

## 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](http://www.irs.gov/Form990PF) for instructions and the latest information.

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OMB No 1545-0052

2017

Open to Public Inspection

For calendar year 2017 or tax year beginning

, and ending

Name of foundation

GARDNER FAMILY CHARITABLE FOUNDATION

A Employer identification number

20-2003567

Number and street (or P.O. box number if mail is not delivered to street address)

Room/suite

354 MERRIMACK STREET

B Telephone number

978-687-2321

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

LAWRENCE, MA 01843

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

H Check type of organization:

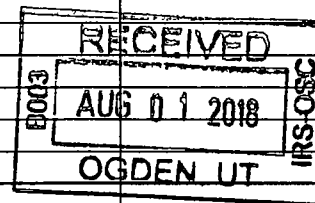
☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundationE If private foundation status was terminated under section 507(b)(1)(A), check here ☐

I Fair market value of all assets at end of year (from Part II, col. (c), line 16)

J Accounting method: ☒ Cash ☐ Accrual☐ Other (specify)F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

▶ \$ 4708919. (Part I, column (d) must be on cash basis.)

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)
Revenue	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	73.	73.		
	4 Dividends and interest from securities	64377.	64377.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	<28474.>			
	b Gross sales price for all assets on line 6a	315308.			
	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	19574.	19574.			
12 Total. Add lines 1 through 11	55550.	84024.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	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	35.	0.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses	19828.	0.		0.
	24 Total operating and administrative expenses. Add lines 13 through 23	19863.	0.		0.
	25 Contributions, gifts, grants paid	332819.			332819.
26 Total expenses and disbursements. Add lines 24 and 25	352682.	0.		332819.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	<297132.>				
b Net investment income (if negative, enter -0-)		84024.			
c Adjusted net income (if negative, enter -0-)			N/A		



919

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value	
Assets	1 Cash - non-interest-bearing	3758.	10892.	10892.
	2 Savings and temporary cash investments	<20027.>	19490.	19490.
	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	1948840.	1605057.	4359677.
	c Investments - corporate bonds			
	Liabilities	11 Investments - land, buildings, and equipment basis ▶		
Less accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other		104440.	104440.	318860.
14 Land, buildings, and equipment: basis ▶				
Less accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)		2037011.	1739879.	4708919.
17 Accounts payable and accrued expenses				
18 Grants payable				
Net Assets or Fund Balances	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	0.	0.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	2037011.	1739879.	
30 Total net assets or fund balances	2037011.	1739879.		
31 Total liabilities and net assets/fund balances	2037011.	1739879.		

## 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	2037011.
2 Enter amount from Part I, line 27a	2	<297132.>
3 Other increases not included in line 2 (itemize) ▶	3	0.
4 Add lines 1, 2, and 3	4	1739879.
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	1739879.

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
<b>1a 1000 ANADARKO PETROLEUM</b>	P	09/18/12	06/29/17
<b>b 700 WALT DISNEY CO</b>	P	11/18/15	10/10/17
<b>c 368 ALLERGAN PLC</b>	P	03/17/15	10/27/17
<b>d 1500 MOBILEYE</b>	P	06/17/16	08/17/17
<b>e 1500 YUM CHINA</b>	P	03/25/08	01/18/17

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) ((e) plus (f) minus (g))
<b>a 45652.</b>		<b>74056.</b>	<b>&lt;28404.&gt;</b>
<b>b 69561.</b>		<b>81802.</b>	<b>&lt;12241.&gt;</b>
<b>c 65069.</b>		<b>112240.</b>	<b>&lt;47171.&gt;</b>
<b>d 95310.</b>		<b>58330.</b>	<b>36980.</b>
<b>e 39716.</b>		<b>17354.</b>	<b>22362.</b>

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
<b>a</b>			<b>&lt;28404.&gt;</b>
<b>b</b>			<b>&lt;12241.&gt;</b>
<b>c</b>			<b>&lt;47171.&gt;</b>
<b>d</b>			<b>36980.</b>
<b>e</b>			<b>22362.</b>

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	<b>&lt;28474.&gt;</b>
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	<b>N/A</b>

**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 doesn't 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))
2016	<b>284825.</b>	<b>3945693.</b>	<b>.072186</b>
2015	<b>216524.</b>	<b>4381986.</b>	<b>.049412</b>
2014	<b>229507.</b>	<b>4168623.</b>	<b>.055056</b>
2013	<b>127017.</b>	<b>3566005.</b>	<b>.035619</b>
2012	<b>123565.</b>	<b>2992823.</b>	<b>.041287</b>

2 Total of line 1, column (d)	2	<b>.253560</b>
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	<b>.050712</b>
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5	4	<b>4505267.</b>
5 Multiply line 4 by line 3	5	<b>228471.</b>
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	<b>840.</b>
7 Add lines 5 and 6	7	<b>229311.</b>
8 Enter qualifying distributions from Part XII, line 4	8	<b>332819.</b>

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

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

1	840.
2	0.
3	840.
4	0.
5	840.
6a	2185.
6b	0.
6c	0.
6d	0.
7	2185.
8	0.
9	
10	1345.
11	0.

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 2017 estimated tax payments and 2016 overpayment credited to 2017

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 2018 estimated tax 1345. Refunded

**Part VII-A Statements Regarding Activities**

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition. If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. \$ 0. (2) On foundation managers. \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered. See instructions. MA		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2017 or the tax year beginning in 2017? See the instructions for Part XIV. If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

**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 ► N/A		X
14 The books are in care of ► HOWARD M. GARDNER Telephone no. ► 978-687-2321 Located at ► 354 MERRIMACK STREET, LAWRENCE, MA ZIP+4 ► 01843		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year ► 15 N/A		
16 At any time during calendar year 2017, 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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions Organizations relying on a current notice regarding disaster assistance, check here N/A	1b	
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2017?	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 2017, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2017? <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.) N/A 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 2017 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 2017.) N/A	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2017?	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?

If "Yes" to 6b, file Form 8870.

6b

X

**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, and 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 8		0.	0.	0.

**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
NONE				

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

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	4508293.
b	Average of monthly cash balances	1b	65582.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	4573875.
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	4573875.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	68608.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	4505267.
6	Minimum investment return. Enter 5% of line 5	6	225263.

**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	225263.
2a	Tax on investment income for 2017 from Part VI, line 5	2a	840.
b	Income tax for 2017. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	840.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	224423.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	224423.
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	224423.

**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	332819.
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	332819.
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	840.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	331979.

**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 2016	(c) 2016	(d) 2017
<b>1</b> Distributable amount for 2017 from Part XI, line 7				224423.
<b>2</b> Undistributed income, if any, as of the end of 2017				
<b>a</b> Enter amount for 2016 only			0.	
<b>b</b> Total for prior years:		0.		
<b>3</b> Excess distributions carryover, if any, to 2017:				
<b>a</b> From 2012				
<b>b</b> From 2013				
<b>c</b> From 2014	15202.			
<b>d</b> From 2015	3681.			
<b>e</b> From 2016	89486.			
<b>f</b> Total of lines 3a through e	108369.			
<b>4</b> Qualifying distributions for 2017 from Part XII, line 4: ► \$ 332819.				
<b>a</b> Applied to 2016, but not more than line 2a			0.	
<b>b</b> Applied to undistributed income of prior years (Election required - see instructions)		0.		
<b>c</b> Treated as distributions out of corpus (Election required - see instructions)	0.			
<b>d</b> Applied to 2017 distributable amount				224423.
<b>e</b> Remaining amount distributed out of corpus	108396.			
<b>5</b> Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	216765.			
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b		0.		
<b>c</b> 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.		
<b>d</b> Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
<b>e</b> Undistributed income for 2016. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
<b>f</b> Undistributed income for 2017. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2018				0.
<b>7</b> 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.			
<b>8</b> Excess distributions carryover from 2012 not applied on line 5 or line 7	0.			
<b>9</b> Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a	216765.			
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2013				
<b>b</b> Excess from 2014	15202.			
<b>c</b> Excess from 2015	3681.			
<b>d</b> Excess from 2016	89486.			
<b>e</b> Excess from 2017	108396.			

N/A

- ☐ 4942(j)(3) or ☐ 4942(j)(5)

- 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(i)(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(i)(3)(B)(iii)
    - (3) Largest amount of support from an exempt organization
    - (4) Gross investment income

## 2017.04000 GARDNER FAMILY CHARITABLE F GARD

**Part XV** Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<b>a Paid during the year</b>				
SEE ATTACHED LISTING				332819.
<b>Total</b>			<b>3a</b>	332819.
<b>b Approved for future payment</b>				
NONE				
<b>Total</b>			<b>3b</b>	0.





## FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
NORTHMARK BANK	17.	17.	
UBS FINANCIAL	56.	56.	
TOTAL TO PART I, LINE 3	73.	73.	

## FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
UBS FINANCIAL SERVICES	64377.	0.	64377.	64377.	
TO PART I, LINE 4	64377.	0.	64377.	64377.	

## FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
OTHER INCOME	19574.	19574.	
TOTAL TO FORM 990-PF, PART I, LINE 11	19574.	19574.	

## FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
MA PC	35.	0.		0.
TO FORM 990-PF, PG 1, LN 18	35.	0.		0.

FORM 990-PF	OTHER EXPENSES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
BANK & INVESTMENT FEES	19826.	0.		0.	
TO FORM 990-PF, PG 1, LN 23	19826.	0.		0.	

FORM 990-PF	CORPORATE STOCK		STATEMENT	6
DESCRIPTION	BOOK VALUE		FAIR MARKET VALUE	
	1605057.		4359677.	
TOTAL TO FORM 990-PF, PART II, LINE 10B	1605057.		4359677.	

FORM 990-PF	OTHER INVESTMENTS		STATEMENT	7
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE	
	COST	104440.	318860.	
TOTAL TO FORM 990-PF, PART II, LINE 13		104440.	318860.	

FORM 990-PF      PART VIII - LIST OF OFFICERS, DIRECTORS      STATEMENT      8  
TRUSTEES AND FOUNDATION MANAGERS

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN EXPENSE CONTRIB ACCOUNT
HOWARD MORSE GARDNER P O BOX 697 NORTH ANDOVER, MA 01845	TRUSTEE 0.00	0.	0.      0.
NAOMI A GARDNER P O BOX 697 NORTH ANDOVER, MA 01845	TRUSTEE 0.00	0.	0.      0.
MEREDITH GARDNER RUBENZAHL 222 WEST 83RD STREET, 9A NEW YORK, NY 10024	TRUSTEE 0.00	0.	0.      0.
STEPHANIE GARDNER GINSBERG 35 STIRLING STREET ANDOVER, MA 01810	TRUSTEE 0.00	0.	0.      0.
ALEXANDRA GARDNER FERN 31 SKYLARK ROAD GREENWICH, CT 06830	TRUSTEE 0.00	0.	0.      0.
JULIANE GARDNER SPENCER 215 W 90TH STREET, 9F NEW YORK, NY 10024	TRUSTEE 0.00	0.	0.      0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		0.	0.      0.

FORM 990-PF      PART XV - LINE 1A      STATEMENT      9  
LIST OF FOUNDATION MANAGERS

NAME OF MANAGER  
HOWARD MORSE GARDNER  
NAOMI A GARDNER



Disbursements 2017				
1/10/2017	1872	Chabad of Greenwich	\$ (5,400 00)	
1/10/2017	1873	Family Service Inc	\$ (250 00)	
2/15/2017	1874	UJA/Federation of Greenwich	\$ (5,000 00)	
3/3/2017	1875	Variety School of Hawaii	\$ (10,000 00)	
3/3/2017	1876	Temple Ahavat Achim	\$ (100.00)	
3/3/2017	1877	Temple Emanuel	\$ (200.00)	
3/3/2017	1878	Rockport Art Association	\$ (150.00)	
3/3/2017	1879	Children's National Health System	\$ (100.00)	
3/3/2017	1880	Carmel Academy	\$ (750 00)	
4/17/2017	1881	Merrimack Valley Jewish Federation	\$ (250 00)	
4/24/2017	1882	Bellisini Academy	\$ (500.00)	
4/28/2017	1883	Moving Traditions	\$ (1,800 00)	
4/28/2017	1884	American Friends of Shalva	\$ (5,000.00)	
4/28/2017	1885	Pan Mass Challenge	\$ (100.00)	
5/12/2017	1886	Anti-Defamation League	\$ (250 00)	
5/12/2017	1887	The Harvey School	\$ (500 00)	
6/30/2017	1888	Boston University	\$ (1,000 00)	
6/30/2017	1889	Barnard College	\$ (50,000.00)	
7/6/2017	1890	Pan Mass Challenge	\$ (200.00)	
7/18/2017	1891	Maine Cancer Foundation	\$ (200 00)	
7/21/2017	1892	B'nai B'Brith	\$ (163.50)	
7/21/2017	1893	Cape Ann Museum	\$ (250 00)	
7/21/2017	1894	Temple Ahavat Achim	\$ (100.00)	
8/9/2017	1895	Temple Ahavat Achim	\$ (100.00)	
8/17/2017	1896	Temple Emanuel	\$ (5,950 00)	
8/17/2017	1897	Temple Emanuel	\$ (2,590 00)	
8/17/2017	1898	U VA Medical School Foundation	\$ (5,000 00)	
8/17/2017	1899	Temple Ahavat Achim	\$ (2,000 00)	
9/7/2017	1900	Temple Ahavat Achim	\$ (50 00)	
9/7/2017	1901	Temple Emanuel	\$ (50.00)	
9/7/2017	1902	Holocaust Memorial Museum	\$ (100 00)	
9/13/2017	1903	Massachusetts General Hospital	\$ (100,000.00)	
9/14/2017	1904	Temple Emanuel Brotherhood	\$ (72.00)	
9/14/2017	1905	Pentucket AF & AM	\$ (68 00)	
9/14/2017	1906	CU Men's Club Water Polo	\$ (500.00)	
10/6/2017	1907	Gateways	\$ (2,500 00)	
10/6/2017	1908	Global Lyme Alliance	\$ (5,000.00)	
10/6/2017	1909	The Harvey School	\$ (3,000.00)	
10/6/2017	1910	Netanya Foundation	\$ (10,000 00)	
10/6/2017	1911	Chinmaya Mission Boston	\$ (100 00)	
10/20/2017	1912	Esperanza Academy	\$ (250 00)	
10/20/2017	1913	Notre Dame Cristo Rey High School	\$ (1,000.00)	
10/20/2017	1914	Cape Ann YMCA - Captial Campaign	\$ (5,000 00)	
11/2/2017	1915	Jewish Family & Children's Services	\$ (200.00)	
11/2/2017	1916	Mount Sinai SAVI	\$ (1,000.00)	

11/2/2017	1917	Reading Symphony Orchestra	\$ (1,200 00)	
11/2/2017	1918	Lowell General Hospital	\$ (10,000.00)	
11/2/2017	1919	Temple Emanuel	\$ (25 00)	
12/7/2017	1920	Merrimack College Ctr Jewish Christian Rel	\$ (1,000 00)	
12/7/2017	1921	Williams College Alumni Fund	\$ (1,000 00)	
12/7/2017	1922	Hadassah	\$ (100 00)	
12/7/2017	1923	Tufts Hillel	\$ (1,800 00)	
12/7/2017	1924	U VA Medical School Foundation	\$ (100 00)	
12/7/2017	1925	Family Services of Merrimack Valley	\$ (500 00)	
12/7/2017	1926	E-T Sanat Fund	\$ (200 00)	
12/7/2017	1927	Temple Emanuel Rabbi's Discretionary Fund	\$ (500.00)	
12/15/2017	1928	Lawrence Academy	\$ (1,000 00)	
12/15/2017	1929	Brooks School	\$ (25,000.00)	
12/15/2017	1939	The Governor's Academy	\$ (10,000.00)	
12/15/2017	1931	Phillips Academy	\$ (3,000 00)	
12/15/2017	1932	The Pike School - Capital Campaign	\$ (25,000 00)	
12/15/2017	1933	The Calhoun School	\$ (2,000.00)	
12/15/2017	1934	Choate Rosemary Hall	\$ (5,000.00)	
12/15/2017	1935	Shoah Foundation	\$ (10,000.00)	
12/15/2017	1936	The Professional Children's School	\$ (1,000.00)	
12/15/2017	1937	Merrimack Valley Jewish Federation	\$ (7,500 00)	
12/15/2017	1938	AVIS	\$ (100.00)	
				\$ (332,818 50)