Form 990

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code
(except black lung benefit trust or private foundation)

► The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2009

Open to Public Inspection

For the 2009 calendar year, or tax year beginning , 2009, and ending ,

B Check if applicable
- [ ] Address change
- [ ] Name change
- [ ] Initial return
- [ ] Termination
- [ ] Amended return
- [ ] Application pending

Please use IRS label or print or type. See specific Instructions.

C Name of organization: Cambridge Charitable Foundation

Number and street (or P O box if mail is not delivered to street addr): 105 E Fourth Street — Room/suite: 1200

City, town or country: Cincinnati — State: OH — ZIP code + 4: 45202

D Employer Identification Number: 20-1938332

E Telephone number: (513) 241-5748

G Gross receipts $ 15,138,004.

F Name and address of principal officer: Daniel P. Randolp 105 E 4th St. Ste 1200 Cincinnati OH 45202

H(a) Is this a group return for affiliates? [ ] Yes [X] No

H(b) Are all affiliates included? [ ] Yes [ ] No
If 'No,' attach a list (see instructions)

I Tax-exempt status [X] 501(c) (3)◄ (insert no) [ ] 4947(a)(1) or [ ] 527

J Website: ► www.cambridgefoundation.com

H(c) Group exemption number ►

K Form of organization [X] Corporation [ ] Trust [ ] Association [ ] Other ►

L Year of Formation 2005

M State of legal domicile OH

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities See Attached.

2 Check this box ► [ ] if the organization discontinued its operations or disposed of more than 25% of its assets

3	Number of voting members of the governing body (Part VI, line 1a)	3	6
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	6
5	Total number of employees (Part V, line 2a)	5	
6	Total number of volunteers (estimate if necessary)	6	3
7a	Total gross unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b	Net unrelated business taxable income from Form 990-T, line 34	7b	

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	1,153,099.	11,167,530.
	9	Program service revenue (Part VIII, line 2g)		
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	152,667.	221,237.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	821,355.	2,084,780.
	12	Total revenue – add lines 8 through 11 (must equal Part VIII, column (A), line 12)	2,127,121.	13,473,547.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	1,550,816.	5,081,565.
	14	Benefits paid to or for members (Part IX, column (A), line 4)		
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	0.	0.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)		
	b	Total fundraising expenses (Part IX, column (D), line 25) ► 0.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	32,245.	60,865.
	18	Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	1,583,061.	5,142,430.
	19	Revenue less expenses Subtract line 18 from line 12	544,060.	8,331,117.

			Beginning of Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	3,640,625.	12,631,829.
	21	Total liabilities (Part X, line 26)		
	22	Net assets or fund balances. Subtract line 21 from line 20	3,640,625.	12,631,829.

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IRS-OSC 086

SCANNED DEC 1 4 2010

Part II Signature Block

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 officer) is based on all information of which preparer has any knowledge

Sign Here

► Daniel P Randolph Pres & Trustee — 12 NOV 10
Signature of officer — Date

► Daniel P Randolph, President & Trustee
Type or print name and title

Paid Preparer's Use Only

Preparer's signature ► Mary Ann Jacobs — Date 11/12/10 — Check if self-employed ► [ ] — Preparer's identifying number (see instructions)

Firm's name (or yours if self-employed), address, and ZIP + 4 ► CLTA TAX SERVICE
105 E. 4TH ST., SUITE 1200
CINCINNATI OH 45202

EIN ►

Phone no ► (513) 381-5700

May the IRS discuss this return with the preparer shown above? (see instructions) [X] Yes [ ] No

17

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission

See Attached.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No

If 'Yes,' describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No

If 'Yes,' describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses. Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses $ 5,082,169. including grants of $ 5,081,565.) (Revenue $ 13,473,547.)

See Attached for details. The sole program service of the foundation is to provide grants to various charitable organizations that meet certain criteria and are approved by the foundation's board members.

4b (Code) (Expenses $ including grants of $) (Revenue $)

4c (Code) (Expenses $ including grants of $) (Revenue $)

4d Other program services (Describe in Schedule O)

(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses ► 5,082,169.

Part IV Checklist of Required Schedules

			Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If 'Yes,' complete Schedule A*	1	X	
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If 'Yes,' complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations** Did the organization engage in lobbying activities? *If 'Yes,' complete Schedule C, Part II*	4		X
5	**Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations.** Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? *If 'Yes,' complete Schedule C, Part III*	5		
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If 'Yes,' complete Schedule D, Part I*	6	X	
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? *If 'Yes,' complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If 'Yes,' complete Schedule D, Part III*	8	X	
9	Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? *If 'Yes,' complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? *If 'Yes,' complete Schedule D, Part V*	10		X
11	Is the organization's answer to any of the following questions 'Yes'? *If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable*	11		X
	• Did the organization report an amount for land, buildings and equipment in Part X, line 10? *If 'Yes,' complete Schedule D, Part VI*			
	• Did the organization report an amount for investments— other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? *If 'Yes,' complete Schedule D, Part VII*			
	• Did the organization report an amount for investments— program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? *If 'Yes,' complete Schedule D, Part VIII*			
	• Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? *If 'Yes,' complete Schedule D, Part IX*			
	• Did the organization report an amount for other liabilities in Part X, line 25? *If 'Yes,' complete Schedule D, Part X*			
	• Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organizaiton's liability for uncertain tax positions under FIN 48? *If 'Yes,' complete Schedule D, Part X*			
12	Did the organization obtain separate, independent audited financial statement for the tax year? *If 'Yes,' complete Schedule D, Parts XI, XII, and XIII*	12		X
12A	Was the organization included in consolidated, independent audited financial statement for the tax year? *If 'Yes,' completing Schedule D, Parts XI, XII, and XIII is optional* — 12 A: Yes [ ] No X			
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If 'Yes,' complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, and program service activities outside the United States? *If 'Yes,' complete Schedule F, Part I*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or assistance to any organization or entity located outside the United States? *If 'Yes,' complete Schedule F, Part II*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or assistance to individuals located outside the United States? *If 'Yes,' complete Schedule F, Part III*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If 'Yes,' complete Schedule G, Part I*	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If 'Yes,' complete Schedule G, Part II*	18		X
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If 'Yes,' complete Schedule G, Part III*	19		X
20	Did the organization operate one or more hospitals? *If 'Yes,' complete Schedule H*	20		X

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
21	Did the organization report more than $5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? *If 'Yes,' complete Schedule I, Parts I and II*	21	X	
22	Did the organization report more than $5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? *If 'Yes,' complete Schedule I, Parts I and III*	22		X
23	Did the organization answer 'Yes' to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If 'Yes,' complete Schedule J*	23		X
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, and that was issued after December 31, 2002? *If 'Yes,' answer lines 24b through 24d and complete Schedule K If 'No,' go to line 25*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an 'on behalf of' issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3) and 501(c)(4) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If 'Yes,' complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If 'Yes,' complete Schedule L, Part I*	25b		X
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? *If 'Yes,' complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection comittee member, or to a person related to such an individual? *If 'Yes,' complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transation with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)			
a	A current or former officer, director, trustee, or key employee? *If 'Yes,' complete Schedule L, Part IV*	28a	X	
b	A family member of a current or former officer, director, trustee, or key employee? *If 'Yes,' complete Schedule L, Part IV*	28b		X
c	An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? *If 'Yes,' complete Schedule L, Part IV*	28c	X	
29	Did the organization receive more than $25,000 in non-cash contributions? *If 'Yes,' complete Schedule M*	29	X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If 'Yes,' complete Schedule M*	30	X	
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If 'Yes,' complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If 'Yes,' complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301 7701-2 and 301 7701-3? *If 'Yes,' complete Schedule R, Part I*	33		X
34	Was the organization related to any tax-exempt or taxable entity? *If 'Yes,' complete Schedule R, Parts II, III, IV, and V, line 1*	34		X
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? *If 'Yes,' complete Schedule R, Part V, line 2*	35		X
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If 'Yes,' complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If 'Yes,' complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? **Note.** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

				Yes	No
1a Enter the number reported in Box 3 of form 1096, Annual Summary and Transmittal of U S Information Returns Enter -0- if not applicable	1a	0			
b Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable	1b	0			
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c	X	
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a				
2b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?			2b		
Note. If the sum of lines 1a and 2a is greater than 250, you may be required to *e-file* this return (see instructions)					
3a Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?			3a		X
b If 'Yes' has it filed a Form 990-T for this year? *If 'No,' provide an explanation in Schedule O*			3b		
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?			4a		X
b If 'Yes,' enter the name of the foreign country ►					
See the instructions for exceptions and filing requirements for Form TD F 90-22 1, Report of Foreign Bank and Financial Accounts					
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?			5a		X
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?			5b		X
c If 'Yes,' to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?			5c		
6a Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible?			6a		X
b If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not deductible?			6b		
7 **Organizations that may receive deductible contributions under section 170(c).**					
a Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?			7a		X
b If 'Yes,' did the organization notify the donor of the value of the goods or services provided?			7b		
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?			7c		X
d If 'Yes,' indicate the number of Forms 8282 filed during the year	7d				
e Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?			7e		X
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?			7f		X
g For all contributions of qualified intellectual property, did the organization file Form 8899 as required?			7g		
h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?			7h		
8 **Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.** Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?			8		X
9 **Sponsoring organizations maintaining donor advised funds.**					
a Did the organization make any taxable distributions under section 4966?			9a		X
b Did the organization make any distribution to a donor, donor advisor, or related person?			9b		X
10 **Section 501(c)(7) organizations.** Enter					
a Initiation fees and capital contributions included on Part VIII, line 12	10a				
b Gross Receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b				
11 **Section 501(c)(12) organizations.** Enter					
a Gross income from other members or shareholders	11a				
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b				
12a **Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?			12a		
b If 'Yes,' enter the amount of tax-exempt interest received or accrued during the year	12b				

Part VI Governance, Management and Disclosure

For each 'Yes' response to lines 2 through 7b below, and for a 'No' response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

			Yes	No
1a	Enter the number of voting members of the governing body	1a 6		
b	Enter the number of voting members that are independent	1b 6		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee or key employee?	2	X	
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3		X
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4		X
5	Did the organization become aware during the year of a material diversion of the organization's assets?	5		X
6	Does the organization have members or stockholders?	6		X
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a		X
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following			
a	The governing body?	8a	X	
b	Each committee with authority to act on behalf of the governing body?	8b	X	
9	Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If 'Yes,' provide the names and addresses in Schedule O*	9		X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Does the organization have local chapters, branches, or affiliates?	10a		X
b	If 'Yes,' does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	10b		
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	X	
11A	Describe in Schedule O the process, if any, used by the organization to review this Form 990			
12a	Does the organization have a written conflict of interest policy? *If 'No,' go to line 13*	12a	X	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? *If 'Yes,' describe in Schedule O how this is done*	12c	X	
13	Does the organization have a written whistleblower policy?	13	X	
14	Does the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers of key employees of the organization	15b	X	
	If 'Yes' to line 15a or 15b, describe the process in Schedule O (See instructions.)			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If 'Yes,' has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosures

17 List the states with which a copy of this Form 990 is required to be filed ► Ohio

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply

☐ Own website ☐ Another's website ☒ Upon request

19 Describe in Schedule O whether (and if so, how) the organization makes its governing documents, conflict of interest policy, and financial statements available to the public

20 State the name, physical address, and telephone number of the person who possesses the books and records of the organization

► Marc A. Randolph, Esq. 105 E. Fourth Street, Ste. 12 Cincinnati, OH 45202-4015 (513) 381-5700

Part VII **Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1 a Complete this table for all persons required to be listed Report compensation for the calendar year ending with or within the organizations's tax year Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees See instructions for definition of 'key employees '
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than $100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees, officers, key employees, highest compensated employees, and former such persons

[X] Check this box if the organization did not compensate any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
Daniel P. Randolph President & Trustee/as needed	2.00	X		X				0.	0.	0.
Mary Ann Jacobs Vice Pres. & Trustee/as needed	2.00	X		X				0.	0.	0.
Marc A. Randolph Sec, Treas & Trustee/as needed	2.00	X		X				0.	0.	0.
Keith J. Bookbinder Trustee/as needed	2.00	X						0.	0.	0.
Joel Goldman Trustee/as needed	2.00	X						0.	0.	0.
Georgana Taggart Trustee/as needed	2.00	X						0.	0.	0.

Part VII | Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees *(cont.)*

(A) Name and Title	(B) Average hours per week	(C) Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
1 b Total ►								0.	0.	0.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 in reportable compensation from the organization ►

		Yes	No
3 Did the organization list any **former** officer, director or trustee, key employee, or highest compensated employee on line 1a? *If 'Yes,' complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If 'Yes' complete Schedule J for such individual*	4		X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? *If 'Yes,' complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization

(A) Name and business address	(B) Description of Services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 in compensation from the organization ►

Part VIII Statement of Revenue

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
CONTRIBUTIONS, GIFTS, GRANTS AND OTHER SIMILAR AMOUNTS	1a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e				
	f All other contributions, gifts, grants, and similar amounts not included above	1f 11,167,530.				
	g Noncash contribns included in lns 1a-1f	$ 8,177,730.				
	h Total. Add lines 1a-1f ►		11,167,530.			
PROGRAM SERVICE REVENUE		Business Code				
	2a					
	b					
	c					
	d					
	e					
	f All other program service revenue					
	g Total. Add lines 2a-2f ►					
OTHER REVENUE	3 Investment income (including dividends, interest and other similar amounts) ►		195,855.	0.	0.	195,855.
	4 Income from investment of tax-exempt bond proceeds ►					
	5 Royalties ►					
		(i) Real / (ii) Personal				
	6a Gross Rents					
	b Less rental expenses					
	c Rental income or (loss)					
	d Net rental income or (loss) ►					
		(i) Securities / (ii) Other				
	7a Gross amount from sales of assets other than inventory	1,689,839.				
	b Less cost or other basis and sales expenses	1,664,457.				
	c Gain or (loss)	25,382.				
	d Net gain or (loss) ►		25,382.	0.	0.	25,382.
	8a Gross income from fundraising events (not including $ of contributions reported on line 1c) See Part IV, line 18	a				
	b Less direct expenses	b				
	c Net income or (loss) from fundraising events ►					
	9a Gross income from gaming activities See Part IV, line 19	a				
	b Less direct expenses	b				
	c Net income or (loss) from gaming activities ►					
	10a Gross sales of inventory, less returns and allowances	a				
	b Less: cost of goods sold	b				
	c Net income or (loss) from sales of inventory ►					
	Miscellaneous Revenue	Business Code				
	11a Insurance Commissions	524298	2,084,780.	0.	0.	2,084,780.
	b					
	c					
	d All other revenue					
	e Total. Add lines 11a-11d ►		2,084,780.			
	12 Total revenue. See instructions ►		13,473,547.	0.	0.	2,306,017.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.
All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U S See Part IV, line 21	5,081,565.	5,081,565.		
2 Grants and other assistance to individuals in the U S See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	0.	0.	0.	0.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages				
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes				
11 Fees for services (non-employees)				
a Management				
b Legal	45,000.	0.	45,000.	0.
c Accounting	12,500.	0.	12,500.	0.
d Lobbying	0.	0.	0.	0.
e Prof fundraising svcs See Part IV, ln 17				
f Investment management fees				
g Other				
12 Advertising and promotion	64.	0.	64.	0.
13 Office expenses	2,153.	0.	2,153.	0.
14 Information technology	76.	0.	76.	0.
15 Royalties				
16 Occupancy				
17 Travel	11.	0.	11.	0.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	132.	0.	132.	0.
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization				
23 Insurance				
24 Other expenses Itemize expenses not covered above. (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below)				
a Foreign Tax Paid	30.	30.	0.	0.
b Wire Fee	275.	275.	0.	0.
c Misc Acct Fees	299.	299.	0.	0.
d OH Sec State Filing Fees	225.	0.	225.	0.
e Cost Reimbursement	100.	0.	100.	0.
f All other expenses				
25 Total functional expenses Add lines 1 through 24f	5,142,430.	5,082,169.	60,261.	0.
26 **Joint costs.** Check here ► ☐ if following SOP 98-2. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation				

Part X. Balance Sheet

			(A) Beginning of year		(B) End of year
Assets	1	Cash – non-interest-bearing		1	
	2	Savings and temporary cash investments	1,281,656.	2	1,618,758.
	3	Pledges and grants receivable, net		3	
	4	Accounts receivable, net		4	
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
	6	Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L		6	
	7	Notes and loans receivable, net		7	
	8	Inventories for sale or use		8	
	9	Prepaid expenses and deferred charges		9	
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D — 10a			
	b	Less accumulated depreciation — 10b		10c	
	11	Investments – publicly-traded securities	2,358,969.	11	11,013,071.
	12	Investments – other securities See Part IV, line 11		12	
	13	Investments – program-related See Part IV, line 11		13	
	14	Intangible assets		14	
	15	Other assets See Part IV, line 11		15	
	16	**Total assets** Add lines 1 through 15 (must equal line 34)	3,640,625.	16	12,631,829.
Liabilities	17	Accounts payable and accrued expenses		17	
	18	Grants payable		18	
	19	Deferred revenue		19	
	20	Tax-exempt bond liabilities		20	
	21	Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22	Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23	Secured mortgages and notes payable to unrelated third parties		23	
	24	Unsecured notes and loans payable to unrelated third parties		24	
	25	Other liabilities Complete Part X of Schedule D		25	
	26	**Total liabilities.** Add lines 17 through 25	0.	26	0.
Net Assets or Fund Balances		**Organizations that follow SFAS 117, check here ► ☐ and complete lines 27 through 29 and lines 33 and 34.**			
	27	Unrestricted net assets		27	
	28	Temporarily restricted net assets		28	
	29	Permanently restricted net assets		29	
		Organizations that do not follow SFAS 117, check here ► ☒ and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds	3,640,625.	30	12,631,829.
	31	Paid-in or capital surplus, or land, building, and equipment fund		31	
	32	Retained earnings, endowment, accumulated income, or other funds		32	
	33	Total net assets or fund balances	3,640,625.	33	12,631,829.
	34	Total liabilities and net assets/fund balances	3,640,625.	34	12,631,829.

Part XI Financial Statements and Reporting

		Yes	No
1 Accounting method used to prepare the Form 990 [X] Cash [ ] Accrual [ ] Other			
If the organization changed its method of accounting from a prior year or checked 'Other,' explain in Schedule O			
2a Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
b Were the organization's financial statements audited by an independent accountant?	2b		X
c If 'Yes' to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c		
If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O			
d If 'Yes' to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both			
[ ] Separate basis [ ] Consolidated basis [ ] Both consolidated and separate basis			
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	3a		X
b If 'Yes,' did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits	3b		

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► **Attach to Form 990 or Form 990-EZ.** ► **See separate instructions.**

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization: Cambridge Charitable Foundation

Employer identification number: 20-1938332

Part I **Reason for Public Charity Status** (All organizations must complete this part.) See instructions

The organization is not a private foundation because it is (For lines 1 through 11, check only one box)

1 ☐ A church, convention of churches or association of churches described in **section 170(b)(1)(A)(i).**

2 ☐ A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E)

3 ☐ A hospital or cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**

4 ☐ A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)** Enter the hospital's name, city, and state

5 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II)

6 ☐ A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**

7 ☒ An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II)

8 ☐ A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II)

9 ☐ An organization that normally receives (1) more than 33-1/3 % of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33-1/3 % of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See **section 509(a)(2).** (Complete Part III)

10 ☐ An organization organized and operated exclusively to test for public safety See **section 509(a)(4).**

11 ☐ An organization organized and operated exclusively for the benefit of, to perform the functions of, or carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See **section 509(a)(3).** Check the box that describes the type of supporting organization and complete lines 11e through 11h

a ☐ Type I **b** ☐ Type II **c** ☐ Type III – Functionally integrated **d** ☐ Type III– Other

e ☐ By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)

f If the organization received a written determination from the IRS that is a Type I, Type II or Type III supporting organization, check this box ☐

g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

			Yes	No
(i)	a person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?	**11g (i)**		
(ii)	a family member of a person described in (i) above?	**11g (ii)**		
(iii)	a 35% controlled entity of a person described in (i) or (ii) above?	**11g (iii)**		

h Provide the following information about the supported organizations

(i) Name of Supported Organization	(ii) EIN	(iii) Type of organization (described on lines 1 9 above or IRC section **(see instructions)**)	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the US?		(vii) Amount of Support
			Yes	**No**	**Yes**	**No**	**Yes**	**No**	
Total									

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions and membership fees received (Do not include 'unusual grants ')	19,110.	96,882.	109,381.	465,099.	1,925,549.	2,616,021.
2 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf	0.	0.	0.	0.	0.	0.
3 The value of services or facilities furnished to the organization by a governmental unit without charge Do not include the value of services or facilities generally furnished to the public without charge	0.	0.	0.	0.	0.	0.
4 **Total.** Add lines 1 through 3	19,110.	96,882.	109,381.	465,099.	1,925,549.	2,616,021.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						0.
6 **Public support.** Subtract line 5 from line 4						2,616,021.

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4	19,110.	96,882.	109,381.	465,099.	1,925,549.	2,616,021.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income form similar sources	5,258.	69,778.	116,192.	98,314.	195,856.	485,398.
9 Net income from unrelated business activities, whether or not the business is regularly carried on	0.	0.	0.	0.	0.	0.
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)			147,347.	821,355.	2,084,780.	3,053,482.
11 **Total support.** Add lines 7 through 10						6,154,901.

12 Gross receipts from related activities, etc (see instructions) | 12 |

13 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► [X]

Section C. Computation of Public Support Percentage

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f)) | 14 | %

15 Public support percentage from 2008 Schedule A, Part II, line 14 | 15 | %

16a **33-1/3 support test – 2009.** If the organization did not check the box on line 13, and the line 14 is 33-1/3 % or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ► [ ]

b **33-1/3 support test – 2008.** If the organization did not check a box on line 13, or 16a, and line 15 is 33-1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ► [ ]

17a **10%-facts-and-circumstances test – 2009** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and **stop here.** Explain in Part IV how the organization meets the 'facts-and-circumstances' test The organization qualifies as a publicly supported organization ► [ ]

b **10%-facts-and-circumstances test – 2008.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and **stop here.** Explain in Part IV how the organization meets the 'facts-and-circumstances' test The organization qualifies as a publicly supported organization ► [ ]

18 **Private foundation.** If the organization did not check a box on line, 13, 16a, 16b, 17a, or 17b, check this box and see instructions ► [ ]

Part III **Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 9 of Part I)

Section A. Public Support

Calendar year (or fiscal yr beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions and membership fees received (Do not include 'unusual grants ')						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in a activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support** (Subtract line 7c from line 6)						

Section B. Total Support

Calendar year (or fiscal yr beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income form similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included inline 10b, whether or not the business is regularly carried on						
12 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
13 **Total support.** (add lns 9, 10c, 11, and 12.)						

14 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ► ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2008 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for **2009** (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from **2008** Schedule A, Part III, line 17	18	%

19a **33-1/3 support tests – 2009.** If the organization did not check the box on line 14, and line 15 is more than 33-1/3%, and line 17 is not more than 33-1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ► ☐

b **33-1/3 support tests – 2008.** If the organization did not check a box on line 14 or 19a, and line 16 is more than 33-1/3%, and line 18 is not more than 33-1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ► ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ► ☐

Part IV Supplemental Information. Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Provide any other additional information. See instructions.

Other Income Part II, Line 10

Description: Insurance Commissions generated thru 100% volunteer labor

2007: 147347.

2008: 821355.

2009: 2084780.

SCHEDULE D (Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

► Complete if the organization answered 'Yes,' to Form 990, Part IV, lines 6, 7, 8, 9, 10, 11, or 12.
► Attach to Form 990. ► See separate instructions

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization: Cambridge Charitable Foundation

Employer Identification number: 20-1938332

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts Complete if the organization answered 'Yes' to Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year	8.	13.
2	Aggregate contributions to (during year)	750,636.	10,416,894.
3	Aggregate grants from (during year)	2,816,260.	2,265,305.
4	Aggregate value at end of year	399,838.	12,231,991.

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? [X] Yes [ ] No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds may be used only for charitable purposes and not for the benefit of the donor or donor advisor or for any other purpose conferring impermissible private benefit?? [X] Yes [ ] No

Part II Conservation Easements Complete if the organization answered 'Yes' to Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply)

[ ] Preservation of land for public use (e g , recreation or pleasure)
[ ] Preservation of an historically important land area
[ ] Protection of natural habitat
[ ] Preservation of certified historic structure
[ ] Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

		Held at the End of the Year
a Total number of conservation easements	2a	
b Total acreage restricted by conservation easements	2b	
c Number of conservation easements on a certified historic structure included in (a)	2c	
d Number of conservation easements included in (c) acquired after 8/17/06	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ► ______

4 Number of states where property subject to conservation easement is located ► ______

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easement it holds? [ ] Yes [ ] No

6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year ► ______

7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year ► $ ______

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and 170(h)(4)(B)(ii)? [ ] Yes [ ] No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets Complete if the organization answered 'Yes' to Form 990, Part IV, line 8.

1 a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1 ► $ ______

(ii) Assets included in Form 990, Part X ► $ ______

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items

a Revenues included in Form 990, Part VIII, line 1 ► $ ______

b Assets included in Form 990, Part X ► $ ______

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets *(continued)*

3 Using the organization's acquisition accession and other records, check any of the following that are a significant use of its collection items (check all that apply):

a [X] Public exhibition
b [X] Scholarly research
c [X] Preservation for future generations
d [X] Loan or exchange programs
e [ ] Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? [ ] Yes [X] No

Part IV Escrow and Custodial Arrangements Complete if organization answered 'Yes' to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? [ ] Yes [ ] No

b If 'Yes,' explain the arrangement in Part XIV and complete the following table

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21? [ ] Yes [ ] No

b If 'Yes,' explain the arrangement in Part XIV

Part V Endowment Funds Complete if organization answered 'Yes' to Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as

a Board designated or quasi-endowment ► ______ %

b Permanent endowment ► ______ %

c Term endowment ► ______ %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by

		Yes	No
(i) unrelated organizations	3a(i)		
(ii) related organizations	3a(ii)		
b If 'Yes' to 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIV the intended uses of the organization's endowment funds

Part VI Investments—Land, Buildings, and Equipment. See Form 990, Part X, line 10.

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated Depreciation	(d) Book Value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment				
e Other				
Total. Add lines 1a through 1e *(Column (d) must equal Form 990, Part X, column (B), line 10(c))* ►				

Part VII Investments—Other Securities See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives		
Closely-held equity interests		
Other		
Total. *(Column (b) must equal Form 990 Part X, col (B) line 12.)* ►		

Part VIII Investments—Program Related (See Form 990, Part X, line 13)

(a) Description of investment type	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Total *(Column (b) must equal Form 990, Part X, Col (B) line 13.)* ►		

Part IX Other Assets (See Form 990, Part X, line 15)

(a) Description	(b) Book value
Total. *(Column (b) must equal Form 990, Part X, col (B), line 15)* ►	

Part X Other Liabilities (See Form 990, Part X, line 25)

(a) Description of Liability	(b) Amount
Federal Income Taxes	
Total. *(Column (b) must equal Form 990, Part X, col (B) line 25)* ►	

2. FIN 48 Footnote In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48

Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1	Total revenue (Form 990, Part VIII,column (A), line 12)	
2	Total expenses (Form 990, Part IX, column (A), line 25)	
3	Excess or (deficit) for the year. Subtract line 2 from line 1	
4	Net unrealized gains (losses) on investments	
5	Donated services and use of facilities	
6	Investment expenses	
7	Prior period adjustments	
8	Other (Describe in Part XIV)	
9	Total adjustments (net) Add lines 4 through 8	
10	Excess or (deficit) for the year per audited financial statements Combine lines 3 and 9	

Part XII Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements			1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12				
a	Net unrealized gains on investments	2a			
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIV)	2d			
e	Add lines **2a** through **2d**			2e	
3	Subtract line **2e** from line **1**			3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line **1**:				
a	Investments expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIV)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total revenue Add lines **3** and **4c.** (This must equal Form 990, Part I, line 12)			5	

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements			1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIV)	2d			
e	Add lines **2a** through **2d**			2e	
3	Subtract line **2e** from line **1**			3	
4	Amounts included on Form 990, Part IX, line 25, but not on line **1:**				
a	Investments expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIV)	4b			
c	Add lines **4a** and **4b**			4c	
5	Total expenses Add lines **3** and **4c** (This must equal Form 990, Part I, line 18)			5	

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b Also complete this part to provide any additional information

Pt III Line 1a See Attached

Part XIV Supplemental Information *(continued)*

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments and Individuals in the United States

Complete if the organization answered 'Yes,' to Form 990, Part IV, lines 21 or 22.
► Attatch to Form 990.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization: Cambridge Charitable Foundation

Employer identification number: 20-1938332

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? [X] Yes [ ] No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II Grants and Other Assistance to Governments and Organizations in the United States.

Complete if the organization answered 'Yes' to Form 990, Part IV, line 21 for any recipient that received more than $5,000. Check this box if no one recipient received more than $5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed ► [ ]

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
See Attached Listing	see attache						see attached

2 Enter total number of section 501(c)(3) and government organizations ► 53

3 Enter total number of other organizations ► 0

Part III Grants and Other Assistance to Individuals in the United States. Complete if the organization answered 'Yes' to Form 990, Part IV, line 22. Use Part IV and Schedule I-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance

Part IV Supplemental Information. Complete this part to provide the information required in Part I, line 2, and any other additional information.

Pt I Line 2 A grant recipient must provide an accounting that shows how the grant

Pt I Line 2 money was spent within 12 months of the grant. No organization is

Pt I Line 2 permitted to receive another grant from the Foundation until the

Pt I Line 2 accounting is received. The accounting of the grant funds are subject

Pt I Line 2 to the Trustees' review and approval.

SCHEDULE L (Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service

Transactions with Interested Persons

► Complete if the organization answered 'Yes' on Form 990, Part IV, line 25a, 25b, 26, 27, 28a, 28b, or 28c, or Form 990-EZ, Part V, line 38a or 40b.
► Attach to Form 990 or Form 990-EZ. ► See separate instructions.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization: Cambridge Charitable Foundation

Employer identification number: 20-1938332

Part I Excess Benefit Transactions (section 501(c)(3) and section 501(c)(4) organizations only).

Complete if the organization answered 'Yes' on Form 990, Part IV, line 25a or 25b, or Form 990-EZ, Part V, line 40b.

1 (a) Name of disqualified person	(b) Description of transaction	(c) Corrected? Yes	No

2 Enter the amount of tax imposed on the organization managers or disqualified persons during the year under section 4958 ► $

3 Enter the amount of tax, if any, on line 2, above, reimbursed by the organization ► $

Part II Loans to and/or From Interested Persons.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 26 or Form 990-EZ, Part V, line 38a.

(a) Name of interested person and purpose	(b) Loan to or from the organization? To	From	(c) Original principal amount	(d) Balance due	(e) In default? Yes	No	(f) Approved by board or committee? Yes	No	(g) Written agreement? Yes	No
Total			► $							

Part III Grants or Assistance Benefitting Interested Persons.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 27.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount and type of assistance

Part IV Business Transactions Involving Interested Persons.

Complete if the organization answered'Yes' on Form 990, Part IV, line 28a, 28b, or 28c.

(a) Name of interested person	(b) Relationship between interested person and the organization	(c) Amount of transaction $	(d) Description of transaction	(e) Sharing of organization's revenues? Yes	No
See Attached	see statement	0.	see statement		X

SCHEDULE M (Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

► Complete if the organizations answered 'Yes' on Form 990, Part IV, lines 29 or 30.
► Attach to Form 990.

OMB No 1545-0047

2009

Open To Public Inspection

Name of the organization: Cambridge Charitable Foundation

Employer identification number: 20-1938332

Part I Types of Property

	(a) Check if applicable	(b) Number of Contributions	(c) Revenues reported on Form 990, Part VIII, line 1g	(d) Method of determining revenues
1 Art–Works of art	X	1	0.	not capitalized
2 Art–Historical treasures	X	1	0.	not capitalized
3 Art–Fractional interests				
4 Books and publications	X		0.	not capitalized
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities–Publicly traded	X	9	8,177,730.	FMV - donation date
10 Securities–Closely held stock				
11 Securities–Partnership, LLC, or trust interests				
12 Securities–Miscellaneous				
13 Qualified conservation contribution–Historic structures				
14 Qualified conservation contribution–Other				
15 Real estate–Residential				
16 Real estate–Commercial				
17 Real estate–Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts	X	1	0.	not capitalized
23 Scientific specimens				
24 Archeological artifacts				
25 Other ► (________________)				
26 Other ► (________________)				
27 Other ► (________________)				
28 Other ► ( )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgement | 29 |

		Yes	No
30a During the year, did the organization receive by contribution any property reported in Part I, lines 1-28 that it must hold for at least three years from the date of the initial contribution, and which is not required to be used for exempt purposes for the entire holding period?	30a		X
b If 'Yes,' describe the arrangement in Part II.			
31 Does the organization have a gift acceptance policy that requires the review of any non-standard contributions?	31	X	
32a Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a		X
b If 'Yes,' describe in Part II			
33 If the organization did not report revenues in column (c) for a type of property for which column (a) is checked, describe in Part II			

Part II Supplemental Information. Complete this part to provide the information required by Part I, lines 30b, 32b, and 33. Also complete this part for any additional information.

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on Form 990 or to provide any additional information.
► Attach to Form 990.

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization	Employer identification number
Cambridge Charitable Foundation	20-1938332

Pt VI-A, Line 2 See Attached

Pt VI-B, Line 10b All officers and trustees are provided with a copy of Form 990

Pt VI-B, Line 10b prior to filing for review, comment and approval

Pt VI-B, Line 12c At the annual Foundation meeting all trustees and officers

Pt VI-B, Line 12c are required to reaffirm their compliance with Foundation policy

Pt VI-B, Line 15 Currently there is no compensation paid to these individuals.

Pt VI-B, Line 15 If compensation were paid, comparitability data would be reviewed.

Pt VI-C, Line 19 All documents are available for review by request.

Supporting Statement of:

Form 990 p 2/Line 4a Expenses

Description	Amount
	30.
	574.
	5,081,565.
Total	5,082,169.

Supporting Statement of:

Form 990 p 2/Line 4a Revenue

Description	Amount
	11,167,530.
	195,856.
	2,084,780.
	25,381.
Total	13,473,547.

Supporting Statement of:

Form 990 p 9/Other amt. not included

Description	Amount
Schedule B Non cash Contributions	8,177,730.
Schedule B Cash Contributions	2,967,511.
Contributions under $5K/person	22,289.
Total	11,167,530.

Supporting Statement of:

Form 990 p 9/Total Revenue Investment

Description	Amount
1	6,313.
2	13,532.
3	30.
4	33,695.
5	1,207.
6	149.
7	76,336.
8	621.
9	2,477.
10	34.

Continued

Supporting Statement of:

Form 990 p 9/Total Revenue Investment

Description	Amount
11	4.
12	0.
13	137.
14	13.
15	1,011.
16	23.
17	10,567.
18	31,274.
19	18,008.
20	1.
21	423.
Total	195,855.

Supporting Statement of:

Form 990 p 10/Line 12 col (C)

Description	Amount
	5.
	59.
Total	64.

Supporting Statement of:

Form 990 p 10/Line 13 col (C)

Description	Amount
	1,538.
	104.
	10.
	38.
	185.
	185.
	16.
	56.
	21.
Total	2,153.

Supporting Statement of:

Form 990 p 10/Line 19 col (C)

Description	Amount
	97.
	35.
Total	132.

Supporting Statement of:

Form 990 p 11/Line 2, column (A)

Description	Amount
A&L Wolf	154,065.
Abbihl	399,688.
B'Nai	3,260.
Bommer	106,268.
Engel	688.
General	469,326.
INM	2,982.
Kollel	36,384.
Mikvah	13,626.
Mikvah Bldg	50,004.
Miles	20,786.
Roedel	24,579.
Total	1,281,656.

Supporting Statement of:

Form 990 p 11/Line 2, column (B)

Description	Amount
1	108,986.
2	388,778.
3	14,615.
4	27,850.
5	107,042.
6	42,565.
7	404,840.
8	121,274.
9	51,387.
10	18,954.
11	13,598.
12	55,500.
13	10,339.
14	10,896.
15	2.
16	27.
17	42,575.

Continued

Supporting Statement of:

Form 990 p 11/Line 2, column (B)

Description	Amount
18	106,684.
19	25,204.
20	65,001.
21	2,641.
Total	1,618,758.

Supporting Statement of:

Form 990 p 11/Line 11, column (A)

Description	Amount
Abbihl	443,304.
Bommer	978,882.
Engel - 2940sh Growth Fund of America	60,211.
Mikvah	30,485.
Miles	277,363.
Roedel	568,724.
Total	2,358,969.

Supporting Statement of:

Form 990 p 11/Line 11, column (B)

Description	Amount
2	455,940.
4	1,190,386.
5	194,849.
6	153,480.
7	2,017,717.
8 2940 sh Gwth Fd of America	80,350.
9	627,234.
13	112,640.
15	38,574.
17	373,800.
18	4,721,225.
19	620,556.
21	426,320.
Total	11,013,071.

Supporting Statement of:

Sch. A, page 2/Line 8-1

Description	Amount
interest	309.
div & int	4,949.
Total	5,258.

Supporting Statement of:

Sch. B, page 2 (Copy 2)/Contribution amount-1

Description	Amount
	44,933.
	4,589,829.
Total	4,634,762.

Supporting Statement of:

Sch. B, page 2 (Copy 2)/Contribution amount-2

Description	Amount
	22,834.
	279,501.
Total	302,335.

Supporting Statement of:

Sch. B, page 2 (Copy 2)/Contribution amount-3

Description	Amount
	16,166.
	179,952.
Total	196,118.

Supporting Statement of:

Sch. B, page 2 (Copy 2)/Contribution amount-6

Description	Amount
	2,218.

Continued

Supporting Statement of:

Sch. B, page 2 (Copy 2)/Contribution amount-6

Description	Amount
	428,482.
Total	430,700.

Supporting Statement of:

Sch. B, page 2 (Copy 3)/Contribution amount-1

Description	Amount
	291,995.
	1,999,434.
Total	2,291,429.

Supporting Statement of:

Sch. B, page 2 (Copy 3)/Contribution amount-2

Description	Amount
	10,202.
	112,337.
Total	122,539.

Supporting Statement of:

Sch. B, page 2 (Copy 4)/Contribution amount-2

Description	Amount
	101,067.
	574,219.
Total	675,286.

Supporting Statement of:

Sch. B, page 2 (Copy 4)/Contribution amount-3

Description	Amount
	7,130.
	6,846.

Continued

Supporting Statement of:

Sch. B, page 2 (Copy 4)/Contribution amount-3

Description	Amount
Total	13,976.

Supporting Statement of:

Sch. B, page 3 (Copy 1)/FMV or estimate-4

Description	Amount
	753,132.
	388,111.
	38,150.
	820,041.
Total	1,999,434.

Supporting Statement of:

Sch. B, page 3 (Copy 2)/FMV or estimate-2

Description	Amount
	7,130.
	6,846.
Total	13,976.

Form 990 Part I, Line 1
Form 990 Part III, Line 1

Cambridge Charitable Foundation

MISSION

The Foundation's primary mission is to promote philanthropy broadly throughout the Greater Cincinnati, Ohio region while working to build and preserve permanent endowment funds for the support of arts and culture, community progress, education, the environment, health and human services.

Form 990 Part IV, Line 28
Form 990 Part VI-A, Line 2
Form 990 Schedule L, Part IV
Form 990 Schedule O, Line 1

Family and Business Relations between Trustees and Officers

Business Relations among Trustees and Officers. Daniel P. Randolph (President & Trustee), Mary Ann Jacobs (Vice-President & Trustee) and Marc A. Randolph (Secretary & Treasurer) are partners together in the law firm of Ritter & Randolph, LLC.

Family Relations. Daniel P. Randolph is the father of Marc A. Randolph.

Business Relations with the Foundation. The Foundation may retain the law firm of Ritter & Randolph, LLC to represent the Foundation in legal matters should the Foundation be sued or otherwise require legal representation.

Form 990 part VI-B, Line 15
Form 990 Schedule O

Cambridge Charitable Foundation

Compensation Review Procedures

For all employees of the Foundation, the Foundation must follow the following procedures prior to the granting of compensation to any employee, director or trustee:

Board approval. The Cambridge Charitable Foundation's Board of Trustees must review and approve all compensation and benefits awarded. Members of the Cambridge Charitable Foundation's Board of Trustees who determine compensation must not have a conflict of interest. If any Board member has a conflict, such member must recues him or herself from the review and approval process.

Use of comparables. The Cambridge Charitable Foundation's Board of Trustees must rely on appropriate data in deciding whether to approve the compensation. Appropriate comparables will be those of other organizations of similar size and complexity. Relevant compensation comparables that are to be used are to include compensation levels paid by similarly situated organizations, both taxable and tax-exempt.

Concurrent documentation. The Cambridge Charitable Foundation's Board of Trustees must adequately document the basis for its determination concurrently with making that determination (within 60 days of the decision or the date of the next meeting of the Board, whichever is later). Such documentation will include a) the terms of the transaction and the date it was approved; b) the members of the board who were present during the debate on the transaction that was approved and those who voted on it; c) the comparability data obtained and relied upon and how the data were obtained; and d) any actions taken with respect to consideration of the transaction by anyone who is otherwise a member of the governing body but who had a conflict of interest with respect to the decision on the compensation.

2009 Form 990
Part VIII, Line 7
Capital Gains and Losses

#	Description	Date Aquired Date Sold		Cost		Proceeds		G/L
	Private Bank & Trust Co CD 3 75% due 8-7-09	08/01/2008 08/07/2009	$	50,000 00	$	50,000.00	$	-
200	Rohm & Haas	01/20/2006 04/02/2009	$	9,532 00	$	15,600 00	$	6,068.00
38	Citadel Broadcasting	01/17/2006 11/06/2009	$	172 83	$	-	$	(172 83)
500	Nat'l City Corp/PNC	01/10/2006 various	$	17,598 45	$	975 07	$	(16,623 38)
100	Wellpoint Inc.	01/18/2006 11/06/2009	$	7,770 92	$	4,989 91	$	(2,781 01)
0.73	Wells Fargo & Co	01/18/2006 01/14/2009	$	199 15	$	20 24	$	(178 91)
160000	Bulter Co Ohio Var Bd	12/22/2005 11/09/2009	$	169,888.00	$	180,027 05	$	10,139 05
145000	Cincinnati OH Wtr Sys	09/05/2006 11/09/2009	$	151,742.50	$	152,609 00	$	866.50
130000	Columbus OH Go Ref	10/21/2005 11/09/2009	$	137,761.00	$	139,235.45	$	1,474.45
50000	Community First Bank	06/20/2007 08/11/2009	$	50,000.00	$	50,000 00	$	-
100	Hutton EF Tax Ex TR	05/25/2007 11/16/2009	$	38,150 00	$	37,782 00	$	(368.00)
5000	Kettering OH City Sch	09/08/2004 11/06/2009	$	5,357 00	$	5,466 10	$	109 10
20000	Kettering OH City Sch	09/08/2004 11/16/2009	$	21,422 00	$	21,935 85	$	513 85
65000	Lake Co OH LTGO Bds	09/07/2004 11/16/2009	$	65,513 50	$	65,755.55	$	242 05
60000	Lake Co OH LTGO Bds	09/07/2004 11/16/2009	$	60,228.72	$	61,818 45	$	1,589 73
50000	Lancaster OH Wtr Sys	08/30/2004 11/16/2009	$	50,895 00	$	51,111.55	$	216 55
50000	Maumee OH Hosp	08/30/2004 11/16/2009	$	51,315 00	$	49,811 55	$	(1,503 45)
50000	Metropolitan Nat Bk	06/20/2007 06/22/2009	$	50,000 00	$	50,000 00	$	-
50000	OH St Cap Facilities	08/30/2004 11/16/2009	$	50,167 19	$	52,080 05	$	1,912 86
600	Time Warner Inc	07/11/2007 03/23/2009	$	12,643 89	$	4,945 98	$	(7,697 91)
25000	Western OH Loc Sch	09/08/2004 11/16/2009	$	28,632 50	$	26,632 05	$	(2,000 45)
100	ExxonMobil	11/05/2009 11/06/2009	$	7,130.00	$	7,139 88	$	9.88
100	ExxonMobil	07/16/2009 07/22/2009	$	6,846 00	$	6,770.89	$	(75.11)
30	Citadel Broadcasting	06/29/2006 11/06/2009	$	160 27	$	-	$	(160.27)

2009 Form 990
Part VIII, Line 7
Capital Gains and Losses

#	Description	Date Aquired Date Sold	Cost	Proceeds	G/L
300	Nat'l City Corp/PNC	06/29/2006 various	$ 11,205.38	$ 597.96	$ (10,607 42)
100	Starwood Hotels	06/29/2006 11/06/2009	$ 6,065 00	$ 2,982.65	$ (3,082 35)
100	United Health Group	06/29/2006 11/06/2009	$ 4,559 00	$ 2,727.77	$ (1,831.23)
100	Whirlpool Corp	06/29/2006 11/06/2009	$ 8,260.00	$ 7,222 86	$ (1,037.14)
300	Alliance Bernstein	06/29/2006 11/06/2009	$ 18,324 97	$ 7,635.18	$ (10,689 79)
200.00	IDACORP INC	02/15/2009 11/06/2009	$ 5,312 00	$ 5,652.34	$ 340 34
5000	PROCTER & GAMBLE CO	02/15/2009 11/12/2009	$ 253,300 00	$ 305,837 65	$ 52,537 65
5000	PROCTER & GAMBLE CO	02/15/2009 12/23/2009	$ 253,300.00	$ 303,844.20	$ 50,544.20
624 24	VANKAMPEN HI YLD MUNI	02/15/2009 11/06/2009	$ 4,953 34	$ 5,674.35	$ 721 01
37 409	VANKAMPEN HI YLD MUNI	various ST 11/06/2009	$ 338 36	$ 340 04	$ 1 68
46	Citadel Broadcasting	various 11/06/2009	$ 255 37	$ 1 02	$ (254.35)
200	Natl City Corp PNC	10/06/2006 various	$ 7,538 46	$ 394.42	$ (7,144.04)
98	Teck Cominco Ltd	10/31/2008 11/06/2009	$ 1,147 58	$ 2,945 57	$ 1,797.99
500	Time Warner Inc	10/18/2006 03/23/2009	$ 9,936.02	$ 4,115 64	$ (5,820 38)
500	Washington Mutual	various 11/06/2009	$ 22,130.34	$ 60.04	$ (22,070 30)
200	Alliance Bernstein	10/10/2006 11/06/2009	$ 14,472 00	$ 5,077.64	$ (9,394 36)
0 82	Wells Fargo	CIL 01/14/2009	$ 233.23	$ 22 73	$ (210 50)
			$ 1,664,456.97	**$ 1,689,838.68**	**$ 25,381.71**
			Cost	**Proceeds**	**G/L**

2009 990
Part X
Balance
Sheet

A-L Wolf Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date	Cost	FMV	G/L
	Discover Bank Greenwood CD 4.55% due 8-8-11	08/01/2008	$ 25,000 00	$ 26,250 00	$ 1,250 00
	Discover Bank Greenwood CD 4 75% due 8-6-12	08/01/2008	$ 25,000 00	$ 26,250 00	$ 1,250.00
	New South Federal SB CD 4 2% due 8-9-10	08/01/2008	$ 50,000.00	$ 50,000.00	$ -
	CD TOTAL·		$ 100,000.00	$ 102,500 00	$ 2,500.00
	CASH			$ 6,485 95	
	ACCOUNT TOTAL·			**$ 108,985.95**	

2009 990
Part X

Abbihl Ahrens Fund
Unrealized Capital Gain(Loss)
Fair Market Value of Securities
2009

Shares	Desc	date		Cost		FMV		G/L
400	Coca Cola	var 2006	$	17,712 00	$	22,800.00	$	5,088 00
300	Colgate Palmolive	09/01/2006	$	18,249 52	$	24,645 00	$	6,395 48
400	Crown	12/20/2005	$	8,063.00	$	10,232 00	$	2,169 00
200	Du Pont	09/01/2006	$	8,157.98	$	6,734 00	$	(1,423 98)
3	Fairpoint Comm	12/20/2005	$	24 43	$	0 10	$	(24 33)
300	GE	12/20/2005	$	10,861.00	$	4,539.00	$	(6,322 00)
450	J&J	var 2006	$	28,480 46	$	28,984 50	$	504 04
300	Merck	03/23/2006	$	10,777 00	$	10,962.00	$	185.00
300	MetLife	01/20/2006	$	15,160.00	$	10,605 00	$	(4,555 00)
250	Microsoft	12/20/2005	$	6,935 00	$	7,622 50	$	687.50
4298	P&G	09/20/2005	$	241,547.60	$	260,587 74	$	19,040 14
100	Sunoco	01/20/2006	$	8,978 00	$	2,610 00	$	(6,368 00)
250	Teva Pharm	01/20/2006	$	10,755.70	$	14,045 00	$	3,289 30
300	3M	09/01/2006	$	21,603 00	$	24,801.00	$	3,198 00
500	US Bancorp	09/05/2006	$	16,164 00	$	11,255 00	$	(4,909 00)
200	Verizon	12/20/2005	$	6,151.00	$	6,626.00	$	475 00
200	Washington Mutual	12/20/2005	$	8,602 00	$	24 60	$	(8,577 40)
150	Zimmer Holdings	12/20/2005	$	10,631.56	$	8,866.50	$	(1,765 06)
	TOTAL EQUITIES:		**$**	**448,853.25**	**$**	**455,939.94**	**$**	**7,086.69**
				Cost		**FMV**		**GAIN**
	TOTAL CASH:				**$**	**388,777.93**		
	TOTAL ACCOUNT:				**$**	**844,717.87**		

2009 990
Part X

Albert Goldie Bommer Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date		Cost		FMV		G/L
200	Altria Group Inc	02/13/2008	$	4,478 62	$	3,926 00	$	(552.62)
100	Amgen Inc	01/18/2006	$	7,962 93	$	5,657.00	$	(2,305 93)
200	Apache Corp	01/17/2006	$	14,694.15	$	20,634.00	$	5,939 85
10	Berkshire Hathaway	01/10/2006	$	29,780.93	$	32,860 00	$	3,079 07
500	Bristol Myers Squibb	01/17/2006	$	11,441 91	$	12,625 00	$	1,183 09
500	CVS Corp	01/17/2006	$	13,594.97	$	16,105 00	$	2,510.03
500	Campbell Soup Co	01/17/2006	$	15,379.89	$	16,900.00	$	1,520 11
300	Caterpillar Inc	01/10/2006	$	18,484.37	$	17,097 00	$	(1,387 37)
500	Cinci Finl Corp	01/10/2006	$	22,822.07	$	13,120.00	$	(9,702.07)
300	Cisco Systems Inc	01/17/2006	$	5,731 70	$	7,182 00	$	1,450.30
500	Cintas Corp	01/10/2006	$	20,946.38	$	13,035.00	$	(7,911 38)
1000	Coca Cola Co	01/10/2006	$	42,102 36	$	57,000 00	$	14,897.64
500	Colgate Palmolive	01/10/2006	$	27,838.57	$	41,075.00	$	13,236 43
500	Conagra Foods Inc	01/17/2006	$	10,453 70	$	11,525 00	$	1,071.30
300	ConocoPhillips	01/17/2006	$	19,027 37	$	15,321.00	$	(3,706 37)
500	Consolidated Edison	01/17/2006	$	23,538.11	$	22,715.00	$	(823 11)
500	Disney Walt Co	01/17/2006	$	12,779.98	$	16,125 00	$	3,345 02
500	DOW Chemical Co	various	$	22,037.94	$	13,815.00	$	(8,222 94)
300	DuPont EI DE Nemours	01/17/2006	$	12,219 38	$	10,101.00	$	(2,118 38)
1560	Duke Energy	01/10/2006	$	25,358 79	$	26,847.60	$	1,488 81
500	Exxon Mobil	01/10/2006	$	30,355 05	$	34,095 00	$	3,739 95
500	FPL Group Inc	01/17/2006	$	20,996.86	$	26,410 00	$	5,413.14
400	Fortune Brands	01/10/2006	$	31,212 59	$	17,280.00	$	(13,932.59)
1500	General Electric	01/10/2006	$	53,347 42	$	22,695 00	$	(30,652 42)
500	General Mills	01/10/2006	$	25,166.73	$	35,405.00	$	10,238.27
500	Heinz HJ Co	01/17/2006	$	17,230.36	$	21,380 00	$	4,149 64
500	Home Depot	01/17/2006	$	21,117 87	$	14,465.00	$	(6,652.87)
500	IBM	various	$	42,173 52	$	65,450.00	$	23,276 48
1500	Johnson & Johnson	various	$	95,017.87	$	96,615 00	$	1,597.13
500	Kimberly Clark Corp	various	$	27,573.58	$	31,855 00	$	4,281 42
1000	Kraft Foods Inc	various	$	24,947 43	$	27,180 00	$	2,232.57
600	Lowes Companies	01/17/2006	$	19,849.37	$	14,034 00	$	(5,815 37)
700	Marathon Oil	various	$	32,320 94	$	31,220 00	$	(1,100.94)
500	McCormick & Co	01/17/2006	$	15,702 59	$	18,065 00	$	2,362 41
200	Medronic Inc	01/18/2006	$	12,018.15	$	8,796.00	$	(3,222 15)
1000	Merck & Co	various	$	34,359 88	$	36,540 00	$	2,180 12
500	Microsoft Corp	01/17/2006	$	13,781.53	$	15,240.00	$	1,458.47
500	Old Rep Internatl	01/17/2006	$	10,882 28	$	5,020.00	$	(5,862 28)
1500	Pfizer Inc.	various	$	32,092 68	$	27,285 00	$	(4,807 68)
200	Philip Morris Intl Inc	02/13/2008	$	10,205.38	$	9,638.00	$	(567.38)
1500	Procter & Gamble	various	$	88,847.25	$	90,945.00	$	2,097 75
500	Smucker JM	01/17/2006	$	22,801.45	$	30,875 00	$	8,073 55
500	Southern Co	01/17/2006	$	17,704 27	$	16,660 00	$	(1,044.27)
780	Spectra Energy	01/10/2006	$	18,280.50	$	15,997 80	$	(2,282 70)
500	3M Company	various	$	27,750 51	$	41,335 00	$	13,584 49
500	Wal-Mart Stores	01/17/2006	$	22,781 78	$	26,725.00	$	3,943.22
500	Walgreen Co	01/17/2006	$	21,874 19	$	18,360 00	$	(3,514.19)
259	Wells Fargo & Co	01/18/2006	$	22,514 24	$	6,990.41	$	(15,523.83)
300	Check Point Software	01/18/2006	$	6,619.58	$	10,164 00	$	3,544 42
			$	1,180,199.97	$	1,190,385 81	$	10,185.84
				Cost		**FMV**		**G/L**

CASH	$	27,849 74

2009 990
Part X

John Agnes Brockschmidt Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Stock:

Shares	Desc	Date Aquired	Cost	FMV	G/L
4.00	BERKSHIRE HATHAWAY	02/23/2007	$ 14,384 00	$ 13,144.00	$ (1,240.00)
400.00	BRISTOL MYERS SQUIBB CO	02/23/2007	$ 11,035.63	$ 10,100.00	$ (935.63)
200.00	CHEVRON CORP	02/07/2007	$ 12,506.00	$ 15,398.00	$ 2,892 00
200.00	CINCINNATI FINL CORP	02/23/2007	$ 8,975.20	$ 5,248.00	$ (3,727.20)
300.00	DISNEY WALT COMPANY	02/23/2007	$ 10,536.32	$ 9,675 00	$ (861.32)
500.00	DUKE ENERGY CORP	02/23/2007	$ 10,077.67	$ 8,605.00	$ (1,472 67)
200.00	EMERSON ELEC CO	02/07/2007	$ 6,278.00	$ 8,520.00	$ 2,242 00
200.00	EXXON MOBIL CORP	02/07/2007	$ 9,792.00	$ 13,638.00	$ 3,846 00
500.00	GENERAL ELECTRIC CO	02/23/2007	$ 14,727.86	$ 7,565.00	$ (7,162 86)
200.00	GENERAL MLS INC	02/23/2007	$ 11,688.00	$ 14,162.00	$ 2,474 00
400.00	INTEL CORP	02/07/2007	$ 8,294.00	$ 8,160.00	$ (134.00)
300.00	JOHNSON & JOHNSON	02/23/2007	$ 18,680.63	$ 19,323.00	$ 642.37
200.00	PEPSICO INC	02/07/2007	$ 9,758.00	$ 12,160.00	$ 2,402 00
300.00	PFIZER INC	02/07/2007	$ 9,142.50	$ 5,457.00	$ (3,685 50)
400.00	PROCTER & GAMBLE CO	02/07/2007	$ 22,143.95	$ 24,252.00	$ 2,108.05
300.00	US BANCORP DEL	02/23/2007	$ 11,108.27	$ 6,753.00	$ (4,355 27)
100.00	WAL MART STORES INC	02/23/2007	$ 5,059.00	$ 5,345.00	$ 286 00
200.00	WALGREEN COMPANY	02/23/2007	$ 9,286.83	$ 7,344.00	$ (1,942 83)
			$ 203,473 86	$ 194,849.00	$ (8,624.86)

Cash			Cost	FMV	G/L
	Client Interest program			$ 24,041.72	
20000.00	AMCORE BANK	06/15/2007	$ 20,000.00	$ 21,000.00	$ 1,000.00
20000.00	CAPITAL ONE, NA	10/17/2008	$ 20,000.00	$ 21,000.00	$ 1,000.00
20000.00	DISCOVER BANK -25467RZB2	06/15/2007	$ 20,000.00	$ 20,000.00	$ -
20000.00	DISCOVER BANK -25469JGF0	05/02/2008	$ 20,000.00	$ 21,000.00	$ 1,000 00
	TOTAL CASH:			**$ 107,041.72**	**$ 3,000.00**
	ACCOUNT TOTAL:			**$ 301,890.72**	**$(5,624.86)**
				FMV	**G/L**

2009 990
Part X

John DeGrand Mary Ellen Coryell Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Stock:

Shares	**Desc**	**Date Aquired**	**Cost**	**FMV**	**G/L**
100.00	ALTRIA GROUP INCORPORATED	04/06/2004	$ 1,316.96	$ 1,963.00	$ 646 04
100.00	BP PLC SPONSORED ADR	04/02/2004	$ 4,856.00	$ 5,797.00	$ 941 00
175.00	DOW CHEMICAL COMPANY	06/22/2005	$ 8,079.75	$ 4,835 25	$ (3,244.50)
234.00	DUKE ENERGY CORP NEW	04/02/2004	$ 2,859 59	$ 4,027.14	$ 1,167 55
200.00	EXXON MOBIL CORP	10/19/2005	$ 13,209 93	$ 13,638 00	$ 428 07
400.00	GENERAL ELECTRIC CO	04/02/2004	$ 14,977.17	$ 6,052 00	$ (8,925 17)
300.00	HEINZ H J COMPANY	04/02/2004	$ 10,699 06	$ 12,828.00	$ 2,128.94
100 00	HOME DEPOT INC	10/19/2005	$ 3,871 93	$ 2,893 00	$ (978.93)
300 00	JOHNSON & JOHNSON	10/19/2005	$ 19,561.93	$ 19,323 00	$ (238 93)
200 00	KRAFT FOODS INC	04/06/2004	$ 4,455 42	$ 5,436.00	$ 980.58
100.00	MARTIN MARIETTA MATLS	04/02/2004	$ 4,088.00	$ 8,941 00	$ 4,853.00
200 00	MICROSOFT CORPORATION	04/02/2004	$ 6,053 00	$ 6,096.00	$ 43.00
100 00	PHILIP MORRIS INT'L	04/06/2004	$ 3,000 93	$ 4,819 00	$ 1,818.07
500.00	PROCTER & GAMBLE CO	04/02/2004	$ 29,147.57	$ 30,315.00	$ 1,167 43
117 00	SPECTRA ENERGY CORP	04/02/2004	$ 2,061.41	$ 2,399 67	$ 338 26
100.00	TARGET CORP	04/02/2004	$ 4,536.00	$ 4,837 00	$ 301 00
200 00	UNITED TECHNOLOGIES	04/02/2004	$ 8,695 00	$ 13,882 00	$ 5,187.00
200 00	WELLS FARGO & CO	04/02/2004	$ 4,595 00	$ 5,398 00	$ 803 00
	TOTAL STOCKS:		**$ 146,064.65**	**$ 153,480.06**	**$ 7,415.41**

Cash			**Cost**	**FMV**	**G/L**
	Client Interest program			$ 16,314 90	
25000 00	MORGAN STANLEY BANK	10/17/2008	$ 25,000.00	$ 26,250 00	$ 1,250 00
	TOTAL CASH:			**$ 42,564.90**	**$ 1,250.00**
	ACCOUNT TOTAL:			**$ 196,044.96**	**$ 8,665.41**
				FMV	**G/L**

2009 990
Part X

Ralph A Cushman Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date		Cost		FMV		G/L
450	Abbot Labs	12/23/2009	$	24,781 63	$	24,295.50	$	(486 13)
1750	Altria Group	various	$	36,339.70	$	34,352.50	$	(1,987 20)
450	Amgen Incorporated	12/23/2009	$	26,263 25	$	25,456.50	$	(806 75)
500	BP PLC	03/24/2009	$	20,929.14	$	28,985.00	$	8,055 86
800	Bank of America Corp	various	$	37,077.80	$	12,048 00	$	(25,029 80)
1000	Barclays Bank PLC 8.125%	12/23/2009	$	24,787.81	$	24,860 00	$	72 19
25	Berkshire Hathaway Inc	various	$	92,563 75	$	82,150 00	$	(10,413 75)
650	Boeing Co	various	$	45,492.09	$	35,184.50	$	(10,307 59)
1000	Bristol Myers Squibb Company	04/06/2005	$	25,480 00	$	25,250.00	$	(230 00)
500	CVS Caremark	07/11/2007	$	18,227.67	$	16,105 00	$	(2,122.67)
500	Chevron Corporation New	06/18/2007	$	42,250 50	$	38,495.00	$	(3,755 50)
600	Cincinnati Financial Corp	07/11/2007	$	26,203 02	$	15,744 00	$	(10,459 02)
500	Coca Cola	06/18/2007	$	26,144 52	$	28,500 00	$	2,355 48
500	Colgate Palmolive	07/11/2007	$	33,721 00	$	41,075 00	$	7,354.00
300	Conoco Phillips	07/11/2007	$	25,276 70	$	15,321 00	$	(9,955.70)
875	Deere & Company	12/23/2009	$	49,550 48	$	47,328.75	$	(2,221 73)
300	Diageo PLC	06/23/2009	$	17,416.77	$	20,823.00	$	3,406.23
1500	Disney Walt Company	various	$	44,499 94	$	48,375.00	$	3,875.06
500	DuPont E I De Nemours & Co	various	$	20,625 46	$	16,835 00	$	(3,790.46)
1000	Duke Energy	06/18/2007	$	19,422 63	$	17,210 00	$	(2,212 63)
575	Emerson Elec Co	12/23/2009	$	24,989 38	$	24,495 00	$	(494.38)
600	Exxon Mobil	06/18/2007	$	51,640 00	$	40,914 00	$	(10,726 00)
600	First Energy Corp	04/06/2005	$	25,296 00	$	27,870 00	$	2,574.00
1000	General Electric	various	$	36,555 36	$	15,130.00	$	(21,425 36)
500	General Mills	07/11/2007	$	29,128.15	$	35,405.00	$	6,276 85
500	Johnson & Johnson	06/18/2007	$	31,819.09	$	32,205 00	$	385.91
950	Kellogg Company	12/23/2009	$	51,246 19	$	50,540 00	$	(706 19)
1250	Kimberly Clark Corp	various	$	77,274 03	$	79,637.50	$	2,363 47
1200	Kroger	12/23/2009	$	25,396 96	$	24,636 00	$	(760.96)
500	Lowes Companies Inc	07/11/2007	$	15,151 06	$	11,695 00	$	(3,456 06)
500	Marathon Oil Corporation	07/11/2007	$	31,443 55	$	15,610.00	$	(15,833 55)
500	McDonalds Corp	03/24/2009	$	27,623 68	$	31,220.00	$	3,596 32
300	Medtronic Inc	07/11/2007	$	16,065 55	$	13,194 00	$	(2,871 55)
500	Microsoft Corporation	07/11/2007	$	15,010.17	$	15,240 00	$	229 83
1500	Pfizer Incorporated	various	$	34,141 71	$	27,285 00	$	(6,856 71)
500	Phillip Morris Intl	07/11/2007	$	24,552 27	$	24,095 00	$	(457.27)
1000	Procter & Gamble	04/06/2005	$	58,538 23	$	60,630.00	$	2,091 77
1000	Southern Company	06/18/2007	$	35,985.14	$	33,320.00	$	(2,665.14)
500	3M Company	07/11/2007	$	44,142 00	$	41,335 00	$	(2,807 00)
1000	US Bancorp Del Com New	07/11/2007	$	33,237 00	$	22,510.00	$	(10,727 00)
1500	Wal-Mart Stores Inc	various	$	76,239 96	$	80,175 00	$	3,935 04
1175	Walgreen Company	various	$	48,004.66	$	43,146 00	$	(4,858 66)
750	Check Point Software	12/23/2009	$	25,408 57	$	25,410 00	$	1.43
1000	Credit Suisse 7 9% Tier 1 Cap	12/23/2009	$	25,973 23	$	25,680.00	$	(293 23)
	SUBTOTAL STOCKS:		**$**	**1,521,915.80**	**$**	**1,399,771.25**	**$**	**(122,144.55)**

2009 990
Part X

Ralph A Cushman Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date	Cost	FMV	G/L
Mutual Funds:					
7696.409	Franklin Templeton Moderate Tgt	various	$ 109,730 70	$ 97,590.47	$ (12,140.23)
6741 849	Franklin Templeton Gwth Tgt Fd	various	$ 108,881 90	$ 89,531.75	$ (19,350 15)
8056.495	Franklin Templeton Founding Fds	various	$ 110,975 37	$ 78,148.00	$ (32,827 37)
7924.821	TransAm Asset Alloc Mod Gwth	various	$ 107,289 66	$ 84,557.84	$ (22,731.82)
7316 320	TransAm Asset Alloc Gwth port	various	$ 104,030.96	$ 75,723 91	$ (28,307 05)
8483.278	TransAm Multi-mgr Int'l Port	various	$ 103,327.91	$ 75,331.51	$ (27,996 40)
600	ISHARE TR index S&P Euro	12/23/2009	$ 23,693.23	$ 23,376 00	$ (317 23)
600	ISHARE TR S&P Asia 50	12/23/2009	$ 23,721 66	$ 23,970.00	$ 248 34
600	SPDR Index Shs Fds DJ Euro	12/23/2009	$ 25,381.32	$ 24,888 00	$ (493 32)
400	SPDR Index Shs S&P Emerg Mkts	12/23/2009	$ 25,532 95	$ 25,684 00	$ 151 05
800	SPDR Index Shs S&P World Ex	12/23/2009	$ 19,410 50	$ 19,144 00	$ (266 50)
	SUBTOTAL MUTUAL FUNDS:		**$ 761,976.16**	**$ 617,945.48**	**$ (144,030.68)**
Cash					
	Client Interest program			$ 354,840.40	
	EvaBank Eva, AL CD 5.25%	06/18/2007		$ 50,000.00	
	SUBTOTAL CASH:			**$ 404,840.40**	
	ACCOUNT TOTAL:			**$ 2,422,557.13**	**$ (266,175.23)**
				FMV	**G/L**

2009 990
Part X

Walter Sophie English Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date		Cost		FMV		G/L
200	Abbot Labs	11/15/2006	$	9,426 00	$	10,798 00	$	1,372 00
200	Altria Group	03/07/2007	$	3,875.03	$	3,926.00	$	50 97
200	Amgen Incorporated	03/07/2007	$	12,524.00	$	11,314 00	$	(1,210 00)
100	Apache Corp	10/30/2006	$	6,544 00	$	10,317.00	$	3,773.00
400	Bank of America Corp	11/15/06 & 11/6/07	$	20,002 80	$	6,024.00	$	(13,978.80)
10	Berkshire Hathaway Incorporated	3-7-07 & 10-12-09	$	34,537 70	$	32,860 00	$	(1,677 70)
100	Boeing Co	10/30/2006	$	8,050.00	$	5,413 00	$	(2,637.00)
500	Bristol Myers Squibb Company	03/07/2007	$	13,715 07	$	12,625 00	$	(1,090.07)
300	Chevron Corporation New	3-7-07 & 4-18-07	$	21,699 00	$	23,097 00	$	1,398 00
700	Cincinnati Financial Corp	10/30/06, 3/7/07,10/12/09	$	25,840 77	$	18,368.00	$	(7,472 77)
500	Citigroup Inc	11/15/06 & 11/6/07	$	20,769 71	$	1,655 00	$	(19,114.71)
300	Coca Cola	10/30/06 & 3/7/07	$	14,222.58	$	17,100 00	$	2,877 42
300	Colgate Palmolive	03/07/2007	$	20,131.00	$	24,645 00	$	4,514.00
200	Conoco Phillips	11/15/06 & 3-7-07	$	13,206.75	$	10,214.00	$	(2,992.75)
200	Deere & Company	03/07/2007	$	11,172.00	$	10,818.00	$	(354 00)
300	Disney Walt Company	03/07/2007	$	10,319 97	$	9,675 00	$	(644 97)
1000	Duke Energy	03/07/07 & 11/6/07	$	19,756.63	$	17,210.00	$	(2,546 63)
300	Exxon Mobil	11/15/06 & 3/7/07	$	21,921 00	$	20,457 00	$	(1,464 00)
200	Franklin Res Incorporated	03/07/2007	$	23,116.00	$	21,070 00	$	(2,046.00)
500	General Electric	10/30/06 & 3/7/07	$	17,661.60	$	7,565 00	$	(10,096 60)
300	Heinz HJ Company	03/07/2007	$	13,715 66	$	12,828.00	$	(887 66)
200	Hewlett Packard	11/28/2006	$	7,730.00	$	10,302 00	$	2,572 00
500	Johnson & Johnson	11/15/06, 3/7/07, 3/24/09	$	31,482 61	$	32,205 00	$	722 39
500	Kraft Foods	03/07/2007, 8/10/07	$	15,694.61	$	13,590.00	$	(2,104 61)
600	Marathon Oil Corporation	3/7/07 & 10/12/09	$	25,401 58	$	18,732.00	$	(6,669.58)
300	McDonalds Corp	10/30/06 & 3/24/09	$	13,826.52	$	18,732 00	$	4,905.48
230	Merck & Co	03/07/2007	$	5,458 27	$	8,404 20	$	2,945.93
400	Microsoft Corporation	11/06/2007	$	14,664 37	$	12,192 00	$	(2,472 37)
200	Morgan Stanley	10/30/2006	$	12,690.18	$	5,920.00	$	(6,770.18)
200	Novartis AGADR	11/15/2006	$	11,630 00	$	10,886 00	$	(744.00)
300	Oracle Corp	11/28/2006	$	5,705 19	$	7,359 00	$	1,653 81
697	Pfizer Incorporated	3/7/07 & 10/16/09	$	16,358.10	$	12,678 43	$	(3,679 67)
200	Phillip Morris Intl	03/07/2007	$	8,829 98	$	9,638 00	$	808.02
500	Procter & Gamble	3/7/07 &11/6/07	$	32,365.00	$	30,315.00	$	(2,050 00)
400	Southern Company	03/07/2007	$	14,378 60	$	13,328 00	$	(1,050 60)

2009 990
Part X

Walter Sophie English Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date		Cost		FMV		G/L
300	3M Company	03/07/2007	$	22,297.00	$	24,801.00	$	2,504.00
500	US Bancorp Del Com New	3/7/07& 3/24/09	$	13,993.51	$	11,255 00	$	(2,738.51)
500	Verizon Communications	10/30/06 & 10/12/09	$	16,052.07	$	16,565.00	$	512.93
300	Wal-Mart Stores Inc	11/15/06 & 3/7/07	$	14,526.00	$	16,035.00	$	1,509 00
200	Wells Fargo & Co	10/30/2006	$	7,268 00	$	5,398 00	$	(1,870 00)
1000	DNP Select Income Fd	03/07/2007	$	11,254.42	$	8,950 00	$	(2,304.42)
	SUBTOTAL STOCKS:		$	643,813.28	$	575,264 63	$	(68,548 65)
				Cost		**FMV**		**G/L**
Corporate Bonds:								
50000	FNMA 4 75 12-15-2010		$	49,565.56	$	51,969.00	$	2,403.44
Cash	Client Interest program				$	51,387 40		
	ACCOUNT TOTAL:				**$**	**678,621.03**	$	(66,145 21)
						FMV		**G/L**

2009 990
Part X

Ralph Claire Klotz Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Stock: Shares	Desc	Date Aquired	Cost	FMV	G/L
200 00000	BP PLC SPONSORED ADR	04/15/2009	$ 7,964.97	$ 11,594 00	$ 3,629 03
165.00000	COCA COLA COMPANY	04/15/2009	$ 7,441.26	$ 9,405 00	$ 1,963.74
375.00000	DISNEY WALT COMPANY COM	04/15/2009	$ 7,334 77	$ 12,093.75	$ 4,758 98
100.00000	EXXON MOBIL CORPORATION	04/15/2009	$ 6,827 95	$ 6,819 00	$ (8 95)
150 00000	GENERAL MLS INCORPORATED	04/15/2009	$ 7,566.62	$ 10,621.50	$ 3,054 88
75 00000	INTERNATIONAL BUSINESS	04/15/2009	$ 7,455 70	$ 9,817.50	$ 2,361 80
150.00000	JOHNSON & JOHNSON	04/15/2009	$ 7,937 64	$ 9,661 50	$ 1,723.86
150 00000	KIMBERLY CLARK CORPORATION	04/15/2009	$ 7,388 65	$ 9,556.50	$ 2,167.85
300.00000	KRAFT FOODS INCORPORATED	04/15/2009	$ 6,886.34	$ 8,154.00	$ 1,267 66
125 00000	MCDONALDS CORPORATION	04/15/2009	$ 6,887.78	$ 7,805 00	$ 917 22
500.00000	PFIZER INCORPORATED	04/15/2009	$ 6,845 26	$ 9,095 00	$ 2,249.74
150 00000	WAL MART STORES INCORPORATED	04/15/2009	$ 7,776 26	$ 8,017.50	$ 241 24
	SUBTOTAL STOCK:		**$ 88,313.20**	**$ 112,640.25**	**$ 24,327.05**

Cash Client Interest program **$ 10,338.98**

ACCOUNT TOTAL: **$ 122,979.23**

FMV

2009 990
Part X

Robert Miles Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date	Cost	FMV	G/L
200	Allstate Corp	06/29/2006	$ 11,076.00	$ 6,008 00	$ (5,068.00)
100	Altria Group	06/29/2006	$ 1,731.01	$ 1,963.00	$ 231.99
200	Bank of America	06/29/2006	$ 9,860.00	$ 3,012 00	$ (6,848 00)
5	Berkshire Hathaway	06/29/2006	$ 15,409 00	$ 16,430.00	$ 1,021 00
800	Bristol Myers Squibb	various	$ 20,351.22	$ 20,200 00	$ (151.22)
300	CVS Corp	06/29/2006	$ 9,232 41	$ 9,663.00	$ 430 59
400	Campbell Soup Co	various	$ 14,978.56	$ 13,520 00	$ (1,458 56)
500	Coca Cola Co	various	$ 22,454 93	$ 28,500.00	$ 6,045 07
200	Colgate Palmolive	06/29/2006	$ 12,188.00	$ 16,430 00	$ 4,242 00
400	DPL Inc	06/29/2006	$ 10,906.09	$ 11,040.00	$ 133.91
400	Disney Walt Co	06/29/2006	$ 12,008 80	$ 12,900.00	$ 891.20
300	Duke Energy	06/29/2006	$ 5,257.36	$ 5,163 00	$ (94.36)
100	Franklin Res Inc	06/29/2006	$ 8,659.00	$ 10,535 00	$ 1,876 00
300	General Electric	06/29/2006	$ 10,133.92	$ 4,539.00	$ (5,594 92)
300	General Mills	various	$ 15,567 95	$ 21,243 00	$ 5,675.05
400	Heinz HJ Co	various	$ 15,267.98	$ 17,104.00	$ 1,836 02
300	Johnson & Johnson	various	$ 17,498 95	$ 19,323 00	$ 1,824 05
300	Kimberly Clark	various	$ 17,602 95	$ 19,113.00	$ 1,510.05
269	Kraft Foods Inc	various	$ 6,387 05	$ 7,311 42	$ 924.37
100	McDonalds Corp	04/21/2009	$ 5,669.95	$ 6,244.00	$ 574 05
400	Merck & Co	06/29/2006	$ 14,625.48	$ 14,616.00	$ (9 48)
300	Microsoft Corp	06/29/2006	$ 7,201.74	$ 9,144.00	$ 1,942 26
200	Norfolk Southern Corp	various	$ 8,901 08	$ 10,484 00	$ 1,582.92
200	Occidental Pete	06/29/2006	$ 10,302 00	$ 16,270 00	$ 5,968 00
500	Pfizer Inc	various	$ 9,903 45	$ 9,095.00	$ (808.45)
100	Philip Morris Intl Inc	06/29/2006	$ 3,944.43	$ 4,819 00	$ 874 57
150	Spectra Energy Corp	06/29/2006	$ 3,789 89	$ 3,076 50	$ (713 39)
200	3M Company	various	$ 13,492 95	$ 16,534.00	$ 3,041 05
400	Wal-Mart Stores	various	$ 19,842.04	$ 21,380.00	$ 1,537.96
200	Walgreen Co	06/29/2006	$ 9,149.23	$ 7,344 00	$ (1,805 23)
400	Wells Fargo & Co	06/29/2006	$ 13,651.00	$ 10,796.00	$ (2,855.00)
	TOTAL EQUITIES:		**$ 357,044.42**	**$ 373,799.92**	**$ 16,755.50**

	Cost	FMV	G/L
CASH		**$ 42,575.10**	
TOTAL ACCOUNT:		**$ 416,375.02**	

2009 990
Part X

Jean F. Mulford Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Description	date		Cost		FMV		G/L
Common Stock:								
2800 00	AT&T INCORPORATED	various 2009	$	75,580 42	$	78,484 00	$	2,903.58
1100 00	AUTOMATIC DATA PROCESSING	various 2009	$	45,559.60	$	47,102.00	$	1,542.40
2000 00	BANK OF AMERICA CORP	various 2009	$	24,115 03	$	30,120 00	$	6,004 97
38.00	BERKSHIRE HATHAWAY	various 2009	$	116,645.02	$	124,868 00	$	8,222 98
1500 00	BP PLC SPONSORED ADR	various 2009	$	72,768 95	$	86,955.00	$	14,186 05
3000 00	BRISTOL MYERS SQUIBB CO	various 2009	$	64,330 64	$	75,750.00	$	11,419.36
2000 00	CAMPBELL SOUP CO	various 2009	$	59,827.71	$	67,600.00	$	7,772.29
2000.00	CATERPILLAR INC DEL	various 2009	$	80,909.80	$	113,980.00	$	33,070 20
2500 00	CINCINNATI FINL CORP	various 2009	$	60,849 50	$	65,600 00	$	4,750.50
2425 00	COCA COLA CO	various 2009	$	120,378 80	$	138,225.00	$	17,846 20
1000.00	CONOCOPHILLIPS	various 2009	$	46,950 48	$	51,070 00	$	4,119.52
2000 00	CSX CORPORATION	various 2009	$	70,551 51	$	96,980 00	$	26,428.49
500 00	CVS CAREMARK CORP	various 2009	$	18,873 61	$	16,105.00	$	(2,768 61)
2000.00	DU PONT E I DE NEMOURS	various 2009	$	57,317 97	$	67,340 00	$	10,022.03
1850.00	EXXON MOBIL CORP	various 2009	$	132,256 93	$	126,151.50	$	(6,105 43)
2400.00	GENERAL ELECTRIC CO	inherited	$	27,000.00	$	36,312 00	$	9,312.00
1500.00	GENERAL MLS INC	various 2009	$	80,495 45	$	106,215.00	$	25,719 55
1500.00	HEINZ H J CO	various 2009	$	57,087.83	$	64,140.00	$	7,052 17
900.00	INT'L BUSINESS MACH	various 2009	$	97,607 90	$	117,810.00	$	20,202 10
2000.00	JOHNSON & JOHNSON	various 2009	$	113,108 11	$	128,820.00	$	15,711.89
1000 00	KELLOGG COMPANY	08/03/2009	$	48,024 71	$	53,200.00	$	5,175.29
2000 00	KRAFT FOODS INC	05/07/2009	$	50,619 93	$	54,360.00	$	3,740.07
2500 00	KROGER COMPANY	various 2009	$	55,442.18	$	51,325.00	$	(4,117.18)
1825 00	LABORATORY CORP	various 2009	$	128,119 22	$	136,583.00	$	8,463.78
2500 00	MARATHON OIL CORP	various 2009	$	81,119.65	$	78,050.00	$	(3,069.65)
1900 00	MCDONALDS CORP	various 2009	$	109,740 64	$	118,636.00	$	8,895.36
2150.00	MERCK & COMPANY INC	various 2009	$	68,132 35	$	78,561.00	$	10,428.65
1000 00	NORFOLK SOUTHERN CORP	various 2009	$	37,178 95	$	52,420.00	$	15,241 05
2400.00	PEPSICO INC	various 2009	$	129,835 14	$	145,920 00	$	16,084.86
4350 00	PFIZER INC	various 2009	$	69,395.46	$	79,126 50	$	9,731 04
20000 00	PROCTER & GAMBLE CO	inherited	$	1,013,200 00	$	1,212,600 00	$	199,400 00
2800 00	SMUCKER J M CO	various 2009	$	138,167 89	$	172,900.00	$	34,732.11
4200 00	SYSCO CORP	various 2009	$	109,851.29	$	117,348.00	$	7,496.71
2900.00	TARGET CORP	various 2009	$	96,605.53	$	140,273.00	$	43,667 47
1000 00	3M COMPANY	various 2009	$	60,290.84	$	82,670.00	$	22,379.16
1500 00	UNION PAC CORP	various 2009	$	65,783 53	$	95,850.00	$	30,066 47
2000.00	US BANCORP DEL	various 2009	$	44,102.60	$	45,020 00	$	917 40
2000 00	VERIZON COMMUNICATIONS	various 2009	$	63,482 97	$	66,260 00	$	2,777 03
4200 00	VODAFONE GROUP PLC NEW	various 2009	$	92,563 01	$	96,978 00	$	4,414.99
	TOTAL COMMON STOCK:		**$**	**3,883,871.15**	**$**	**4,517,708.00**	**$**	**633,836.85**
Preferred Equities:								
1925.00	BB&T CAP TR PFD, 8 95%	various 2009	$	51,707 74	$	51,705 50	$	(2.24)
1875 00	JPMORGAN CHASE & CO, 8 625%	various 2009	$	51,767.89	$	52,950.00	$	1,182 11
2100 00	MERRILL LYNCH CAP TR III 7.375%	various 2009	$	45,743.00	$	45,717 00	$	(26 00)
1825.00	PNC FINANCIAL SERVICES	various 2009	$	51,502 16	$	53,144 00	$	1,641 84
	TOTAL PREFERRED EQUITIES		**$**	**200,720.79**	**$**	**203,516.50**	**$**	**2,795.71**
				Cost		FMV		G/L
Cash:	CLIENT INTEREST PROGRAM				**$**	**106,683.44**		
	ACCOUNT TOTAL:				**$**	**4,827,907.94**	**$**	**636,632.56**

2009 990
Part X

Elly Roedel Fund
Unrealized Capital Gain(Loss)
Fair Market Value of Securities
2009

Shares	Desc	date	Cost	FMV	G/L
1000	Alcoa	10/10/2006	$ 28,000 00	$ 16,120 00	$ (11,880.00)
300	Allstate Corp	10/06/2006	$ 19,138 00	$ 9,012 00	$ (10,126.00)
300	Altria Group	10/10/2006	$ 5,721.26	$ 5,889.00	$ 167 74
300	Amgen Inc	10/10/2006	$ 22,354 00	$ 16,971.00	$ (5,383 00)
500	Bank of America	various	$ 27,482 00	$ 7,530.00	$ (19,952 00)
10	Berkshire Hathaway	10/06/2006	$ 32,894 00	$ 32,860.00	$ (34.00)
500	Bristol Myers Squibb	various	$ 13,891 20	$ 12,625.00	$ (1,266.20)
200	CVS Corp	10/06/2006	$ 6,071.35	$ 6,442.00	$ 370 65
200	Caterpillar Inc	10/10/2006	$ 13,992.00	$ 11,398 00	$ (2,594.00)
400	Chesapeake Energy	10/11/2006	$ 11,768.18	$ 10,352.00	$ (1,416 18)
200	Chubb Corp	10/11/2006	$ 10,727.80	$ 9,836 00	$ (891 80)
500	Cinci Finl Corp	10/10/2006	$ 24,632.84	$ 13,120 00	$ (11,512 84)
500	Citigroup Inc	various	$ 25,463 07	$ 1,655.00	$ (23,808.07)
300	Colgate Palmolive	10/06/2006	$ 19,054 00	$ 24,645 00	$ 5,591 00
200	ConocoPhillips	10/10/2006	$ 11,804 00	$ 10,214 00	$ (1,590 00)
600	Disney Walt Co	various	$ 18,718 98	$ 19,350 00	$ 631 02
400	Dominion Resources	10/11/2006	$ 15,668 00	$ 15,568 00	$ (100 00)
1000	Duke Energy	various	$ 18,800 41	$ 17,210 00	$ (1,590 41)
800	General Electric	various	$ 30,654 59	$ 12,104 00	$ (18,550 59)
300	General Mills	10/06/2006	$ 17,041 00	$ 21,243 00	$ 4,202 00
500	Heinz HJ Co	various	$ 22,333 71	$ 21,380 00	$ (953 71)
1000	Johnson & Johnson	various	$ 66,122 33	$ 64,410 00	$ (1,712 33)
300	Kimberly Clark Corp	10/06/2006	$ 20,044 00	$ 19,113 00	$ (931 00)
207	Kraft Foods Inc.	various	$ 5,854 66	$ 5,626 26	$ (228 40)
400	Lowes Companies	10/06/2006	$ 12,128 37	$ 9,356 00	$ (2,772 37)
400	Marathon Oil	10/10/2006	$ 16,008 00	$ 12,488 00	$ (3,520.00)
300	Medronic Inc	10/06/2006	$ 14,987 49	$ 13,194.00	$ (1,793 49)
600	Pfizer Inc.	various	$ 16,048 42	$ 10,914 00	$ (5,134 42)
300	Philip Morris Intl Inc	various	$ 13,036.95	$ 14,457.00	$ 1,420 05
1500	Procter & Gamble	various	$ 90,391 23	$ 90,945 00	$ 553 77
250	Spectra Energy	various	$ 6,636 26	$ 5,127 50	$ (1,508.76)
300	3M Company	10/06/2006	$ 23,029 00	$ 24,801 00	$ 1,772 00
200	Wal-Mart Stores	10/10/2006	$ 9,794 00	$ 10,690 00	$ 896 00
300	Walgreen Co	10/06/2006	$ 13,111.62	$ 11,016.00	$ (2,095.62)
39	Wells Fargo & Co	10/10/2006	$ 11,092.77	$ 1,052 61	$ (10,040 16)
95	Transocean Ltd Reg	10/18/2006	$ 9,991 28	$ 7,866 00	$ (2,125 28)
300	Plum Creek Timber	10/11/2006	$ 10,649.93	$ 11,328 00	$ 678 07
300	Rayonier Inc	10/11/2006	$ 11,833 70	$ 12,648.00	$ 814.30
	TOTAL EQUITIES:		**$ 746,970.40**	**$ 620,556.37**	**$ (126,414.03)**
			Cost	**FMV**	**GAIN**
	CASH			**$ 25,203.89**	
	TOTAL ACCOUNT:			**$ 645,760.26**	

2009 990
Part X

Parke G Dorothy M Smith Fund
Unrealized Capital Gain (Loss)
Fair Market Value of Securities
2009

Shares	Desc	date	Cost	FMV	G/L
779	AT&T INCORPORATED	04/16/2003	$ 13,749 35	$ 21,835 37	$ 8,086.02
400	ALTRIA GROUP INC	04/16/2003	$ 2,950.99	$ 7,852.00	$ 4,901.01
776	BANK OF AMERICA CORP	06/06/2003	$ 21,976 32	$ 11,686.56	$ (10,289.76)
700	BRISTOL MYERS SQUIBB CO	06/06/2003	$ 18,662.00	$ 17,675.00	$ (987.00)
600	CHEVRON CORP NEW	04/16/2003	$ 19,104.00	$ 46,194 00	$ 27,090.00
500	CITIGROUP INC	06/06/2003	$ 21,880.00	$ 1,655.00	$ (20,225.00)
500	COCA COLA COMPANY	04/16/2003	$ 20,638.00	$ 28,500.00	$ 7,862.00
1000	DISNEY WALT COMPANY	06/06/2003	$ 21,131.26	$ 32,250.00	$ 11,118 74
600	DOW CHEMICAL COMPANY	04/16/2003	$ 18,366.00	$ 16,578.00	$ (1,788.00)
500	DU PONT E I DE NEMOURS &	04/16/2003	$ 20,570.00	$ 16,835.00	$ (3,735 00)
400	EXXON MOBIL CORP	04/16/2003	$ 13,924.00	$ 27,276.00	$ 13,352 00
1000	GENERAL ELECTRIC CO	04/16/2003	$ 31,707.78	$ 15,130.00	$ (16,577.78)
600	HEINZ H J COMPANY	04/16/2003	$ 18,173.00	$ 25,656.00	$ 7,483 00
600	JPMORGAN CHASE & CO	06/06/2003	$ 21,186.00	$ 25,002.00	$ 3,816.00
300	JOHNSON & JOHNSON	10/31/2006	$ 20,436.49	$ 19,323.00	$ (1,113.49)
600	KRAFT FOODS INC	04/16/2003	$ 10,320 63	$ 13,590.00	$ 3,269 37
300	LILLY ELI & COMPANY	06/06/2003	$ 18,321.00	$ 10,713.00	$ (7,608.00)
200	MARATHON OIL CORP	08/10/2007	$ 10,617.80	$ 6,244.00	$ (4,373.80)
600	PFIZER INCORPORATED	06/06/2003	$ 19,992.00	$ 10,914.00	$ (9,078 00)
400	PHILIP MORRIS INT'L	04/16/2003	$ 6,724.38	$ 19,276.00	$ 12,551.62
600	PROCTER & GAMBLE CO	04/16/2003	$ 27,014.00	$ 36,378.00	$ 9,364 00
700	US BANCORP DEL	04/16/2003	$ 14,623 00	$ 15,757.00	$ 1,134.00
	TOTAL EQUITIES:		**$ 392,068.00**	**$ 426,319.93**	**$ 34,251.93**
			Cost	FMV	G/L
	CASH:			**$ 2,641.38**	
	TOTAL ACCOUNT:			**$ 428,961.31**	

Cambridge Charitable Foundation
2009 990, Schedule D
Part III, Line 1a Statement

In 2009, the Hillel Foundation of the University of Cincinnati made a contribution to the Cambridge Charitable Foundation of the entirety of its collection of antique/historical Judaica that it had collected over several decades. The collection consisted of approximately 275 items of historically and/or artistically significant Jewish ritual and/or decorative items, originating primarily from the greater Cincinnati, Ohio area.

This collection is now held as part of the Cincinnati Judaica Fund of the Cambridge Charitable Foundation. The Cincinnati Judaica Fund's purpose is to use the collection of Judaica to help educate the population of the greater Cincinnati, Ohio area about Judaism, in its present form, its historical roots, and how it has contributed to the growth and advancement of society (with a focus on the greater Cincinnati area).

The entire collection is currently on long-term loan to the Center for Holocaust and Humanity Education ("CHHE"), located in Cincinnati, Ohio. The CHHE has incorporated the collection into its public exhibit to assist in teaching about the Jewish aspect of the Holocaust in World War II.

2009 Form 990 Schedule I
Part II

(a) Name & Address of organization or government	(b) EIN	(c) IRC Sec	(d) Amount of Cash Grant	(e) amount of non-cash assistance	(f) Method of Valuation	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Agudas Israel of St Louis 8202 Delmar Blvd. St. Louis, Mo 63124	43-1298887	501(c)(3)	$ 6,000.00	$ -	n/a	n/a	General programs and operating funds
AGUDATH ISRA -Cincinnati 2365 Section Road Cincinnati, OH 45237	31-1638766	501(c)(3)	$ 12,000.00	$ -	n/a	n/a	General programs and operating funds
Agudath Israel Charity Fund Roseland, NJ 07068	22-3471215	501(c)(3)	$ 500.00	$ -	n/a	n/a	General programs and operating funds
AGUDATH ISRAEL MIDWEST Attn· Rabbi Kalish 8170 N McCormick Blvd., #103 Skokie, IL 60076	36-3529801	501(c)(3)	$ 20,000.00	$ -	n/a	n/a	General programs and operating funds
Agudath Israel of America 42 Broadway 14th Floor New York, NY 10004	13-5604164	501(c)(3)	$ 81,140 00	$ -	n/a	n/a	General programs and operating funds
Agudath Israel of Illinois Attn· Rabbi Kalish 8170 N. McCormick Blvd , #103 Skokie, IL 60076	36-3529801	501(c)(3)	$ 1,000 00	$ -	n/a	n/a	General programs and operating funds
Aish Hatorah of St Louis 457 N Woods Mill Road Chesterfield, MO 63017	43-1839464	501(c)(3)	$ 20,000.00	$ -	n/a	n/a	General programs and operating funds
American Friends of Chasdai Yosef PO Box 5283 Jerusalem, IS 91052 IL	11-3540935	501(c)(3)	$ 15,000.00	$ -	n/a	n/a	General programs and operating funds
American Friends of Maccabee Institute PO Box 1079, Monsey, NY 10952	13-3673810	501(c)(3)	$ 5,000.00	$ -	n/a	n/a	General programs and operating funds

2009 Form 990 Schedule I
Part II

(a) Name & Address of organization or government	(b) EIN	(c) IRC Sec	(d) Amount of Cash Grant	(e) amount of non-cash assistance	(f) Method of Valuation	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Ascend Education Foundation c/o 105 East 4th St, Ste 1200 Cincinnati, OH 45202	26-0744904	501(c)(3)	$ 10,000.00	$ -	n/a	n/a	General programs and operating funds
Bais HaMedrash and Mesivta of Baltimore 6823 Old Pimlico Road Baltimore, MD 21209	52-1980774	501(c)(3)	$ 7,000 00	$ -	n/a	n/a	General programs and operating funds
Bais Yaakov of St. Louis 700 North and South Road St. Louis, MO 63031	43-1819166	501(c)(3)	$ 40,000.00	$ -	n/a	n/a	General programs and operating funds
Beth Medrash Govoha of Israel 1279 50th Street Brooklyn, NY 11219	21-0634542	501(c)(3)	$ 100,000.00	$ -	n/a	n/a	General programs and operating funds
Beth Tevillah Mikvah Society c/o Jennifer Klafter 2415 Larkfield Dr., Cinti , OH 45237	42-1564027	501(c)(3)	$ 113,630.00	$ -	n/a	n/a	General programs and operating funds
Block Yeshiva High School 1146 N. Warson Road St. Louis, MO 63132	43-1114640	501(c)(3)	$ 20,000.00	$ -	n/a	n/a	General programs and operating funds
Center for Holocaust & Humanity Education Hebrew Union College 3101 Clifton Ave.,Cinti, OH 45220	20-5090993	501(c)(3)	$ 75.00	$ -	n/a	n/a	General programs and operating funds
Chicago Chesed Fund c/o Rabbi Shmuel Fuerst 6100 N. Drake, Chicago, IL 60659	36-3641111	501(c)(3)	$ 500.00	$ -	n/a	n/a	General programs and operating funds
Chofetz Chaim Heritage Foundation 361 Spook Rock Road Suffern, NY 10901	11-2642599	501(c)(3)	$ 5,000.00	$ -	n/a	n/a	General programs and operating funds

2009 Form 990 Schedule I
Part II

(a) Name & Address of organization or government	(b) EIN	(c) IRC Sec	(d) Amount of Cash Grant	(e) amount of non-cash assistance	(f) Method of Valuation	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Cincinnati Community Kollel 2241 Losantiville Ave. Cincinnati, OH 45237	31-1426973	501(c)(3)	$ 196,736.40	$ -	n/a	n/a	General programs and operating funds
Cincinnati Hebrew Day School 2222 Losantiville Avenue Cincinnati, Ohio 45237	31-0544741	501(c)(3)	$ 33,000.00	$ -	n/a	n/a	General programs and operating funds
CINCINNATI HILLEL Elizabeth Harold, Hillel Jewish Student Ctr., Rose Warner House, University of Cincinnati 2615 Clifton Ave, Cinti., OH 45220	31-6068733	501(c)(3)	$ 11,100.00	$ -	n/a	n/a	General programs and operating funds
Cincinnati Zoo & Botanical Gardens 3400 Vine Street Cincinnati, OH 45220	31-0537171	501(c)(3)	$ 3,500.00	$ -	n/a	n/a	General programs and operating funds
CONG ZICHRON ELIEZER 2455 Section Road Cincinnati, OH 45237	20-5581301	501(c)(3)	$ 975 00	$ -	n/a	n/a	General programs and operating funds
Congregation Imrei Shaul 1234 E. 10th Street Brooklyn, NY 11230	11-3580097	501(c)(3)	$ 14,000.00	$ -	n/a	n/a	General programs and operating funds
Down Syndrome Association of Greater Cincinnati 644 Linn Street, Suite 1128 Cincinnati, Ohio 45203-1734	31-1051378	501(c)(3)	$ 14,907.00	$ -	n/a	n/a	General programs and operating funds
Downtown Synagogue c/o 105 East 4th St, Ste 1200 Cincinnati, OH 45202	26-1340967	501(c)(3)	$ 20,000 00	$ -	n/a	n/a	General programs and operating funds
Ezras B'Nai Torah 40 Sixth Avenue F Brooklyn, NY 11218	22-3790685	501(c)(3)	$ 1,127,200.00	$ -	n/a	n/a	General programs and operating funds

2009 Form 990 Schedule I
Part II

(a) Name & Address of organization or government	(b) EIN	(c) IRC Sec	(d) Amount of Cash Grant	(e) amount of non-cash assistance	(f) Method of Valuation	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Ezras Yisroel 4415 14th Avenue Brooklyn, NY 11219	11-3460508	501(c)(3)	$ 60,000.00	$ -	n/a	n/a	General programs and operating funds
GOLF MANOR SYNAGOGUE 6442 Stover Avenue Cincinnati, OH 45237	31-1019405	501(c)(3)	$ 1,565.00	$ -	n/a	n/a	General programs and operating funds
Institute for Health Care & Values c/o 105 East 4th St, Ste 1200 Cincinnati, OH 45202	31-1537486	501(c)(3)	$ 75,000.00	$ -	n/a	n/a	General programs and operating funds
JEWISH FEDERATION OF CINCINNATI 8499 Ridge Road Cincinnati, OH 45236	31-0537174	501(c)(3)	$ 30,365.00	$ -	n/a	n/a	General programs and operating funds
Kamenitzer Yeshiva of Jerusalem c/o Malin, 424 9th St , Apt. 10, Lakewood, NJ 08701	13-5655185	501(c)(3)	$ 25,000 00	$ -	n/a	n/a	General programs and operating funds
Keren Hachesed Attn: Levi Yitschok Horowitz 2822 Ave J, Brooklyn, NY 11210	11-2966310	501(c)(3)	$ 5,000 00	$ -	n/a	n/a	General programs and operating funds
Kneseth Israel Congregation c/o 105 East 4th St, Ste 1200 Cincinnati, OH 45202	31-0549055	501(c)(3)	$ 2,393,196.72	$ -	n/a	n/a	General programs and operating funds
Lechem Lasova Inc c/o Rabbi Kugel 1630 44 St , Brooklyn, NY 11204	20-0780379	501(c)(3)	$ 10,000.00	$ -	n/a	n/a	General programs and operating funds
Missouri Torah Institute 14550 Ladue Rd Chesterfield, MO 63017	20-8392331	501(c)(3)	$ 25,000.00	$ -	n/a	n/a	General programs and operating funds

2009 Form 990 Schedule I
Part II

(a) Name & Address of organization or government	(b) EIN	(c) IRC Sec	(d) Amount of Cash Grant	(e) amount of non-cash assistance	(f) Method of Valuation	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Ner Israel Charity Fund 400 Mt. Wilson Lane Baltimore, MD 21208	52-0660881	501(c)(3)	$ 500.00	$ -	n/a	n/a	General programs and operating funds
Ner Israel Rabbinical College 400 Mt. Wilson Lane Baltimore, MD 21208	52-0660881	501(c)(3)	$ 18,000.00	$ -	n/a	n/a	General programs and operating funds
NEW HOPE CONGREGATION c/o Jackie Rabenstein, 2800 Cinti. Commerce Ctr , 600 Vine St. Cinti, OH 45202	31-6034257	501(c)(3)	$ 925.00	$ -	n/a	n/a	General programs and operating funds
PENINIM OF AMERICA c/o Mrs Schlanger 315 Squankum Rd. Lakewood, NJ 08701	20-1260977	501(c)(3)	$ 20,500.00	$ -	n/a	n/a	General programs and operating funds
Priority 1 26 Columbia Ave. Cedarhurst, NY 11516	95-4118740	501(c)(3)	$ 10,000.00	$ -	n/a	n/a	General programs and operating funds
RITSS High School 2209 Losantiville Ave Cincinnati, OH 45237	31-1220131	501(c)(3)	$ 10,300.00	$ -	n/a	n/a	General programs and operating funds
Salvation Army 114 East Central Parkway Cincinnati, OH 45201	13-5562351	501(c)(3)	$ 10,300.00	$ -	n/a	n/a	General programs and operating funds
Shandon Congregational Church c/o Judy Waldron, P. O. Box 45 Shandon, OH 45063	20-1769049	501(c)(3)	$ 22,000.00	$ -	n/a	n/a	General programs and operating funds
St. Louis Kollel 8200 Delmar Blvd. St. Louis, MO 63124	43-1594954	501(c)(3)	$ 66,000 00	$ -	n/a	n/a	General programs and operating funds

2009 Form 990 Schedule I
Part II

(a) Name & Address of organization or government	(b) EIN	(c) IRC Sec	(d) Amount of Cash Grant	(e) amount of non-cash assistance	(f) Method of Valuation	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
Torah Prep School - St. Louis 8659 Olive Blvd. St. Louis, MO 63132	43-0887584	501(c)(3)	$ 326,150.00	$ -	n/a	n/a	General programs and operating funds
University of Cincinnati Foundation PO BOX 1038 Cincinnati, OH 45237	31-0896555	501(c)(3)	$ 48,000.00	$ -	n/a	n/a	General programs and operating funds
VAAD HOIER OF Cincinnati 6446 Stover Avenue Cincinnati, OH 45237	31-0543319	501(c)(3)	$ 1,500.00	$ -	n/a	n/a	General programs and operating funds
Yad Avraham 1270 Ave. of the Americas, 47th Fl New York, NY 10020	13-3563527	501(c)(3)	$ 10,000 00	$ -	n/a	n/a	General programs and operating funds
Yeshiva Gedolah of Bayonne 735 Avenue C, Bayonne, NJ 07002	22-3067176	501(c)(3)	$ 20,000.00	$ -	n/a	n/a	General programs and operating funds
Yeshiva Mercaz HaTorah of Belle Harbor 505 Beach 129th St. Belle Harbor, NY 11694-1518		501(c)(3)	$ 7,000.00	$ -	n/a	n/a	General programs and operating funds
Yeshiva Ohr Simcha of Englewood 101 W Forest Ave. Englewood, NJ 07631	22-3677646	501(c)(3)	$ 7,000.00	$ -	n/a	n/a	General programs and operating funds

Jean F. Mulford Fund
Transfers to Cambridge
2009 990 Sch B, Part II (# 7)

Date	Shares	Description	Cusip	Symbol	FMV	Cost
10/15/09	1000.00	AT&T INCORPORATED	00206R102	T	$ 25,830.00	$ 24,644.98
10/15/09	500.00	AUTOMATIC DATA PROCESSING	053015103	ADP	$ 20,400.00	$ 19,487.72
10/15/09	2000.00	BANK OF AMERICA CORP	060505104	BAC	$ 37,180.00	$ 24,115.03
10/15/09	1000.00	BB&T CAP TR PFD, 8.95%	05530J205	BBT.PRA	$ 26,720.00	$ 26,691.93
10/15/09	30.00	BERKSHIRE HATHAWAY	084670207	BRK.BOLD	$ 100,590.00	$ 90,244.35
10/15/09	1500.00	BP PLC SPONSORED ADR	055622104	BP	$ 80,490.00	$ 72,768.95
10/15/09	3000.00	BRISTOL MYERS SQUIBB CO	110122108	BMY	$ 68,820.00	$ 64,330.64
10/15/09	2000.00	CAMPBELL SOUP CO	134429109	CPB	$ 64,580.00	$ 59,827.71
10/15/09	2000.00	CATERPILLAR INC DEL	149123101	CAT	$ 109,020.00	$ 80,909.80
10/15/09	2500.00	CINCINNATI FINL CORP	172062101	CINF	$ 65,400.00	$ 60,849.50
10/15/09	2000.00	COCA COLA CO	191216100	KO	$ 109,680.00	$ 95,578.85
10/15/09	1000.00	CONOCOPHILLIPS	20825C104	COP	$ 50,840.00	$ 46,950.48
10/15/09	1500.00	CSX CORPORATION	126408103	CSX	$ 70,590.00	$ 45,432.64
10/15/09	500.00	CVS CAREMARK CORP	126650100	CVS	$ 18,705.00	$ 18,873.61
10/15/09	2000.00	DU PONT E I DE NEMOURS	263534109	DD	$ 69,120.00	$ 57,317.97
10/15/09	1500.00	EXXON MOBIL CORP	30231G102	XOM	$ 107,760.00	$ 107,957.76
10/15/09	2400.00	GENERAL ELECTRIC CO	369604103	GE	$ 40,416.00	$ 27,000.00
10/15/09	1500 00	GENERAL MLS INC	370334104	GIS	$ 97,230.00	$ 80,495.45
10/15/09	1500.00	HEINZ H J CO	423074103	HNZ	$ 60,255.00	$ 57,087.83
10/16/09	200.00	IDACORP INC	451107106	IDA	$ 5,740.00	$ 5,312.00
10/15/09	900.00	INT'L BUSINESS MACH	459200101	IBM	$ 115,515.00	$ 97,607.90
10/15/09	2000.00	JOHNSON & JOHNSON	478160104	JNJ	$ 121,100.00	$ 113,108.11
10/15/09	1000.00	JPMORGAN CHASE & CO, 8.625%	46625H621	JPM.PRI	$ 27,580.00	$ 27,116.20
10/15/09	1000.00	KELLOGG COMPANY	487836108	K	$ 49,580.00	$ 48,024.71
10/15/09	2000.00	KRAFT FOODS INC	50075N104	KFT	$ 52,580.00	$ 50,619.93
10/15/09	2500.00	KROGER COMPANY	501044101	KR	$ 57,100 00	$ 55,442.18
10/15/09	1500.00	LABORATORY CORP	50540R409	LH	$ 101,925.00	$ 103,088.07
10/15/09	2500.00	MARATHON OIL CORP	565849106	MRO	$ 84,725.00	$ 81,119.65
10/15/09	1500.00	MCDONALDS CORP	580135101	MCD	$ 86,250.00	$ 84,144.69

Jean F. Mulford Fund
Transfers to Cambridge
2009 Sch B, Part II (#7)

Date	Shares	Description	Cusip	Symbol	FMV	Cost
10/15/09	1500.00	MERCK & COMPANY INC	589331107	MRKOLD	$ 49,350.00	$ 43,326.79
10/15/09	1000.00	MERRILL LYNCH CAP TR III 7.375%	59025D207	MER.PRP	$ 21,540.00	$ 21,073.72
10/15/09	1000.00	NORFOLK SOUTHERN CORP	655844108	NSC	$ 48,280.00	$ 37,178.95
10/15/09	2000.00	PEPSICO INC	713448108	PEP	$ 123,240.00	$ 105,235.19
10/15/09	3000.00	PFIZER INC	717081103	PFE	$ 52,110.00	$ 43,580.17
10/15/09	1000.00	PNC FINANCIAL SERVICES	693475881	PNC.PRL	$ 27,620.00	$ 27,129.02
10/15/09	30000.00	PROCTER & GAMBLE CO	742718109	PG	$ 1,719,300.00	$ 1,519,800.00
10/15/09	2000.00	SMUCKER J M CO	832696405	SJM	$ 107,800.00	$ 88,705.75
10/15/09	2500.00	SYSCO CORP	871829107	SYY	$ 65,225.00	$ 60,895.79
10/15/09	2400 00	TARGET CORP	87612E106	TGT	$ 123,240.00	$ 71,760.00
10/15/09	1000.00	3M COMPANY	88579Y101	MMM	$ 76,570.00	$ 60,290.84
10/15/09	1500.00	UNION PAC CORP	907818108	UNP	$ 94,290.00	$ 65,783.53
10/15/09	2000.00	US BANCORP DEL	902973304	USB	$ 47,880.00	$ 44,102.60
10/16/09	658.31	VAN KAMPEN HI YLD MUNI	92113R101	ACTHX	$ 6,062.99	$ 5,261.67
10/15/09	2000.00	VERIZON COMMUNICATIONS	92343V104	VZ	$ 57,880.00	$ 63,482.97
10/15/09	2000.00	VODAFONE GROUP PLC NEW	92857W209	VOD	$ 43,720.00	$ 42,168.64
		TOTAL EQUITIES:			**$ 4,589,828.99**	**$ 4,025,924.27**

Cash:

Date	Shares	Description	Cusip	Symbol	FMV
10/15/09		UNINVESTED CASH			$ 29,873.98
10/15/09		UNINVESTED CASH			$ 15,058.56
		TOTAL CASH:			**$ 44,932.54**

FMV ACCOUNT TRANSERRED **$ 4,634,761.53**

Brockschmidt Transfers To Cambridge
12-10-2009
2009 Sch. B, Part II (#8)

Date	Shares	Company Name	CUSIP	Symbol	FMV	Basis
12/10/09	20,000 00000	AMCORE BANK	02341VSF3		$21,000.00	$ 20,000.00
12/10/09	4.00000	BERKSHIRE HATHAWAY	084670207	BRK.BOLD	$13,136.00	$ 14,384.00
12/10/09	400.00000	BRISTOL MYERS SQUIBB CO	110122108	BMY	$10,044.00	$ 11,035.63
12/10/09	20,000.00000	CAPITAL ONE, NA	14042EN63		$21,000.00	$ 20,000.00
12/10/09	200.00000	CHEVRON CORP	166764100	CVX	$15,412.00	$ 12,506.00
12/10/09	200.00000	CINCINNATI FINL CORP	172062101	CINF	$5,108.00	$ 8,975.20
12/10/09	20,000.00000	DISCOVER BANK -25467RZB2	25467RZB2		$20,522.97	$ 20,000.00
12/10/09	20,000.00000	DISCOVER BANK -25469JGF0	25469JGF0		$21,000.00	$ 20,000.00
12/10/09	300.00000	DISNEY WALT COMPANY	254687106	DIS	$9,210.00	$ 10,536.32
12/10/09	500.00000	DUKE ENERGY CORP	26441C105	DUK	$8,725.00	$ 10,077.67
12/10/09	200.00000	EMERSON ELEC CO	291011104	EMR	$8,266.00	$ 6,278.00
12/10/09	200.00000	EXXON MOBIL CORP	30231G102	XOM	$14,558.00	$ 9,792.00
12/10/09	500.00000	GENERAL ELECTRIC CO	369604103	GE	$7,830.00	$ 14,727.86
12/10/09	200 00000	GENERAL MLS INC	370334104	GIS	$13,720.00	$ 11,688.00
12/10/09	400.00000	INTEL CORP	458140100	INTC	$8,004.00	$ 8,294.00
12/10/09	300.00000	JOHNSON & JOHNSON	478160104	JNJ	$19,314.00	$ 18,680.63
12/10/09	200.00000	PEPSICO INC	713448108	PEP	$12,360.00	$ 9,758 00
12/10/09	300 00000	PFIZER INC	717081103	PFE	$5,472.00	$ 9,142.50
12/10/09	400.00000	PROCTER & GAMBLE CO	742718109	PG	$24,896.00	$ 22,143.95
12/10/09	300.00000	US BANCORP DEL	902973304	USB	$6,870.00	$ 11,108.27
12/10/09	100.00000	WAL MART STORES INC	931142103	WMT	$5,407.00	$ 5,059.00
12/10/09	200.00000	WALGREEN COMPANY	931422109	WAG	$7,646.00	$ 9,286.83
		TOTAL EQUITIES:			**$279,500.97**	**$283,473.86**

12/10/09	CASH:	CLIENT INTEREST PROGRAM			$22,834.31	

ACCOUNT TOTAL: **$302,335.28**

Coryell Transfers to Cambridge
2009 Sch B, Part II (#9)

Date	Shares	Company	FMV	COST	G/L
12/11/09	100.00	ALTRIA GROUP INCORPORATED	$ 1,945.00	$ 1,316.96	$ 628 04
12/11/09	100.00	BP PLC SPONSORED ADR	$ 5,639.00	$ 4,856.00	$ 783.00
12/11/09	175.00	DOW CHEMICAL COMPANY	$ 4,667.25	$ 8,079.75	$ (3,412.50)
12/11/09	234.00	DUKE ENERGY CORP NEW	$ 4,134.78	$ 2,859.59	$ 1,275.19
12/11/09	200.00	EXXON MOBIL CORP	$ 14,480.00	$ 13,209.93	$ 1,270.07
12/11/09	400.00	GENERAL ELECTRIC CO	$ 6,244.00	$ 14,977.17	$ (8,733.17)
12/11/09	300.00	HEINZ H J COMPANY	$ 12,810.00	$ 10,699.06	$ 2,110.94
12/11/09	100.00	HOME DEPOT INC	$ 2,799.00	$ 3,871.93	$ (1,072.93)
12/11/09	300.00	JOHNSON & JOHNSON	$ 19,431.00	$ 19,561.93	$ (130.93)
12/11/09	200.00	KRAFT FOODS INC	$ 5,336.00	$ 4,455.42	$ 880.58
12/11/09	100.00	MARTIN MARIETTA MATLS	$ 8,633.00	$ 4,088.00	$ 4,545.00
12/11/09	200.00	MICROSOFT CORPORATION	$ 5,974.00	$ 6,053.00	$ (79.00)
12/11/09	25000.00	MORGAN STANLEY BANK	$ 26,250.00	$ 25,000 00	$ 1,250.00
12/11/09	100.00	PHILIP MORRIS INT'L	$ 4,887.00	$ 3,000.93	$ 1,886.07
12/11/09	500.00	PROCTER & GAMBLE CO	$ 31,120.00	$ 29,147.57	$ 1,972.43
12/11/09	117.00	SPECTRA ENERGY CORP	$ 2,352.87	$ 2,061.41	$ 291.46
12/11/09	100.00	TARGET CORP	$ 4,599.00	$ 4,536 00	$ 63.00
12/11/09	200.00	UNITED TECHNOLOGIES	$ 13,586.00	$ 8,695 00	$ 4,891.00
12/11/09	200.00	WELLS FARGO & CO	$ 5,064.00	$ 4,595.00	$ 469.00
			$ 179,951.90	**$ 171,064.65**	**$ 8,887.25**
			FMV	**COST**	**G/L**

CASH:	CLIENT INTEREST PROGRAM	**$ 16,165.65**
	TOTAL ACCOUNT	**$ 196,117.55**

2009 Smith Transfers to Cambridge

2009 Sch B Part II (#12)

Date	Shares	Company	CUSIP	Symbol	FMV	Basis
12/11/09	400.00000	ALTRIA GROUP INCORPORATED	02209S103	MO	$ 7,780.00	$ 2,950.99
12/11/09	779.00000	AT&T INCORPORATED	00206R102	T	$ 21,625.04	$ 13,749.35
12/11/09	776.00000	BANK OF AMERICA CORPORATION	060505104	BAC	$ 11,802.96	$ 21,976.32
12/11/09	700.00000	BRISTOL MYERS SQUIBB COMPANY	110122108	BMY	$ 17,878.00	$ 18,662.00
12/11/09	600.00000	CHEVRON CORPORATION NEW	166764100	CVX	$ 46,452.00	$ 19,104.00
12/11/09	500.00000	CITIGROUP INCORPORATED	172967101	C	$ 1,935.00	$ 21,880.00
12/11/09	500.00000	COCA COLA COMPANY	191216100	KO	$ 29,290.00	$ 20,638.00
12/11/09	1,000.00000	DISNEY WALT COMPANY COM	254687106	DIS	$ 31,300.00	$ 21,131.26
12/11/09	600.00000	DOW CHEMICAL COMPANY	260543103	DOW	$ 16,002.00	$ 18,366.00
12/11/09	500.00000	DU PONT E I DE NEMOURS	263534109	DD	$ 15,955.00	$ 20,570.00
12/11/09	400.00000	EXXON MOBIL CORPORATION	30231G102	XOM	$ 28,960.00	$ 13,924.00
12/11/09	1,000.00000	GENERAL ELECTRIC COMPANY	369604103	GE	$ 15,610.00	$ 31,707.78
12/11/09	600.00000	HEINZ H J COMPANY	423074103	HNZ	$ 25,620.00	$ 18,173.00
12/11/09	300.00000	JOHNSON & JOHNSON	478160104	JNJ	$ 19,431.00	$ 20,436.49
12/11/09	600.00000	JPMORGAN CHASE & COMPANY	46625H100	JPM	$ 24,762.00	$ 21,186.00
12/11/09	500.00000	KRAFT FOODS INCORPORATED	50075N104	KFT	$ 13,340.00	$ 10,320.63
12/11/09	300.00000	LILLY ELI & COMPANY	532457108	LLY	$ 10,506.00	$ 18,321.00
12/11/09	200.00000	MARATHON OIL CORPORATION	565849106	MRO	$ 6,228.00	$ 10,617.80
12/11/09	600.00000	PFIZER INCORPORATED	717081103	PFE	$ 10,992.00	$ 19,992.00
12/11/09	400.00000	PHILIP MORRIS INTERNATIONAL	718172109	PM	$ 19,548.00	$ 6,724.38
12/11/09	600.00000	PROCTER & GAMBLE COMPANY	742718109	PG	$ 37,344.00	$ 27,014.00
12/11/09	700.00000	US BANCORP DEL	902973304	USB	$ 16,121.00	$ 14,623.00

	TOTAL EQUITIES:	**$ 428,482.00**	**$ 392,068.00**
12/11/2009	CREDIT INTEREST PROGRAM	**$ 2,218.43**	
	TOTAL ACCOUNT TRANSFERRED:	**$ 430,700.43**	

Ralph A Cushman Fund
Cost and Fair Market Value of Securities
Transferred to Cambridge
2009 Sch B, Part II (#13)

Equities:

Shares	Desc	Date Aquired	Cost	FMV	G/L
500	Altria Group	07/11/2007	$ 10,774 74	$ 7,530.00	$ (3,244 74)
800	Bank of America Corp	various	$ 37,077.80	$ 11,264.00	$ (25,813 80)
20	Berkshire Hathaway Inc	06/18/2007	$ 77,724.00	$ 64,280.00	$ (13,444.00)
200	Boeing Co	07/11/2007	$ 20,173 90	$ 8,534 00	$ (11,639.90)
1000	Bristol Myers Squibb Company	04/06/2005	$ 25,480.00	$ 23,250 00	$ (2,230.00)
500	CVS Caremark	07/11/2007	$ 18,227.67	$ 14,370 00	$ (3,857.67)
500	Chevron Corporation New	06/18/2007	$ 42,250.50	$ 36,985 00	$ (5,265 50)
600	Cincinnati Financial Corp	07/11/2007	$ 26,203.02	$ 17,442.00	$ (8,761.02)
500	Coca Cola	06/18/2007	$ 26,144.52	$ 22,635 00	$ (3,509 52)
500	Colgate Palmolive	07/11/2007	$ 33,721.00	$ 34,270 00	$ 549.00
300	Conoco Phillips	07/11/2007	$ 25,276 70	$ 15,540 00	$ (9,736.70)
1000	Disney Walt Company	06/18/2007	$ 35,083 86	$ 22,690 00	$ (12,393.86)
300	DuPont E I De Nemours & Co	07/11/2007	$ 15,618 40	$ 7,590.00	$ (8,028 40)
1000	Duke Energy	06/18/2007	$ 19,422 63	$ 15,010 00	$ (4,412 63)
600	Exxon Mobil	06/18/2007	$ 51,640.00	$ 47,898.00	$ (3,742 00)
600	First Energy Corp	04/06/2005	$ 25,296 00	$ 29,148.00	$ 3,852.00
1000	General Electric	various	$ 36,555 36	$ 16,200 00	$ (20,355 36)
500	General Mills	07/11/2007	$ 29,128 15	$ 30,375.00	$ 1,246.85
500	Johnson & Johnson	06/18/2007	$ 31,819 09	$ 29,915 00	$ (1,904.09)
200	Kimberly Clark Corp	10/29/2007	$ 14,297.50	$ 10,548 00	$ (3,749.50)
500	Lowes Companies Inc	07/11/2007	$ 15,151 06	$ 10,760.00	$ (4,391 06)
500	Marathon Oil Corporation	07/11/2007	$ 31,443 55	$ 13,680 00	$ (17,763 55)
300	Medtronic Inc	07/11/2007	$ 16,065 55	$ 9,426.00	$ (6,639 55)
500	Microsoft Corporation	07/11/2007	$ 15,010 17	$ 9,720.00	$ (5,290.17)
1000	Pfizer Incorporated	06/18/2007	$ 26,901 56	$ 17,710 00	$ (9,191.56)
500	Phillip Morris Intl	07/11/2007	$ 24,552.27	$ 21,755.00	$ (2,797.27)
1000	Procter & Gamble	04/06/2005	$ 58,538 23	$ 61,820 00	$ 3,281 77
1000	Southern Company	06/18/2007	$ 35,985 14	$ 37,000.00	$ 1,014 86
500	3M Company	07/11/2007	$ 44,142 00	$ 28,770 00	$ (15,372 00)
600	Time Warner Inc	07/11/2007	$ 12,643.89	$ 6,036 00	$ (6,607.89)
1000	US Bancorp Del Com New	07/11/2007	$ 33,237.00	$ 25,010.00	$ (8,227.00)
600	Wal-Mart Stores Inc.	07/11/2007	$ 27,695.41	$ 33,636.00	$ 5,940 59
500	Walgreen Company	07/11/2007	$ 22,511 32	$ 12,335.00	$ (10,176.32)
	SUBTOTAL STOCKS:		**$ 965,791.99**	**$ 753,132.00**	**$ (212,659.99)**

Ralph A Cushman Fund
Cost and Fair Market Value of Securities
Transferred to Cambridge
2009 Sch B, Part II (#13)

Mutual Funds:

Shares	Desc	date	Cost	FMV	G/L
7527 734	Franklin Templeton Moderate Tgt	various	$ 107,764 89	$ 78,815.37	$ (28,949.52)
6670.357	Franklin Templeton Gwth Tgt Fd	various	$ 107,995.82	$ 68,771.38	$ (39,224.44)
7759.893	Franklin Templeton Founding Fds	various	$ 108,360 18	$ 60,061 57	$ (48,298.61)
7775 377	TransAm Asset Alloc Mod Gwth	various	$ 105,714 52	$ 67,023.75	$ (38,690.77)
7289.844	TransAm Asset Alloc Gwth port	various	$ 103,761 96	$ 58,974.84	$ (44,787.12)
8431 013	TransAm Multi-mgr Int'l Port	various	$ 102,873 73	$ 54,464.34	$ (48,409.39)
	SUBTOTAL MUTUAL FUNDS:		**$ 636,471.10**	**$ 388,111.25**	**$ (248,359.85)**

Unit Investment Trust

100	Hutton EF Tax Ex TR	05/25/2007	**$ 38,150.00**	**$ 38,150.00**	$ -

Bonds:

Shares	Desc	date	Cost	FMV	G/L
160000	Bulter Co Ohio Var Bd	12/22/2005	$ 169,888 00	$ 183,040.00	$ 13,152.00
145000	Cincinnati OH Wtr Sys	09/05/2006	$ 151,742 50	$ 156,252 00	$ 4,509.50
130000	Columbus OH Go Ref	10/21/2005	$ 137,761 00	$ 140,814 70	$ 3,053.70
5000	Kettering OH City Sch	09/08/2004	$ 5,357 00	$ 5,649.70	$ 292 70
20000	Kettering OH City Sch	09/08/2004	$ 21,422 00	$ 22,598.80	$ 1,176 80
65000	Lake Co OH LTGO Bds	09/07/2004	$ 65,513 50	$ 66,139 45	$ 625.95
60000	Lake Co OH LTGO Bds	09/07/2004	$ 60,228 72	$ 61,692 00	$ 1,463 28
50000	Lancaster OH Wtr Sys	08/30/2004	$ 50,895 00	$ 52,200 00	$ 1,305 00
50000	Maumee OH Hosp	08/30/2004	$ 51,315 00	$ 50,419 00	$ (896 00)
50000	OH St Cap Facilities	08/30/2004	$ 50,167.19	$ 52,000 50	$ 1,833.31
25000	Western OH Loc Sch	09/08/2004	$ 28,632 50	$ 29,234.75	$ 602 25
	SUBTOTAL BONDS:		**$ 792,922.41**	**$ 820,040.90**	**$ 27,118.49**

Cash

	Client Interest program			$ 136,994 98	
50000	Community First Bank	06/20/2007	$ 50,000 00	$ 52,500 00	$ 2,500 00
50000	Metropolitan Nat Bk	06/20/2007	$ 50,000 00	$ 52,500.00	$ 2,500 00
50000	EvaBank Eva, AL CD 5.25%	06/18/2007	$ 50,000.00	$ 50,000 00	
	SUBTOTAL CASH:			**$ 291,994.98**	**$ 5,000.00**

ACCOUNT TOTAL: **$ 2,291,429.13** (**FMV**) **$ (428,901.35)** (**G/L**) transfers to Cambridge

Klotz U~~nrealized GL & FMV xls~~

2009 990 Sch B, Part II (#14)

Date	Shares	Company	Cusip	Symbol	FMV	COST	Open	Aquired
12/11/09	200.00000	BP PLC SPONSORED ADR	055622104	BP	$ 11,278.00	$ 7,964.97	04/15/2009	P
12/11/09	165.00000	COCA COLA COMPANY	191216100	KO	$ 9,665.70	$ 7,441 26	04/15/2009	P
12/11/09	375.00000	DISNEY WALT COMPANY COM	254687106	DIS	$ 11,737.50	$ 7,334.77	04/15/2009	P
12/11/09	100.00000	EXXON MOBIL CORPORATION	30231G102	XOM	$ 7,240.00	$ 6,827.95	04/15/2009	P
12/11/09	150.00000	GENERAL MLS INCORPORATED	370334104	GIS	$ 10,309.50	$ 7,566.62	04/15/2009	P
12/11/09	75.00000	INTERNATIONAL BUSINESS	459200101	IBM	$ 9,700 50	$ 7,455.70	04/15/2009	P
12/11/09	150.00000	JOHNSON & JOHNSON	478160104	JNJ	$ 9,715.50	$ 7,937.64	04/15/2009	P
12/11/09	150.00000	KIMBERLY CLARK CORPORATION	494368103	KMB	$ 9,691.50	$ 7,388.65	04/15/2009	P
12/11/09	300.00000	KRAFT FOODS INCORPORATED	50075N104	KFT	$ 8,004.00	$ 6,886.34	04/15/2009	P
12/11/09	125.00000	MCDONALDS CORPORATION	580135101	MCD	$ 7,631.25	$ 6,887.78	04/15/2009	P
12/11/09	500.00000	PFIZER INCORPORATED	717081103	PFE	$ 9,160.00	$ 6,845.26	04/15/2009	P
12/11/09	150 00000	WAL MART STORES INCORPORATED	931142103	WMT	$ 8,203.50	$ 7,776.26	04/15/2009	P
					$ 112,336.95	**$ 88,313.20**		
					FMV	**COST**		
12/11/09		UNINVESTED CASH		CASH	**$ 10,201.73**	**$10,201.73**		

TOTAL TRANSFERRED: **$ 122,538.68**

2009 English transfers to Cambridge.xls

2009 990 Sch B Part II (#20)

EQUITIES:

Date	Shares	Company Name	CUSIP	Symbol	FMV	Basis
12/10/09	300 00000	3M COMPANY	88579Y101	MMM	$ 23,922 00	$ 22,297.00
12/10/09	200 00000	ABBOTT LABS	002824100	ABT	$ 10,722.00	$ 9,426.00
12/10/09	200.00000	ALTRIA GROUP INCORPORATED	02209S103	MO	$ 3,874 00	$ 3,875.03
12/10/09	200.00000	AMGEN INCORPORATED	031162100	AMGN	$ 11,216 00	$ 12,524 00
12/10/09	100.00000	APACHE CORPORATION	037411105	APA	$ 9,309 00	$ 6,544 00
12/10/09	400.00000	BANK OF AMERICA CORPORATION	060505104	BAC	$ 6,156 00	$ 20,002.80
12/10/09	10.00000	BERKSHIRE HATHAWAY	084670207	BRK BOLD	$ 32,840.00	$ 34,537.70
12/10/09	100.00000	BOEING COMPANY	097023105	BA	$ 5,547 00	$ 8,050 00
12/10/09	500 00000	BRISTOL MYERS SQUIBB COMPANY	110122108	BMY	$ 12,555 00	$ 13,715.07
12/10/09	300.00000	CHEVRON CORPORATION NEW	166764100	CVX	$ 23,118.00	$ 21,699.00
12/10/09	700.00000	CINCINNATI FINL CORPORATION	172062101	CINF	$ 17,878 00	$ 25,840 77
12/10/09	500.00000	CITIGROUP INCORPORATED	172967101	C	$ 1,930 00	$ 20,769.71
12/10/09	300.00000	COCA COLA COMPANY	191216100	KO	$ 17,349 00	$ 14,222 58
12/10/09	300.00000	COLGATE PALMOLIVE COMPANY	194162103	CL	$ 24,750.00	$ 20,131.00
12/10/09	200.00000	CONOCOPHILLIPS	20825C104	COP	$ 10,044 00	$ 13,206.75
12/10/09	200 00000	DEERE & COMPANY	244199105	DE	$ 10,528.00	$ 11,172 00
12/10/09	300 00000	DISNEY WALT COMPANY COM	254687106	DIS	$ 9,210.00	$ 10,319 97
12/10/09	1,000.00000	DNP SELECT INCOME FD	23325P104	DNP	$ 8,720 00	$ 11,254 42
12/10/09	1,000.00000	DUKE ENERGY CORPORATION NEW	26441C105	DUK	$ 17,450 00	$ 19,756 63
12/10/09	300.00000	EXXON MOBIL CORPORATION	30231G102	XOM	$ 21,837 00	$ 21,921.00
12/10/09	200 00000	FRANKLIN RES INCORPORATED	354613101	BEN	$ 21,624 00	$ 23,116.00
12/10/09	500 00000	GENERAL ELECTRIC COMPANY	369604103	GE	$ 7,830.00	$ 17,661.60
12/10/09	300.00000	HEINZ H J COMPANY	423074103	HNZ	$ 12,855 00	$ 13,715 66
12/10/09	200.00000	HEWLETT PACKARD COMPANY	428236103	HPQ	$ 9,990 00	$ 7,730 00
12/10/09	500.00000	JOHNSON & JOHNSON	478160104	JNJ	$ 32,190.00	$ 31,482 61
12/10/09	500.00000	KRAFT FOODS INCORPORATED	50075N104	KFT	$ 13,355 00	$ 15,694 61
12/10/09	600.00000	MARATHON OIL CORPORATION	565849106	MRO	$ 18,630 00	$ 25,401 58
12/10/09	300 00000	MCDONALDS CORPORATION	580135101	MCD	$ 18,180 00	$ 13,826 52
12/10/09	230.00000	MERCK & COMPANY INC	58933Y105	MRK	$ 8,544 50	$ 5,458.27
12/10/09	400 00000	MICROSOFT CORPORATION	594918104	MSFT	$ 11,884 00	$ 14,664.37
12/10/09	200.00000	MORGAN STANLEY	617446448	MS	$ 6,070 00	$ 12,690 18

2009 English transfers to Cambridge xls

2009 990 Sch B Part II (#20)

12/10/09	200 00000	NOVARTIS A G SPONSORED ADR	66987V109	NVS	$ 10,936 00	$ 11,630 00
12/10/09	300 00000	ORACLE CORPORATION	68389X105	ORCL	$ 6,585.00	$ 5,705.19
12/10/09	697.00000	PFIZER INCORPORATED	717081103	PFE	$ 12,713 28	$ 16,358.10
12/10/09	200 00000	PHILIP MORRIS INTERNATIONAL	718172109	PM	$ 9,812.00	$ 8,829.98
12/10/09	500.00000	PROCTER & GAMBLE COMPANY	742718109	PG	$ 31,120 00	$ 32,365.00
12/10/09	400.00000	SOUTHERN COMPANY	842587107	SO	$ 13,432.00	$ 14,378 60
12/10/09	500.00000	US BANCORP DEL	902973304	USB	$ 11,450.00	$ 13,993.51
12/10/09	500.00000	VERIZON COMMUNICATIONS	92343V104	VZ	$ 16,650.00	$ 16,052 07
12/10/09	300 00000	WAL MART STORES INC	931142103	WMT	$ 16,221 00	$ 14,526.00
12/10/09	200 00000	WELLS FARGO & COMPANY NEW	949746101	WFC	$ 5,192.00	$ 7,268 00
			SUBTOTAL EQUITIES:		$ 574,218.78	$ 643,813.28
					FMV	**Basis**

BONDS:

12/10/09	50,000 00000	FEDERAL NATIONAL MORTGAGE ASSOCIATION	31359MZL0		$ 52,156 50	$ 49,565.56

CASH:

12/10/09		CREDIT INTEREST PROGRAM			$ 48,910 56	
			SUBTOTAL CASH:		$ 48,910.56	
			TOTAL ACCOUNT VALUE TRANSFERRED		$ 675,285.84	$ 742,289.40
					FMV	**Basis**