

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/07/2024

General Information

Name: Mr Thomas L Harding

PID 286637

AGENCY INFORMATION

Organization	Suborganization	Title
Key Colony Beach	Mayor And City Commission	Secretary/Treasurer

CANDIDATE FOR

Position	Agency Name	Position sought or held
City, Town or Village (Commission or Council), Governing Board - Form 6	City of Key Colony Beach	City Commissioner

Net Worth

My Net Worth as of December 31, 2023 was \$ 1,034,926.25.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 175,500.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
House	\$ 625,000.00
House	\$ 364,200.00
Condominium	\$ 406,869.00
Commercial Building	\$ 269,700.00
Commercial Business	\$ 29,700.00
Vehicle 1 own	\$ 43,000.00
Vehicle 2 own	\$ 23,000.00
Boat and trailer	\$ 35,000.00
Personal watercraft and trailer	\$ 3,000.00
Lawn tractor	\$ 3,500.00
Scooter	\$ 1,025.00
Motor cycle 1	\$ 3,000.00
Motor cycle 2	\$ 1,500.00
Patio furniture	\$ 1,500.00
Life insurance - wife surrender value	\$ 55,187.26
Fidelity Investment portfolio - self - detail holdings included in uploaded file	\$ 922,111.18
Bank Account - Bank of America	\$ 4,594.91
Bank Account - Key Bank	\$ 15,173.76
Bank Account - Key Bank	\$ 12,065.13
See Attached	

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Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Key Bank	PO Box 94588, Cleveland OH, 44101	\$ 157,501.99
Rocket Mortgage	1050 Woodward Ave., Detroit Mi. 48226	\$ 143,090.43
US Department of Education	PO Box 2837, Portland, OR, 97208	\$ 3,696.85
GM Financial	PO Box 183834, Arlington TX, 76096	\$ 3,541.72

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2023 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
Fidelity IRA Distributions	PO Box 770001 Cincinnati, OH, 45277	\$ 165,500.00
City of Key Colony Beach	PO Box 510141, 600 West Ocean Drive, Key Colony Beach, FL 33051	\$ 13,355.00
Social Security - self	3971 Research Drive, Ann Arbor MI. 48108	\$ 29,820.00
The Cottage Rabbit LLC	115 West Middle Street, Chelsea, MI. 48118	\$ 12,740.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

- ☒ I certify that I have completed the required training under Section 112.3142, F.S.
- ☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Thomas L Harding

Digitally signed: 06/07/2024

Filed with COE: 06/07/2024



FIDELITY WEALTH
MANAGEMENT

INVESTMENT REPORT
December 1, 2023 - December 31, 2023

THOMAS L HARDING
2353 TECUMSEH DR
BROOKLYN MI 49230-9268

Your Portfolio Value:

\$922,111.18

Portfolio Change from Last Period:

▲ \$25,043.66

	This Period	Year-to-Date
Beginning Portfolio Value	\$897,067.52	\$983,249.04
Subtractions	-8,000.00	-174,330.45
Fidelity Managed Account Fees	-	-8,830.45
Change in Investment Value *	33,043.66	113,192.59
Ending Portfolio Value **	\$922,111.18	\$922,111.18
Accrued Interest (AI)	-	-
Ending Portfolio Value incl. AI	\$922,111.18	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.
** Excludes unpriced securities.

Your Financial Consultant

Contact Information

Online
FASTA
Portfolio Information Services
8am - 7pm ET Mon - Fri
Member Services

Save on your tax preparation services; Fidelity is pleased to offer special discounts to help you prepare your tax return. Learn more at Fidelity.com/taxprep. 1064976.1.0



FIDELITY WEALTH
MANAGEMENT

INVESTMENT REPORT
December 1, 2023 - December 31, 2023

Holdings

THOMAS L HARDING

Core Account

Description	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	EAI (\$)/ EY (%)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX)	\$189.73	190.540	\$1.0000	\$190.54	\$8.68 4.560%
-- 7-day yield: 5.0%					
Total Core Account (100% of account holdings)	\$189.73			\$190.54	\$8.68
Total Holdings				\$190.54	\$8.68

EAI Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
12/29	FIDELITY GOVERNMENT MONEY MARKET	316171H102	Dividend Received	-	-	\$0.81
Total Dividends, Interest & Other Income						\$0.81



INVESTMENT REPORT
December 1, 2023 - December 31, 2023

THOMAS L. HARDING

Stock Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EAI (\$) EY (%)
FIDELITY SAI INFLATION FOCUSED FD (FIEGX)	0.32%	\$2,916.96	33.427	\$84.2900	\$2,817.56	\$2,672.68	\$144.88	\$21.66 0.770%
STRATEGIC ADVISERS FID EMERGING MARKETS (FGOMX)	2.20	18,094.92	1,635.914	11.5000	18,813.01	13,669.37	5,143.64	533.31 2.830
STRATEGIC ADVISERS FID US TOTAL STOCK (FCTDX)	20.46	167,647.88	11,902.444	14.7000	174,965.93	69,091.68	105,874.25	1,844.88 1.050
STRATEGIC ADVISERS FIDELITY INTL FUND (FUSIX)	6.01	49,812.32	4,445.859	11.5700	51,438.59	29,337.09	22,101.50	1,249.29 2.430
FIDELITY SAI EMERG MARKETS INDEX (FERGX)	0.30	2,528.25	202.301	12.9800	2,625.87	1,947.87	678.00	20.20 2.670
Total Stock Funds	29.29%	\$241,000.33			\$250,660.96	\$116,718.69	\$133,942.27	\$3,719.34

Bond Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EA (\$) / EY (%)
FIDELITY ADVISOR STRATEGIC INC CL1(FSRIX)	0.16%	\$1,333.16	121.168	\$11.4000	\$1,381.32	\$861.69	\$519.63	\$54.20 3.920%
-- 30-day yield: 5.31%								
STRATEGIC ADVISERS FIDELITY CORE INCOME (FIWGX)	50.30	417,698.69	46,792.579	9.1900	430,023.80	397,824.63	32,199.17	15,023.26 3.490
FIDELITY SAI SHORT TERM BOND FUND(FZOMX)	6.31	53,337.13	5,597.326	9.6500	54,014.20	52,419.64	1,594.56	1,548.76 2.870
-- 30-day yield: 4.78%								
FIDELITY SAI LOW DURATION INCOME FUND (FZOLX)	10.33	88,971.76	8,782.631	10.0600	88,353.27	83,438.16	4,915.11	3,220.42 3.640
-- 30-day yield: 5.35%								
FID SAI LONG TERM TREASURY BOND INDEX (FBLTX)	0.21	1,671.87	240.550	7.5500	1,816.15	1,608.59	207.56	59.48 3.280
-- 30-day yield: 4.17%								



FIDELITY WEALTH
MANAGEMENT

INVESTMENT REPORT
December 1, 2023 - December 31, 2023

Holdings

THOMAS L HARDING - [REDACTED]

Bond Funds (continued)

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EAI (\$) / EY (%)
FIDELITY SAI HIGH INCOME FUND (FSHGX)	0.59	4,926.67	575.024	8.8800	5,106.21	4,267.65	848.56	254.42
-- 30-day yield: 7.76%								

Total Bond Funds	67.90%	\$567,939.28			\$580,694.95	\$540,410.36	\$40,284.59	\$20,160.54
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Short-term Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	2.75%	\$23,614.66	23,538.560	\$1.0000	\$23,538.56	not applicable	not applicable	\$1,076.28
-- 7-day yield: 5.02%								

Total Short-term Funds	2.75%	\$23,614.66			\$23,538.56			\$1,076.28
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Total Holdings	100% ^r				\$654,894.47	\$657,129.05	\$174,226.86	\$24,956.16
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All positions held in cash account unless indicated otherwise.

EAI Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. For calculation details, refer to the "Additional Information and Endnotes" section.

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

^r Please note that due to rounding, percentages may not add to 100%.



FIDELITY WEALTH
MANAGEMENT

INVESTMENT REPORT
December 1, 2023 - December 31, 2023

Holdings

THOMAS L HARDING - [REDACTED]

Stock Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EA (\$)/ EY (%)
FIDELITY SAI INFLATION FOCUSSED FD (FIFGX)	0.52%	\$361.79	4.146	\$84.2900	\$349.47	\$245.13	\$104.34	\$2.69 0.770%
STRATEGIC ADVISERS FID EMERGING MARKETS (FEGMX)	3.69	2,383.31	215.470	11.5000	2,477.91	1,474.49	1,003.42	70.24 2.830
STRATEGIC ADVISERS FID US TOTAL STOCK (FCTDX)	34.25	21,789.92	1,561.699	14.7000	22,956.98	4,362.19	18,594.79	242.06 1.050
STRATEGIC ADVISERS FIDELITY INTL FUND (FUSIX)	10.08	6,436.98	584.008	11.5700	6,756.97	2,560.88	4,196.09	164.11 2.430
FIDELITY SAI EMERG MARKETS INDEX (FERGX)	0.48	311.51	24.926	12.9800	323.54	182.35	141.19	8.65 2.670
Total Stock Funds	49.02%	\$31,283.51			\$32,864.87	\$8,825.04	\$24,039.83	\$487.75

Bond Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EA (\$)/ EY (%)
FIDELITY ADVISOR STRATEGIC INC CL I (FSRIX)	0.11%	\$76.22	6.927	\$11.4000	\$78.97	\$1.46	\$77.51	\$3.10 3.930%
FIDELITY CAPITAL & INCOME (FAGIX)	0.13	84.38	9.037	9.6500	87.21	-	-	4.19 4.800
STRATEGIC ADVISERS FIDELITY CORE INCOME (FIWGX)	40.81	26,318.71	2,977.132	9.1900	27,359.84	21,605.99	5,753.85	955.84 3.490
FIDELITY SAI SHORT TERM BOND FUND (FZOMX)	2.43	1,612.93	169.264	9.6500	1,633.40	1,558.28	75.12	46.83 2.870
FIDELITY SAI LOW DURATION INCOME FUND (FZOLX)	4.04	2,697.01	269.706	10.0600	2,713.24	2,595.01	118.23	98.90 3.650
30-day yield: 5.35%								



FIDELITY WEALTH
MANAGEMENT

INVESTMENT REPORT
December 1, 2023 - December 31, 2023

Holdings

THOMAS L HARDING - [REDACTED]

Bond Funds (continued)

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EAI (\$) / EY (%)
FID SAI LONG TERM TREASURY BOND INDEX (FBLTX)	0.30	188.54	27.127	7.5500	204.81	181.40	23.41	6.71
-- 30-day yield: 4.17%								
FIDELITY SAI HIGH INCOME FUND (FSHGX)	0.61	398.73	46.538	8.8800	413.26	242.98	170.28	20.59
-- 30-day yield: 7.76%								
Total Bond Funds	48.43%	\$31,376.52			\$32,490.73	\$26,185.12	\$6,305.61	\$1,136.16

Short-term Funds

Description	Percent of Holdings	Beginning Market Value Dec 1, 2023	Quantity Dec 31, 2023	Price Per Unit Dec 31, 2023	Ending Market Value Dec 31, 2023	Cost	Unrealized Gain/Loss Dec 31, 2023	EAI (\$) / EY (%)
FIDELITY GOVERNMENT CASH RESERVES (FDRXX)	2.49%	\$1,663.49	1,670.570	\$1.0000	\$1,670.57	not applicable	not applicable	\$76.39
-- 7-day yield: 5.02%								
Total Short-term Funds	2.49%	\$1,663.49			\$1,670.57			\$76.39

Total Holdings	100% ^r				\$67,026.17	\$35,010.16	\$30,345.44	\$1,700.30
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