

Department of the Treasury Internal Revenue Service

For calendar year 2023 or tax year beginning

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/Form990PFfor instructions and the latest information.

and ending

OMB No. 1545-0047 G **Open to Public Inspection**

Na	ame of	foundation				A Employer identifie	ation number
	JOS	EPH HOW CHARITABLE TRUST				01-	6010195
Νι	umber	and street (or P.O. box number if mail is not delivered to	o street address)	Room/su	iite	B Telephone numbe	r (see instructions)
-		BOX 653067				88	8-866-3275
Cit	ty or to	own, state or province, country, and ZIP or foreign posta	Il code				
	דעם.	LAS, TX 75265-3067				C If exemption applicati pending, check here	ion is
-		ck all that apply: Initial return	Initial return	of a former public cha	aritv		
Ŭ	one	Final return	Amended re	•	arrey	 D 1. Foreign organization 2. Foreign organization 	
		Address change	Name chang			85% test, check he	re and attach
н	Cho	ck type of organization: X Section 501				computation .	••••••
Г		ection 4947(a)(1) nonexempt charitable trust	Other taxable pr			E If private foundation	
÷			ounting method: X			under section 507(b)	
•		of year (from Part II, col. (c), line	Other (specify)			F If the foundation is in	a 60-month termination (1)(B), check here
	16)		t I, column (d), must be c	n cash basis)			
P		Analysis of Revenue and Expenses (The					(d) Disbursements
		total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	for charitable purposes (cash basis only)
	1	Contributions, gifts, grants, etc., received (attach schedule)					
	2	Check X if the foundation is not required to attach Sch. B.					
	3	Interest on savings and temporary cash investments					
	4	Dividends and interest from securities	35,304	. 34,766			STMT 1
	5a	Gross rents					
	b	Net rental income or (loss)					
e		Net gain or (loss) from sale of assets not on line 10	131.	,			
en	b	Gross sales price for all 248, 184.					
Revenue	7	Capital gain net income (from Part IV, line 2) .		131			
œ	8	Net short-term capital gain					
	9	Income modifications			_		
	IVa	and allowances					
		Less: Cost of goods sold .					
		Gross profit or (loss) (attach schedule)	2 (04				
	11	Other income (attach schedule)	<u> </u>				STMT 2
	12	Total. Add lines 1 through 11	20,363	. <u>34,897</u> . 12,218	•		8,145.
s	13	Compensation of officers, directors, trustees, etc.	20,303.	. 12,218 NON	• 	NONE	0,145.
nses	14	Other employee salaries and wages		NON		NONE	
per	15	Pension plans, employee benefits		INOIN		NONE	
Ň	16а ь	Legal fees (attach schedule)	1,250.	. 750	-	NONE	500.
٧e	b	Other professional fees (attach schedule)		, , , , , , , , , , , , , , , , , , , ,	•		500.
ati	С 17		<u> </u>				
istr	18	Taxes (attach schedule) (see instructions). 4	1,087.	1,087			
Ĩ	19	Depreciation (attach schedule) and depletion .	±,00/1	±,007	-		
Б	20	Occupancy					
⋖ ∽	15 16a c 17 18 19 20 21 22 23 24 25	Travel, conferences, and meetings		NON	E	NONE	
anc	22	Printing and publications		NON		NONE	
b	23	Other expenses (attach schedule) STMT. 5	762.	. 762			
atir	24	Total operating and administrative expenses.					
era		Add lines 13 through 23	23,462.	. 14,817		NONE	8,645.
ő	25	Contributions, gifts, grants paid	50,024	•			50,024.
	26	Total expenses and disbursements. Add lines 24 and 25	73,486.	. 14,817		NONE	58,669.
	27	Subtract line 26 from line 12:					
	а	Excess of revenue over expenses and disbursements	-34,357.				
	b	Net investment income (if negative, enter -0-)		20,080			
	c	Adjusted net income (if negative, enter -0-) .				NONE	

	PF (2023)		-6010195	Pag
art II	Balance Sheets Attached schedules and amounts in the description column should be for end-of-year	Beginning of year		of year
	amounts only. (See instructions.)	(a) Book Value	(b) Book Value	(c) Fair Market Value
1	Cash - non-interest-bearing			
2	Savings and temporary cash investments	36,358.	45,018.	45,01
	Accounts receivable			
	Less: allowance for doubtful accounts			
	Pledges receivable			
	Less: allowance for doubtful accounts			
	Grants receivable.			
-	Receivables due from officers, directors, trustees, and other			
	disqualified persons (attach schedule) (see instructions)			
	Other notes and loans receivable (attach schedule)			
8 9	Less: allowance for doubtful accounts NONE			
8	Inventories for sale or use			
	Prepaid expenses and deferred charges			
	Investments - U.S. and state government obligations (attach schedule).			
b	Investments - corporate stock (attach schedule) . STMT .6	1,374,320.	1,330,751.	1,508,64
	Investments - corporate bonds (attach schedule)			
	Investments - land, buildings, and equipment: basis			
	(attach schedule)			
	Investments - mortgage loans			
	Investments - other (attach schedule)			
14	Land, buildings, and			
	equipment: basis Less: accumulated depreciation			
	(attach schedule)			
	Other assets (describe)			
	Total assets (to be completed by all filers - see the	1 410 600		
	instructions. Also, see page 1, item I)	1,410,678.	1,3/5,/09.	1,553,60
	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)			
	Total liabilities (add lines 17 through 22)		NONE	
	Foundations that follow FASB ASC 958, check here and			
	complete lines 24, 25, 29, and 30 · · · · · · · · · · · ·			
24	Net assets without donor restrictions			
	Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check			
	here and complete lines 26 through 30 · · · · · · · X			
	Capital stock, trust principal, or current funds	1,410,678.	1,375,769.	
		1,110,070.	±,575,707.	
	Paid-in or capital surplus, or land, bldg., and equipment fund			
	Retained earnings, accumulated income, endowment, or other funds	1 410 600	1 205 060	
	Total net assets or fund balances (see instructions)	1,410,678.	1,375,769.	
	Total liabilities and net assets/fund balances (see			
	instructions)	1,410,678.	1,375,769.	
	Analysis of Changes in Net Assets or Fund Bala		I	1
	I net assets or fund balances at beginning of year - Part I		-	
end-	of-year figure reported on prior year's return)		1	1,410,67
Ente	er amount from Part I, line 27a		2	-34,35
	er increases not included in line 2 (itemize)			
Add	lines 1, 2, and 3		4	1,376,32
	reases not included in line 2 (itemize) SEE STAT		5	55
	I net assets or fund balances at end of year (line 4 minus li			1,375,76
iota	a not access of rand balances at end of year (line 4 fillings i		,	Form 990-PF (2)

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Form	990-PF (2023)					Page 3
Par	t IV Capital Gains	and Losses for Tax on Inve	stment Income			
		cribe the kind(s) of property sold (for exick warehouse; or common stock, 200	1	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1 a	PUBLICLY TRADED	SECURITIES				
	OTHER GAINS AND					
C						
d						
e						
	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or oth plus expense			ain or (loss) s (f) minus (g))
a	129,603.		107,8	48.		21,755.
b	110 501		140,2			-21,624.
c			·			
d						
е						
	Complete only for assets she	owing gain in column (h) and owned by	the foundation on 12	2/31/69.	(II) Gains (C	ol. (h) gain minus
	(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of over col. (j),		col. (k), but n	ot less than -0-) or (from col. (h))
а						21,755.
b						-21,624.
c						· · · · · ·
d						
e						
2	Capital gain net income	or (net capital loss)	in, also enter in Par ss), enter -0- in Part	l l	2	131.
3	Net short-term capital ga	in or (loss) as defined in sections 1		·)		
	If gain, also enter in Pa	art I, line 8, column (c). See inst	ructions. If (loss),	enter -0- in)		
	Part I, line 8			J	3	
Par	t V Excise Tax Base	ed on Investment Income (Sec	tion 4940(a), 49	40(b), or 494	8 - see instruc	tions)
1a	Exempt operating foundatio	ns described in section 4940(d)(2), che	eck here and e	nter "N/A" on line	e 1.	
		letter: (attach				279.
b		ations enter 1.39% (0.0139) of lin				
		e 12, col. (b)			. J	
2		omestic section 4947(a)(1) trusts and			er -0-) 2	NONE
3					3	279.
4	Subtitle A (income) tax (do	omestic section 4947(a)(1) trusts and	taxable foundations	only: others, ent	er -0-) 4	NONE
5		ncome. Subtract line 4 from line 3. If ze		-	5	279.
6	Credits/Payments:					
а		nts and 2022 overpayment credited to 3	2023 6a		176.	
b	. ,	s - tax withheld at source			NONE	
c	1 0 0	r extension of time to file (Form 8868)			NONE	
d		ously withheld				
7		Add lines 6a through 6d			7	176.
8	• •	payment of estimated tax. Check here				
9		5 and 8 is more than line 7, enter amo				103.
10		ore than the total of lines 5 and 8, enter				
11		to be: Credited to 2024 estimated tax		NONE Refun		

Form 990-PF (2023)

01-6010195

Form	990-PF (2023)			Page 4
	t VI-A Statements Regarding Activities			age -
-	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it		Yes	No
	participate or intervene in any political campaign?	1a		Х
b	Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the			
	instructions for the definition	1b		X
	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.			
с	Did the foundation file Form 1120-POL for this year?	1c		Х
	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year:			
	(1) On the foundation. \$ (2) On foundation managers. \$			
е	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?	2		X
	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	3		X
4a	Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a		X
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?	5		X
	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		37	
	conflict with the state law remain in the governing instrument?	6	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 XIV	7	X	
8a	Enter the states to which the foundation reports or with which it is registered. See instructions.			
	ME			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General	8b	X	
•	(or designate) of each state as required by <i>General Instruction G</i> ?If "No," attach explanation	00		
9	Is the foundation claiming status as a private operating foundation within the meaning of section $4942(j)(3)$ or $4042(j)(5)$ for calculation was 2022 as the tax was beginning in 20222. See the instructions for Part XIII (f. "Yes")			
	4942(j)(5) for calendar year 2023 or the tax year beginning in 2023? See the instructions for Part XIII. If "Yes," complete Part XIII	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their	10		X
11	names and addresses			
••	meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified			
	person had advisory privileges? If "Yes," attach statement. See instructions	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Х	
	Website address N/A		•	
14	The books are in care of BANK OF AMERICA, N.A. Telephone no. (888)866	-32	75	
	Located at P.O. BOX 653067, DALLAS, TX ZIP+4 75265-	306	7	
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			
16	At any time during calendar year 2023, did the foundation have an interest in or a signature or other authority		Yes	No
	over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of			
	the foreign country			

Form 990-PF (2023)

Form 990-PF (2023)		P	age 5
Part VI-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?	1a(1)		X
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified			
person?	1a(2)		X
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	1a(3)		X
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	1a(4)	X	
(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)?	1a(5)		Х
(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.)	1a(6)		Х
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		Х
c Organizations relying on a current notice regarding disaster assistance, check here			
were not corrected before the first day of the tax year beginning in 2023?	1d		Х
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private	- Tu		
operating foundation defined in section 4942(j)(3) or 4942(j)(5)):			
a At the end of tax year 2023, did the foundation have any undistributed income (Part XII, lines 6d and 6e) for tax year(s) beginning before 2023? If "Yes," list the years	2a		X
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		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time			
during the year?	3a		Х
 b If "Yes," did it have excess business holdings in 2023 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 Form 4720, Schedule C, to determine if the			
foundation had excess business holdings in 2023.)	3b		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable			
	4a		Х
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 2023? • • • • • • • • • • • • • • • • • • •	4b		Х
	orm 99	0-PF	

Form 9	90-PF (2023)		01-60	10195		F	Page 6
Par	VI-B Statements Regarding Activities for	or Which Form 4	720 May Be Requ	uired (continued)			
5a	During the year, did the foundation pay or incur any amo	ount to:				Yes	No
	(1) Carry on propaganda, or otherwise attempt to influer	nce legislation (sectio	n 4945(e))?		5a(1)		X
	(2) Influence the outcome of any specific public	election (see sec	ction 4955); or to	carry on, directly or			
	indirectly, any voter registration drive?				5a(2)		Х
	(3) Provide a grant to an individual for travel, study, or o				5a(3)		X
	(4) Provide a grant to an organization other than						
	(4)(A)? See instructions		0		5a(4)		Х
	(5) Provide for any purpose other than religious,						
	the prevention of cruelty to children or animals?				5a(5)		Х
b	If any answer is "Yes" to 5a(1)-(5), did any of th						
-	in Regulations section 53.4945 or in a current notice reg			-	5b		
c	Organizations relying on a current notice regarding disas	ter assistance, check	here	[
d	If the answer is "Yes" to question 5a(4), does	the foundation cl	aim exemption from	the tax because it			
	maintained expenditure responsibility for the grant?				5d		
	If "Yes," attach the statement required by Regulations se	ction 53.4945-5(d).					
6a	Did the foundation, during the year, receive any		ndirectly, to pay pre	miums on a personal			
	benefit contract?				6a		Х
b	Did the foundation, during the year, pay premiums, direct				6b		X
	If "Yes" to 6b, file Form 8870.						
7a	At any time during the tax year, was the foundation a pa	rty to a prohibited tax	shelter transaction?		7a		Х
b	If "Yes," did the foundation receive any proceeds or have	any net income attril	butable to the transact	on?	7b		
8	Is the foundation subject to the section 4960 tax	on payment(s) of	more than \$1,000,00	00 in remuneration or			
	excess parachute payment(s) during the year?				8		Х
Par	VII Information About Officers, Directors Contractors				oyees, ai	nd	
1	List all officers, directors, trustees, and foundation	n managers and t	heir compensation.	See instructions.			
	(a) Name and address	(b) Title, and average hours per week devoted to position		(d) Contributions to employee benefit plans and deferred compensation	(e) Expens other all		
BANK	OF AMERICA	TRUSTEE					
	BOX 653067, DALLAS, TX 75265-3067	1	20,363.	-0-			-0-
	· · ·		,				

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

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE
Total number of other employees paid over \$50,000 .				NONE
				Form 990-PF (2023)

3 Five highest-paid independent contractors for professional services. See ir	structions. If none, enter "NONE	."
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
	-	NON
DNE		NON
	-	
	-	
	-	
	-	
tal number of others receiving over \$50,000 for professional services		NON
art VIII-A Summary of Direct Charitable Activities		
List the foundation's four largest direct charitable activities during the tax year. Include relevant statis organizations and other beneficiaries served, conferences convened, research papers produced, etc.	tical information such as the number of	Expenses
1 NONE		
2		
3		
4		
art VIII-B Summary of Program-Related Investments (see instructions)	
Describe the two largest program-related investments made by the foundation during the tax year on line	s 1 and 2.	Amount
1 <u>NONE</u>		
2		
All other program-related investments. See instructions.		
BNONE		

Form	990-PF (2023) 01-6010195		Page 8
Par	Minimum Investment Return (All domestic foundations must complete this part. Fore see instructions.)	ign founda	tions,
1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
а	Average monthly fair market value of securities	1a	1,431,525.
b	Average of monthly cash balances	1b	36,241.
C	Fair market value of all other assets (see instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	1,467,766.
е	Reduction claimed for blockage or other factors reported on lines 1a and		
	1c (attach detailed explanation)		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	1,467,766.
4	Cash deemed held for charitable activities. Enter 1.5% (0.015) of line 3 (for greater amount, see		
	instructions)	4	22,016.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3	5	1,445,750.
6	Minimum investment return. Enter 5% (0.05) of line 5	6	72,288.
Par	Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating and certain foreign organizations, check here and do not complete this part.)	ı foundatio	ns
1	Minimum investment return from Part IX, line 6	1	72,288.
2a	Tax on investment income for 2022 from Part V, line 5 2a 279.		
b	Income tax for 2022. (This does not include the tax from Part V.) . 2b		
с	Add lines 2a and 2b	2c	279.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	72,009.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	72,009.
6	Deduction from distributable amount (see instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XII,		
	line 1	7	72,009.
Par	XI Qualifying Distributions (see instructions)		
1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
а	Expenses, contributions, gifts, etc total from Part I, column (d), line 26	1a	58,669.
b	Program-related investments - total from Part VIII-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc.,		
	purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:	-	
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part XII, line 4	4	58,669.
			Form 990-PF (2023)

Form 990-PF (2023)

Part XII Undistributed Income (see instruct	ions)			
	(a) Corpus	(b) Years prior to 2022	(c) 2022	(d) 2023
1 Distributable amount for 2023 from Part X, line 7				72,009.
2 Undistributed income, if any, as of the end of 2023:				
a Enter amount for 2022 only			1,220.	
b Total for prior years: 20,20,20		NONE		
3 Excess distributions carryover, if any, to 2023:				
a From 2018 NONE				
b From 2019 NONE				
c From 2020 NONE				
d From 2021 NONE				
e From 2022 NONE				
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2023 from Part XI, line 4: \$58,669.				
a Applied to 2022, but not more than line 2a			1,220.	
b Applied to undistributed income of prior years				
(Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2023 distributable amount	110112			57,449.
e Remaining amount distributed out of corpus.	NONE			51/1101
5 Excess distributions carryover applied to 2023 (If an amount appears in column (d), the same	NONE			NONE
 amount must be shown in column (a).) 6 Enter the net total of each column as indicated below: 				<u> </u>
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable				
amount - see instructions		NONE		
e Undistributed income for 2022. Subtract line 4a from line 2a. Taxable amount - see instructions				
f Undistributed income for 2023. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2024				14,560.
7 Amounts treated as distributions out of corpus				
to satisfy requirements imposed by section $170(b)(1)(E)$ or $4942(a)(2)$ (Election may be				
170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	NONE			
8 Excess distributions carryover from 2018 not applied on line 5 or line 7 (see instructions)	NONE			
9 Excess distributions carryover to 2024. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2019 NONE				
b Excess from 2020 NONE				
c Excess from 2021 NONE				
d Excess from 2022 NONE				
e Excess from 2023 NONE				

Form **990-PF** (2023)

JSA 3E1480 1.000

Form	990-P	F (2023)			01-6	5010195			Page 10
Pa	rt XII	Private Op	erating Foundations	(see instructions a	nd Part VI-A, questic	on 9)	ו	NOT A	PPLICABLE
1a	lf th	e foundation has	received a ruling or d	etermination letter that	t it is a private opera	ating			
	found	dation, and the ruling	g is effective for 2023, en	ter the date of the ruling					
b	Chec	k box to indicate	whether the foundation	is a private operating	foundation described in	section	4942(j)(3) or	4942(j)(5)
-		the lesser of the ad-	Tax year	· · · ·	Prior 3 years			L	
		net income from Part	(a) 2023	(b) 2022	(c) 2021	(d) 20	20		(e) Total
	l or t	he minimum investment	(a) 2023	(b) 2022		(u) 20	20		
	return	from Part IX for each							
	year lis	sted • • • • • • • •							
b	85% (0.85) of line 2a 💶 💶							
C	Qualify	ving distributions from Part							
	XI, line	4, for each year listed .							
d	Amour	nts included in line 2c not							
		lirectly for active conduct							
		mpt activities • • • • •							
е		ving distributions made (for active conduct of							
		t activities. Subtract line							
		m line 2c							
3		ete 3a, b, or c for the							
		tive test relied upon: • •							
a		s" alternative test - enter:							
		alue of all assets alue of assets qualifying							
	• •	nder section							
		942(j)(3)(B)(i)							
b	"Endov	vment" alternative test-							
		2/3 of minimum invest-							
		return shown in Part IX,							
•		for each year listed							
C		ort" alternative test - enter:							
		otal support other than ross investment income							
		nterest, dividends, rents,							
		ayments on securities							
		oans (section 512(a)(5)), r royalties)							
		upport from general							
		ublic and 5 or more							
		xempt organizations as rovided in section 4942							
)(3)(B)(iii)							
		argest amount of sup-							
		ort from an exempt rganization							
		iross investment income							
Da	rt XI		tary Information (Complete this part	only if the founds	tion had ¢	5 000 or	more	in assats at
1 a			uring the year - see				5,000 UI	more	m assers at

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 X 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 email address of the person to whom applications should be addressed:

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

c Any submission deadlines:

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

Becipient If recipient is an individual, show any relationship to Foundation Purpose of grant or Amount								
Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	status of recipient	contribution	Amount				
a Paid during the year	or substantial contributor	Tecipient						
ITED WAY INC ATTN MICHAEL BEVILACQUA			UNRESTRICTED GENERAL					
D. BOX 15200 PORTLAND ME 04112-5200	N/A	PC	SUPPORT	50,024				
		- •						
-				F0.004				
<u>Total</u>	<u></u>			50,024				
b Approved for future payment								
		1						

Form 990-PF (2023)

Form 990-PF (Part XV-A		cing Activ	/ities			Page 12
Enter gross amounts unless otherwise indicated. 1 Program service revenue:		Unrela	ated business income	Excluded by	y section 512, 513, or 514	(e) Related or exempt
		(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	function income (See instructions.)
a						
b						
e f						
	and contracts from government agencies					
	ship dues and assessments					
	n savings and temporary cash investments •					
	Is and interest from securities			14	35,304.	
5 Net renta	al income or (loss) from real estate:					
	financed property					
	lebt-financed property					
	l income or (loss) from personal property					
	vestment income ••••••••••••••••••••••••••••••••••••			18	131.	
	me or (loss) from special events ••••					
	ofit or (loss) from sales of inventory • •					
	venue: a					
ь <u>ЕХ</u>	CISE TAX REFUND			1	3,694.	
e	. Add columns (b), (d), and (e)				39,129.	
Part XV-E Line No.	Relationship of Activities Explain below how each activity for of the foundation's exempt purpose	or which inc	ome is reported in colum	nn (e) of Part	XV-A contributed importan	tly to the accomplishmer
			NOT APPLICABI	ιE		
SA						Form 990-PF (2023

Form 990	D-PF (20	023)					01-601019	95			Pag	ge 13
Part X	(VI	Information Re Organizations	garding Trans	fers to and	Transactior	ns and	Relationship	s With	Nonchar	itable	e Exe	empt
in	sect	e organization direct ion 501(c) (other ations?		·		-					Yes	No
		ers from the reporting	-									
		h										X
	-	er assets								1a(2)		X
		ransactions:	- h									v
		es of assets to a non chases of assets fror										X X
		ital of facilities, equip										X
		mbursement arrange										X
		ns or loan guarantee										X
-		formance of services										Х
c S	haring	g of facilities, equipm	nent, mailing lists	s, other assets,	or paid emplo	yees				1c		Х
		answer to any of th		•	-				•			
		of the goods, other										
		n any transaction or					-					
(a) Line	no.	(b) Amount involved	(c) Name of no	oncharitable exempt	torganization	(d) De	scription of transfe	ers, transact	ions, and shar	ing arra	ngeme	nts
de	escrib	foundation directly ed in section 501(c) ' complete the follow	(other than sec wing schedule.	tion 501(c)(3))	or in section 5				[es 🛛	< No
		(a) Name of organizatio	n l	(b) Type	e of organization		(c) Descripti	on of relations	hip		
		r penalties of perjury, I dec ct, and complete. Declaration						to the best o	of my knowledg	e and b	pelief, it	is true,
Sign	cone			axpayer, is based on a	in mormation of white	in preparer na	is any knowledge.		May the IRS	discus	e thie	return
Here	Ŭ	ature of officer or trustee	ser	04/16 Date	/2024	<u>MANA</u> Title	AGING DIR		with the pre	parer s		below?
	BA	NK OF AMERICA		Drama in the st	-4		Date					
Paid		Print/Type preparer's na	me	Preparer's sign	ature		Date	Che	eck if F -employed	TIN		
Prepa	rer	Eirm's name							cilipioyeu			
Use C		Firm's name Firm's address						Firm's EIN				
	,							Phone no.				

Form 990-PF (2023)

JSA 3E1493 1.000

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS FOREIGN DIVIDENDS DOMESTIC DIVIDENDS OTHER INTEREST FOREIGN INTEREST U.S. GOVERNMENT INTEREST(FEDERAL TAXABLE NON-TAXABLE FOREIGN INCOME US GOVERNMENT INTEREST REPORTED AS QUALI NONQUALIFIED FOREIGN DIVIDENDS NONQUALIFIED DOMESTIC DIVIDENDS SECTION 199A DIVIDENDS	568. 6,638. 11,945. 7,538. 326. 2,185. 538. 12. 1,816. 3,154. 584.	6,638. 11,945. 7,538. 326. 2,185. 12.
TOTAL	35,304.	34,766.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS
EXCISE TAX REFUND		3,694.
	TOTALS	3,694.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME 	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	1,250.	750.		500.
TOTALS	1,250.	750.	NONE	500.

FORM 990PF, PART I - TAXES

	REVENUE	
	AND	NET
	EXPENSES	INVESTMENT
DESCRIPTION	PER BOOKS	INCOME
FOREIGN TAXES	820.	820.
FOREIGN TAXES ON QUALIFIED FOR	162.	162.
FOREIGN TAXES ON NONQUALIFIED	105.	105.
TOTALS	1,087.	1,087.
	================	===============

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
OTHER ALLOCABLE EXPENSE-PRINCI OTHER ALLOCABLE EXPENSE-INCOME	381. 381.	381. 381.
TOTALS	762.	762.

JOSEPH HOW CHARITABLE TRUST

01-6010195

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION		BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
922042858 VANGUARD FTSE EMERGI		27,249.	32,804.	27,825.
464287507 ISHARES CORE S&P MID		35,607.	33,493.	61,250.
921943858 VANGUARD FTSE DEVELO		85,090.	65,291.	90,148.
922908363 VANGUARD 500 INDEX F		47,211.	74,287.	136,282.
202671913 AGGREGATE BOND COMMO		288,291.	292,752.	281,911.
207543877 SMALL CAP GROWTH LEA		48,449.	21,942.	24,310.
29099J109 EMERGING MARKETS STO		76,615.	87,062.	85,059.
303995997 SMALL CAP VALUE COMM		44,342.	22,037.	25,148.
323991307 MID CAP GROWTH COMMO		59,052.	58,817.	59,833.
45399C107 DIVIDEND INCOME COMM		117,936.	74,361.	71,161.
99Z466197 INTERNATIONAL FOCUSE		109,822.	83,826.	86,741.
99Z639934 LARGE CAP CORE COMMO		90,805.	83,716.	100,469.
992639942 MID CAP CORE COMMON		60,034.	58,284.	62,797.
99Z639959 SMALL CAP CORE COMMO		44,603.	44,339.	46,661.
77954Q403 T ROWE PRICE BLUE CH		35,773.		
693390882 PIMCO INTERNATIONAL		12,814.	28,334.	29,668.
74440Y884 PGIM HIGH YIELD FUND		15,913.		
992665806 MID CAP VALUE COMMON		52,631.	51,642.	52,388.
46429B697 ISHARES EDGE MSCI MI		46,650.	46,650.	54,231.
52469H255 CLEARBRIDGE LARGE CA		35,920.	37,888.	47,974.
74256W584 PRINCIPAL MIDCAP FUN		39,513.	29,570.	49,357.
92206C680 VANGUARD RUSSELL 100			39,473.	51,883.
09251M801 BLACKROCK EQTY DIVID			64,183.	63,552.
	TOTALS	1,374,320.	1,330,751.	1,508,648.
		=======	======	======

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

DESCRIPTION	AMOUNT
TAX Y/E INCOME ADJUSTMENT CTF ADJUSTMENT	24. 528.

TOTAL

528. ------552.

STATEMENT 7

01-6010195

JOSEPH HOW CHARITABLE TRUST Schedule D Detail of Long-term Capital Gains and Losses

	Date	Date	Gross Sales	Cost or Other	Long-term
Description	Acquired	Sold	Price	Basis	Gain/Loss
OTHER GAINS AND LOSSES					
490.24 SMALL CAP GROWTH LEADERS CTF	12/09/2016	01/31/2023	21,996.00	23,924.00	-1,928.00
11.676 SMALL CAP GROWTH LEADERS CTF	01/31/2019	01/31/2023	524.00	552.00	-28.00
222.754 SMALL CAP GROWTH LEADERS CIF	01/17/2020	01/31/2023	10,422.00	10,569.00	
331.701 SMALL CAP VALUE COMMON TRUST	11/30/2021	01/31/2023	15,519.00	15,324.00	195.00
15.578 MID CAP GROWTH COMMON TRUST	12/09/2016	01/31/2023	892.00	1,023.00	-131.00
438.815 DIVIDEND INCOME COMMON TRUST	12/09/2016	01/31/2023	43,566.00	49,361.00	-5,795.00
140.016 INTERNATIONAL FOCUSED EQUITY	08/31/2020	01/31/2023	2,258.00	2,540.00	-282.00
353.845 INTERNATIONAL FOCUSED EQUITY	01/17/2020	01/31/2023	5,705.00	6,208.00	-503.00
340.425 INTERNATIONAL FOCUSED EQUITY	12/18/2019	01/31/2023	5,489.00	5,700.00	-211.00
517.953 INTERNATIONAL FOCUSED EQUITY	03/10/2017	01/31/2023	8,351.00	8,532.00	-181.00
114.364 MID CAP CORE COMMON TRUST FUND	01/31/2018	01/31/2023	1,569.00	1,555.00	14.00
453.18 LARGE CAP CORE COMMON TRUST	01/31/2022	07/31/2023	7,631.00	7,218.00	413.00
14.92 LARGE CAP CORE COMMON TRUST FUND	01/31/2018	07/31/2023	251.00	221.00	30.00
247.454 AGGREGATE BOND COMMON TRUST	12/11/2020	10/31/2023	3,514.00	4,317.00	-803.00
181.805 AGGREGATE BOND COMMON TRUST	11/30/2020	10/31/2023	2,582.00	3,161.00	-579.00
TOTAL OTHER GAINS AND LOSSES			130,269.00	140,205.00	-9,936.00
TOTAL OTHER GAINS AND LODGED			130,209.00	110,203.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
T-4-1-				140 205 00	
Totals			130,269.00	140,205.00	-9,936.00

JSA 3F0970 1.000 GAINS AND LOSSES FROM PASS-THRU ENTITIES

NET SHORT-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS AND OTHER FIDUCIARIES

COMMON TRUST FUNDS

-2,852.00

TOTAL NET SHORT-TERM GAIN OR LOSS (ROUNDED)

-2,852.00

_ _ _ _ _ _ _ _ _ _ _ _ _ _

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS AND OTHER FIDUCIARIES

COMMON TRUST FUNDS

-8,836.00

TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)

01-6010195

FEDERAL FOOTNOTES

THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N.A. AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE IS CALCULATED USING A MARKET VALUE FEE SCHEDULE. THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK. IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES.