Prior 3 years			(e) Total
	(a) 2019	**(b)** 2018	**(c)** 2017	**(d)** 2016	
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. to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:

Timothy Thompson Esq
88 Pine St Fl 21
New York, NY 10005
(212) 943-0280

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

none

c Any submission deadlines:

none

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

Limited to organizations qualified under IRC Section 501 c 3- no grants are made to individuals

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* See Additional Data Table				
Total . . . . ▶ **3a**				283,000
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

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	
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments.					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities.			14	175,464	
5 Net rental income or (loss) from real estate:					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	282,154	
9 Net income or (loss) from special events:					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e).				457,618	

13 **Total.** Add line 12, columns (b), (d), and (e). 13 457,618

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

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

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

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

		Yes	No
1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501 (c) (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)		No
(2) Other assets.	1a(2)		No
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization.	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)		No
(3) Rental of facilities, equipment, or other assets.	1b(3)		No
(4) Reimbursement arrangements.	1b(4)		No
(5) Loans or loan guarantees.	1b(5)		No
(6) Performance of services or membership or fundraising solicitations.	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c		No

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.

(a) Line No.	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (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

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.

******	2020-04-03	******
Signature of officer or trustee	Date	Title

May the IRS discuss this return with the preparer shown below (see instr.) ☑ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
JACOB ZEHNDER		2020-04-03		P01564049
Firm's name ▶ ERNST & YOUNG US LLP				Firm's EIN ▶34-6565596
Firm's address ▶ 155 N WACKER DRIVE CHICAGO, IL 60606				Phone no. (312) 879-2000

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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.)
. PFIZER INC			2019-04-03
2181.501 EDGEWOOD GROWTH FUND		2011-12-06	2019-04-10
600. CELGENE CORP.		2008-12-30	2019-04-10
120. UNITED TECHNOLOGIES CORP		2002-11-18	2019-04-10
120. XILINX INC		2007-11-19	2019-04-10
. DOW INC			2019-04-23
. CORTEVA INC			2019-06-13
. DUPONT DE NEMOURS INC-WI			2019-06-13
170. APPLE COMPUTER INC		2009-11-18	2019-11-27
373. CORTEVA INC			2019-11-27

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
236			236
75,000		25,720	49,280
56,526		16,251	40,275
15,778		3,726	12,052
15,820		2,740	13,080
19			19
9			9
25			25
45,409		5,024	40,385
9,742		8,575	1,167

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			236
			49,280
			40,275
			12,052
			13,080
			19
			9
			25
			40,385
			1,167

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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.)
373. DOW INC			2019-11-27
974. ISHARES MSCI JAPAN ETF		2018-03-07	2019-11-27
2921.834 JPM SMALL CAP CORE FD - USD - R6 ISIN US48127B8708		2009-11-18	2019-11-27
300. MICROSOFT CORP		2016-03-08	2019-11-27
300. OCCIDENTAL PETE CORP		2008-12-30	2019-11-27
CAPITAL GAIN DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
20,296		16,744	3,552
58,383		58,491	-108
155,325		81,288	74,037
45,587		15,422	30,165
11,606		16,480	-4,874
			22,854

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			3,552
			-108
			74,037
			30,165
			-4,874

Form 990PF Part XV Line 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*				
THE FAY SCHOOL48 MAIN STREET SOUTHBORO, MA 01772	NONE	PC	GENERAL	10,000
MASS SOCIETY FOR PREVENTION CRUELTY TO ANIMALS350 S HUNTINGTON AVE BOSTON, MA 02130	NONE	PC	GENERAL	10,000
BOSTON COLLEGE HIGH SCHOOL 150 MORRISSEY BLVD DORCHESTER, MA 02125	NONE	PC	GENERAL	10,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
MASSACHUSETTS AUDUBON SOCIETY INC 208 SOUTH GREAT ROAD LINCOLN, MA 01773	NONE	PC	GENERAL	10,000
DANA FARBER CANCER INSTITUTE INC 450 BROOKLINE AVE BP372 BOSTON, MA 02215	NONE	PC	GENERAL	20,000
MASSACHUSETTS CITIZENS FOR CHILDREN 14 BEACON STREET STE 706 BOSTON, MA 02108	NONE	PC	GENERAL	10,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
PINE STREET INN444 HARRISON AVE BOSTON, MA 02118	NONE	PC	GENERAL	15,000
ROSIE'S PLACE889 HARRISON AVE BOSTON, MA 02118	NONE	PC	GENERAL	15,000
CHILDRENS HOSPITAL 300 LONGWOOD AVE BOSTON, MA 02115	NONE	PC	GENERAL	20,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
COMMUNITY CHEST OF PORT WASHINGTON 382 MAIN ST NEW YORK, NY 11050	NONE	PC	GENERAL	5,000
PLYMOUTH CHURCH OF THE PILGRIMS 75 HICKS STREET BROOKLYN, NY 11201	NONE	PC	GENERAL	2,000
UNITED METHODIST CHURCH 35 MIDDLE NECK ROAD PORT WASHINGTON, NY 11050	NONE	PC	GENERAL	10,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
LANDMARK ON MAIN STREET INC 232 MAIN STREET PORT WASHINGTON, NY 11050	NONE	PC	GENERAL	15,000
PORT WASHINGTON CHILDRENS CENTER 232 MAIN ST STE 2 PORT WASHINGTON, NY 11050	NONE	PC	GENERAL	10,000
PORT WASHINGTON YOUTH COUNCIL 8 CROSS STREET PORT WASHINGTON, NY 11050	NONE	PC	GENERAL	5,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
GREEN-WOOD HISTORIC FUND 500 25TH STREET BROOKLYN, NY 11232	NONE	PC	GENERAL	500
ART GUILD 200 PORT WASHINGTON BLVD MANHASSET, NY 11030	NONE	PC	GENERAL	1,000
GRASSROOTS ENVIRONMENTAL EDUCATION 52 MAIN STREET PORT WASHINGTON, NY 11050	NONE	PC	GENERAL	3,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
YOUTH SERVICES OPPORTUNITY FUND 15 RUTHERFORD PLACE NEW YORK, NY 10003	NONE	PC	GENERAL	10,000
SILVER BAY ASSOC FOR CHRISTIAN CONF 87 SILVERBAY ROAD SILVER BAY, NY 12874	NONE	PC	GENERAL	10,000
GETTING THE WORD OUT INC 36 CHURCH STREET SARANAC LAKE, NY 12983	NONE	PC	GENERAL	10,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
ADIRONDACK COUNCIL103 HAND AVE NEW YORK, NY 12932	NONE	PC	GENERAL	1,000
LAKE GEORGE LAND CONSERVANCY 4905 LAKE SHORE DR PO BOX 1250 BOLTON LANDING, NY 12814	NONE	PC	GENERAL	1,000
OLD FIRST REFORMED CHURCH 151 N 4TH ST PHILADELPHIA, PA 19106	NONE	PC	GENERAL	1,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
NORTHSHORE UNIVERSITY HOSPITAL 300 COMMUNITY DRIVE MANHASSET, NY 11030	NONE	PC	GENERAL	2,500
SHRINERS HOSPITALS FOR CHILDREN 2900 N ROCKY POINT DRIVE TAMPA, FL 33607	NONE	PC	GENERAL	11,000
FEEDING AMERICA 35 E WACKER DRIVE S 2000 CHICAGO, IL 60601	NONE	PC	GENERAL	20,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
HELEN KELLER NATIONAL CENTER FOR DEAF 141 MIDDLE NECK ROAD NEW YORK, NY 11050	NONE	PC	GENERAL	5,000
WILDERNESS SOCIETY 1615 M ST NW 2TH FL WASHINGTON, DC 20036	NONE	PC	GENERAL	10,000
NATIONAL WILDLIFE FOUNDATION 11100 WILDLIFE CENTER DRIVE RESTON, VA 20190	NONE	PC	GENERAL	10,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
ANDREW MCMORRIS FOUNDATION 62 RANDALL RD WADING RIVER, NY 11792	NONE	PC	GENERAL	1,500
FORT TICONDEROGA ASSOCIATION INC PO BOX 390 TICONDEROGA, NY 12883	NONE	PC	GENERAL	500
BOY SCOUTS OF AMERICA - THEODORE ROOSEVELT COUNCIL 1325 W WALNUT HILL LN IRVING, TX 75015	NONE	PC	GENERAL	4,000
Total . . . . ▶ **3a**				283,000

Form 990PF Part XV Line 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*				
CHILD CARE COUNCIL OF NASSAU 99 QUENTIN ROOSEVELT BLVD GARDEN CITY, NY 11530	NONE	PC	GENERAL	2,500
FISHER HOUSE FOUNDATION INC 111 ROCKVILLE PIKE STE 420 ROCKVILLE, MD 20850	NONE	PC	GENERAL	10,000
THE INN211 FULTON AVE HEMPSTEAD, NY 11550	NONE	PC	GENERAL	1,500
Total . . . . ▶ **3a**				283,000

TY 2019 Investments Corporate Bonds Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
256210105 DODGE & COX INCOME	223,245	231,638
258620103 DOUBLELINE TTL RTRN	135,000	130,581
46637K158 JPM TOTAL RETURN FD	289,508	298,023
4812C0126 JPM HIGH YIELD FD -	117,098	136,945
92203J308 VANGUARD TOTAL INTL	120,000	124,514
41015K516 JH II STRAT INC OPPO	130,000	138,109
921937827 VANGUARD SHORT-TERM	100,482	101,972

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TY 2019 Investments Corporate Stock Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
110122108 BRISTOL-MYERS SQUIBB	47,296	89,866
126650100 CVS HEALTH CORP	33,154	66,861
151020104 CELGENE CORP		
166764100 CHEVRON CORP	22,956	48,204
254687106 WALT DISNEY CO/THE	36,852	173,556
256206103 DODGE & COX INTL STO	103,261	138,444
437076102 HOME DEPOT INC	38,505	100,455
438516106 HONEYWELL INTERNATIO	59,829	132,750
459200101 INTL BUSINESS MACHIN	1,857	60,318
464287465 ISHARES MSCI EAFE ET	348,250	381,364
478160104 JOHNSON & JOHNSON	91,045	131,283
571903202 MARRIOTT INTERNATION	12,529	48,458
594918104 MICROSOFT CORP	38,556	203,433
609207105 MONDELEZ INTERNATION	56,138	99,144
674599105 OCCIDENTAL PETROLEUM		
701094104 PARKER HANNIFIN CORP	11,196	41,164
713448108 PEPSICO INC	47,178	77,902
717081103 PFIZER INC	79,032	93,248
742718109 PROCTER & GAMBLE CO/	33,249	114,908
806857108 SCHLUMBERGER LTD	27,382	16,080
913017109 UNITED TECHNOLOGIES	33,531	161,741
931142103 WALMART INC	42,843	104,579
949746101 WELLS FARGO & CO	87,484	76,342
983919101 XILINX INC	29,222	125,146
988498101 YUM] BRANDS INC	10,059	40,292
00206R102 AT&T INC	35,686	96,997
00287Y109 ABBVIE INC	19,331	61,978
0075W0759 EDGEWOOD GROWTH FD-I	74,280	242,686
02079K107 ALPHABET INC-CL C	20,940	100,277
20825C104 CONOCOPHILLIPS	20,310	26,662

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
22160K105 COSTCO WHOLESALE COR	32,138	69,071
30231G102 EXXON MOBIL CORP	2,737	97,692
58933Y105 MERCK & CO. INC.	84,876	142,610
65339F101 NEXTERA ENERGY INC	41,523	121,080
92343V104 VERIZON COMMUNICATIO	31,810	55,260
G5960L103 MEDTRONIC PLC	59,176	83,045
H1467J104 CHUBB LTD	38,410	62,264
00171C403 AMG MG PICTET INTL-Z	180,000	154,254
037833100 APPLE INC	19,651	195,277
060505104 BANK OF AMERICA CORP	107,158	93,333
064058100 BANK OF NEW YORK MEL	23,724	45,297
26078J100 DOWDUPONT INC		
48127B870 JPMORGAN SMALL CAP C		
48129C207 JPM GL RES ENH IDX F	202,675	231,104
666807102 NORTHROP GRUMMAN COR	67,636	77,393
89417E109 TRAVELERS COS INC/TH	31,207	82,170
053015103 AUTOMATIC DATA PROCE	75,487	86,935
11135F101 BROADCOM INC	62,136	83,745
46434G822 ISHARES INC MSCI JAP		
46641Q696 JPMORGAN BETABUILDER	129,388	141,572
67066G104 NVIDIA CORP	70,627	76,473
78462F103 SPDR S&P 500 ETF TRU	125,572	138,722
88579Y101 3M CO	100,267	81,153
26614N102 DUPONT DE NEMOURS IN	24,574	23,947
70450Y103 PAYPAL HOLDINGS INC	32,191	32,451
907818108 UNION PACIFIC CORP	49,924	54,237
922908751 VANGUARD SMALL-CAP E	150,715	152,058

TY 2019 Investments - Other Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
09257V508 BLACKSTONE ALT MULTI	AT COST	60,000	59,887
25264S833 DIAMOND HILL LONG/SH			
29446A710 EQUINOX IMP SYSTEM M	AT COST	60,000	59,577
25264S650 DIAMOND HILL LONG/SH	AT COST	60,000	61,355

TY 2019 Other Decreases Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Description	Amount
2019 TRANSACTIONS POSTED IN 2020	1,586

TY 2019 Other Expenses Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ATTORNEY GENERAL FEE	250	0		250

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TY 2019 Other Increases Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Description	Amount
2018 TRANSACTIONS POSTED IN 2019	1,715

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TY 2019 Taxes Schedule

Name: HARDING EDUCATIONAL AND CHARITABLE FOUNDATION

EIN: 13-6083440

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	305	305		0
FEDERAL TAX PAYMENT - PRIOR YE	3,704	0		0
FEDERAL ESTIMATES - INCOME	5,060	0		0
FOREIGN TAXES ON QUALIFIED FOR	2,577	2,577		0
FOREIGN TAXES ON NONQUALIFIED	63	63		0