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Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

OMB No 1545-0052

2009

Note: The foundation may be able to use a copy of this return to satisfy state reporting requirements.

For calendar year 2009, or tax year beginning

, 2009, and ending

, 20

G Check all that apply:

☐ Initial return☐ Initial return of a former public charity☐ Final return☐ Amended return☐ Address change☐ Name changeUse the IRS
label.
Otherwise,
print
or type.
See Specific
Instructions.

Name of foundation

MONA FINK TRUST 42C149012

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

Room/suite

C/O TD BANKNORTH, PO BOX 1180

City or town, state, and ZIP code

SOUTH YARMOUTH, MA 02664

A Employer identification number

90-0035502

B Telephone number (see page 10 of the instructions)

(800) 673-2300

C If exemption application is
pending, check here ☐D 1 Foreign organizations, check here ☐2 Foreign organizations meeting the
85% test, check here and attach
computation ☐E If private foundation status was terminated
under section 507(b)(1)(A), check here ☐F If the foundation is in a 60-month termination
under section 507(b)(1)(B), check here ☐H Check type of organization. ☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundation

I Fair market value of all assets at end

of year (from Part II, col. (c), line

16) \$ 908,430.

J Accounting method: ☒ Cash ☐ Accrual☐ Other (specify) _____

(Part I, column (d) must be on cash basis.)

Part I Analysis of Revenue and Expenses (The
total of amounts in columns (b), (c), and (d)
may not necessarily equal the amounts in
column (a) (see page 11 of the instructions).)(a) Revenue and
expenses per
books(b) Net investment
income(c) Adjusted net
income(d) Disbursements
for charitable
purposes
(cash basis only)

Revenue	1	Contributions, gifts, grants, etc., received (attach schedule)				
	2	Check ☐ if the foundation is not required to attach Sch. B.				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	26,693.	26,693.		STMT 1
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-24,681.			
	b	Gross sales price for all assets on line 6a 258,020.				
	7	Capital gain net income (from Part IV, line 2)				
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
b	Less Cost of goods sold					
c	Gross profit or (loss) (attach schedule)					
11	Other income (attach schedule)					
12	Total. Add lines 1 through 11	2,012.	26,693.			
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	9,929.	6,621.		3,310.
	14	Other employee salaries and wages		NONE	NONE	
	15	Pension plans, employee benefits		NONE	NONE	
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule) STMT 2	575.	383.	NONE	192.
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see page 14 of the instructions) STMT 3	402.	97.		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings		NONE	NONE	
	22	Printing and publications		NONE	NONE	
	23	Other expenses (attach schedule)				
	24	Total operating and administrative expenses. Add lines 13 through 23	10,906.	7,101.	NONE	3,502.
	25	Contributions, gifts, grants paid	47,001.			47,001.
26	Total expenses and disbursements. Add lines 24 and 25	57,907.	7,101.	NONE	50,503.	
27	Subtract line 26 from line 12.					
a	Excess of revenue over expenses and disbursements	-55,895.				
b	Net investment income (if negative, enter -0-)		19,592.			
c	Adjusted net income (if negative, enter -0-)					

For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions.

JSA

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Part II Balance Sheets		Beginning of year (a) Book Value	End of year	
			(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	24,105.	24,633.	24,633.
	3 Accounts receivable ▶ Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶ Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ Less: allowance for doubtful accounts ▶	NONE		
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10 a Investments - U S and state government obligations (attach schedule)	231,179.	118,708.	122,955.
	b Investments - corporate stock (attach schedule)	491,058.	499,436.	563,543.
	c Investments - corporate bonds (attach schedule)	137,982.	185,217.	197,299.
	11 Investments - land, buildings, and equipment basis Less: accumulated depreciation (attach schedule) ▶			
	12 Investments - mortgage loans			
	13 Investments - other (attach schedule)	NONE		
	14 Land, buildings, and equipment basis Less: accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	884,324.	827,994.	908,430.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ ☒			
	27 Capital stock, trust principal, or current funds	884,324.	827,994.	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see page 17 of the instructions)	884,324.	827,994.	
	31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	884,324.	827,994.	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	884,324.
2 Enter amount from Part I, line 27a	2	-55,895.
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	828,429.
5 Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 4	5	435.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	827,994.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)			(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE PART IV DETAIL					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss)			2	-24,681.	
{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }					
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6). If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8.			3		

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2008	55,790.	946,800.	0.05892479932
2007	NONE	NONE	NONE
2006			
2005			
2004			

2 Total of line 1, column (d)	2	0.05892479932
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	0.02946239966
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	824,461.
5 Multiply line 4 by line 3	5	24,291.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	196.
7 Add lines 5 and 6	7	24,487.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.	8	50,503.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see page 18 of the instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of ruling letter if necessary - see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b		1	196.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	
3 Add lines 1 and 2		3	196.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	NONE
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	196.
6 Credits/Payments:			
a 2009 estimated tax payments and 2008 overpayment credited to 2009	6a		
b Exempt foreign organizations-tax withheld at source	6b	NONE	
c Tax paid with application for extension of time to file (Form 8868)	6c	NONE	
d Backup withholding erroneously withheld	6d		
7 Total credits and payments. Add lines 6a through 6d	7	NONE	
8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8		
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	196.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be: Credited to 2010 estimated tax ☐ Refunded ☐	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation ► \$ _____ (2) On foundation managers. ► \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ► \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV.	X	
8a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ► STMT 5		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV on page 27)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

11. At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions)	11		X
12. Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13. Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ N/A	13	X	
14. The books are in care of ▶ TD Bank, NA Telephone no. ▶ (800) 673-2300 Located at ▶ PO BOX 1180, S YARMOUTH, MA ZIP + 4 ▶ 02664			
15. Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year ▶ 15			

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year did the foundation (either directly or indirectly). (1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? ☐ 1b		
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009? ☐ 1c		X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):		
a At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009? ☐ Yes ☒ No If "Yes," list the years ▶		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see page 20 of the instructions.) ☐ 2b		X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
b If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.) ☐ 3b		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? ☐ 4a		X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009? ☐ 4b		X

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

5a. During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? ☐ Yes ☒ No
Organizations relying on a current notice regarding disaster assistance check here ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? ☐ Yes ☒ No
If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No
If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? ☐ Yes ☒ No

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).**

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 6		9,929.	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see page 23 of the instructions). If none, enter "NONE."

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

Total number of other employees paid over \$50,000 ☐ NONE

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3 Five highest-paid independent contractors for professional services** (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE

Total number of others receiving over \$50,000 for professional services **NONE****Part IX-A Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 DISTRIBUTIONS TO CHARITABLE ORGANIZATIONS	
	47,000.
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see page 23 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
1 NONE	
2	
All other program-related investments See page 24 of the instructions	
3 NONE	
Total. Add lines 1 through 3	

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	812,736.
b	Average of monthly cash balances	1b	24,280.
c	Fair market value of all other assets (see page 24 of the instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	837,016.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	837,016.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	12,555.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	824,461.
6	Minimum investment return. Enter 5% of line 5	6	41,223.

Part XI Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	41,223.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	196.
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	196.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	41,027.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	41,027.
6	Deduction from distributable amount (see page 25 of the instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	41,027.

Part XII Qualifying Distributions (see page 25 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	50,503.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	50,503.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	196.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	50,307.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				41,027.
2 Undistributed income, if any, as of the end of 2009:				
a Enter amount for 2008 only			NONE	
b Total for prior years 20 07, 20 , 20		NONE		
3 Excess distributions carryover, if any, to 2009:				
a From 2004	NONE			
b From 2005	NONE			
c From 2006	NONE			
d From 2007	NONE			
e From 2008	8,934.			
f Total of lines 3a through e	8,934.			
4 Qualifying distributions for 2009 from Part XII, line 4. ► \$ 50,503.				
a Applied to 2008, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)		NONE		
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)	NONE			
d Applied to 2009 distributable amount				41,027.
e Remaining amount distributed out of corpus	9,476.			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	18,410.			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see page 27 of the instructions		NONE		
e Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount - see page 27 of the instructions			NONE	
f Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010.				NONE
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)	NONE			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	18,410.			
10 Analysis of line 9:				
a Excess from 2005	NONE			
b Excess from 2006	NONE			
c Excess from 2007	NONE			
d Excess from 2008	8,934.			
e Excess from 2009	9,476.			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) **NOT APPLICABLE**

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section

4942(j)(3) or

4942(j)(5)

2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

Tax year	Prior 3 years				(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i).					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see page 28 of the instructions.)**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

N/A

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

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

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year SEE STATEMENT 7				
Total			▶ 3a	47,001.
b Approved for future payment				
Total			▶ 3b	

Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See page 28 of the instructions.)
(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
			NONE	
		14	26,693.	
		18	-24,681.	
			2,012.	
13				2,012

(See worksheet in line 13 instructions on page 28 to verify calculations.)

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

Line No.	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See page 29 of the instructions.)
▼	

4	INVESTMENT INCOME - STOCKS & BONDS
8	INVESTMENT GAIN/LOSS - SALE OF SECURITIES
11	INVESTMENT INCOME FROM LTD PARTNERSHIP

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

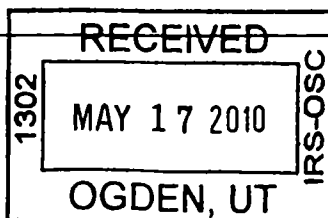
- [illegible]

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.

Sign Here Paid Preparer's Use Only	Signature of officer or trustee <i>Juan J. Smith</i>		Date 05/04/2010	Title Vice President
	Preparer's signature ▶	Date	Check if self-employed ▶ ☐	Preparer's identifying number (See Signature on page 30 of the instructions)
	Firm's name (or yours if self-employed), address, and ZIP code ▶			EIN ▶
	Phone no.			

Form **990-PF** (2009)

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2009

<u>Par / Shares</u>	<u>Description</u> <u>CUSIP Number</u>	<u>Price</u> <u>Price Date</u>	<u>Tax Cost</u> <u>Carrying Value</u>	<u>Market Value</u> <u>Accrual</u>
CASH AND EQUIVALENTS				
Cash				
	INCOME CASH	0.000000	0.00 0.00	0.00 0.00000
	PRINCIPAL CASH	0.000000	0.00 0.00	0.00 0.00000
Total Cash			0.00 0.00	0.00 0.00000
Cash Equivalents				
23,633.080	TD ASSET MGMT US GOVT INSTL SVS #6 87237U-83-2	1.000000 12/18/2006	23,633.08 23,633.08	23,633.08 0.88000
600.380	TD ASSET MGMT US GOVT INSTL SVS #6 87237U-83-2	1.000000 12/18/2006	600.38 600.38	600.38 0.17000
Total Cash Equivalents			24,233.46 24,233.46	24,233.46 1.05000
Total CASH AND EQUIVALENTS			24,233.46 24,233.46	24,233.46 1.05000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2009

<u>Par / Shares</u>	<u>Description</u> <u>CUSIP Number</u>	<u>Price</u> <u>Price Date</u>	<u>Tax Cost</u> <u>Carrying Value</u>	<u>Market Value</u> <u>Accrual</u>
FIXED INCOME				
Government Bonds				
25,000.000	FED HOME LN MTG 5.00% 01/30/2014 DTD 01/30/2004 3128X2-TM-7	109.140500 12/31/2009	25,999.42 25,999.42	27,285.13 524.30000
25,000.000	FED HOME LN MTG 4.75% 11/17/2015 DTD 10/21/2005 3134A4-VG-6	108.328500 12/31/2009	25,659.98 25,659.98	27,082.13 145.13000
50,000.000	FED NATL MTG ASSN 6.08% 12/15/2010 DTD 12/15/1995 31364B-RF-9	105.095000 12/31/2009	50,854.17 50,854.17	52,547.50 135.11000
15,000.000	U S TREASURY NOTE 4.125% 08/31/2012 DTD 08/31/2007 912828-HC-7	106.937500 12/31/2009	16,194.14 16,194.14	16,040.63 210.23000
Total Government Bonds			118,707.71 118,707.71	122,955.39 1,014.77000
Corporate Bonds				
20,000.000	BANK OF AMERICA 5.75% 12/01/2017 DTD 12/04/07 060505-DP-6	102.402000 12/31/2009	17,146.83 17,146.83	20,480.40 95.83000
15,000.000	CATERPILLAR FIN CRP 5.05% 12/1/2010 DTD 11/30/2005 14912L-2W-0	104.036000 12/31/2009	14,938.97 14,938.97	15,605.40 63.12000
25,000.000	CATERPILLAR FIN 5.125% 10/12/2011 DTD 10/12/2006 14912L-3G-4	106.139000 12/31/2009	25,383.91 25,383.91	26,534.75 281.16000
20,000.000	CATERPILLAR FIN SE 6.125% 02/17/2014 DTD 02/12/09 14912L-4F-5	111.754000 12/31/2009	19,374.98 19,374.98	22,350.80 455.97000
15,000.000	CISCO SYSTEMS INC 5.25% 02/22/2011 DTD 02/22/06 17275R-AB-8	104.933000 12/31/2009	15,672.36 15,672.36	15,739.95 282.18000
25,000.000	CONOCOPHILLIPS 5.625% 10/15/2016 DTD 10/13/2006 20825T-AA-5	108.480000 12/31/2009	25,788.55 25,788.55	27,120.00 291.05000
25,000.000	GE COMPANY 5.00% 02/01/2013 DTD 1/28/2003 369604-AY-9	105.796000 12/31/2009	25,430.50 25,430.50	26,449.00 520.83000
10,000.000	JPMORGAN CHASE & CO 6.00% 01/15/2018 DTD 12/20/07 46625H-GY-0	107.499000 12/31/2009	10,976.30 10,976.30	10,749.90 276.67000
15,000.000	OCCIDENTAL PETROLEUM 6.75% 1/15/2012 DTD 12/06/2001	109.415000 12/31/2009	15,376.02 15,376.02	16,412.25 466.87000

FINK M. S. IRREV CHAR TRUST

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Frozen Date: 12/31/2009

<u>Par / Shares</u>	<u>Description</u> <u>CUSIP Number</u>	<u>Price</u> <u>Price Date</u>	<u>Tax Cost</u> <u>Carrying Value</u>	<u>Market Value</u> <u>Accrual</u>
	674599-BV-6			
15,000.000	QUEBEC PROV 6.125% 01/22/2011 DTD 01/22/2001 748148-QX-4	105.709000 12/31/2009	15,128.23 15,128.23	15,856.35 405.78000
Total Corporate Bonds			185,216.65 185,216.65	197,298.80 3,139.46000
Mutual Funds - Fixed				
50.000	ISHARES TR US TIPS BD FD 464287-17-6	103.900000 12/31/2009	5,229.23 5,229.23	5,195.00 10.40000
2,985.000	PIMCO HIGH YLD FUND INSTL #108 693390-84-1	8.800000 12/31/2009	20,035.18 20,035.18	26,268.00 180.70000
1,455.000	VANGUARD GNMA FUND #36 922031-30-7	10.640000 12/31/2009	14,986.68 14,986.68	15,481.20 37.38000
Total Mutual Funds - Fixed			40,251.09 40,251.09	46,944.20 228.48000
Total FIXED INCOME			344,175.45 344,175.45	367,198.39 4,382.71000

FINK M. S. IRREV CHAR TRUST

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Investment Review Settlement Date Positions

Frozen Date: 12/31/2009

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EQUITIES				
Common Stocks				
Consumer Discretionary				
90.000	APOLLO GROUP INC CL A 037604-10-5	60.580000 12/31/2009	5,783.62 5,783.62	5,452.20 0.00000
260.000	WALT DISNEY CO 254687-10-6	32.250000 12/31/2009	7,643.65 7,643.65	8,385.00 91.00000
185.000	HOME DEPOT INC 437076-10-2	28.930000 12/31/2009	5,028.38 5,028.38	5,352.05 0.00000
85.000	MCDONALDS CORP 580135-10-1	62.440000 12/31/2009	5,030.29 5,030.29	5,307.40 0.00000
110.000	YUM BRANDS INC 988498-10-1	34.970000 12/31/2009	4,298.49 4,298.49	3,846.70 0.00000
Total Consumer Discretionary			27,784.43 27,784.43	28,343.35 91.00000
Consumer Staples				
100.000	COLGATE PALMOLIVE CO 194162-10-3	82.150000 12/31/2009	5,886.95 5,886.95	8,215.00 0.00000
110.000	PEPSICO INCORPORATED 713448-10-8	60.800000 12/31/2009	2,922.36 2,922.36	6,688.00 49.50000
140.000	PHILIP MORRIS INTL INC COM 718172-10-9	48.190000 12/31/2009	5,330.82 5,330.82	6,746.60 81.20000
100.000	PROCTER & GAMBLE CO 742718-10-9	60.630000 12/31/2009	4,841.00 4,841.00	6,063.00 0.00000
100.000	WAL MART STORES INC 931142-10-3	53.450000 12/31/2009	4,679.82 4,679.82	5,345.00 27.25000
150.000	WALGREEN CO 931422-10-9	36.720000 12/31/2009	5,424.00 5,424.00	5,508.00 0.00000
Total Consumer Staples			29,084.95 29,084.95	38,565.60 157.95000
Energy				
120.000	APACHE CORPORATION 037411-10-5	103.170000 12/31/2009	8,498.18 8,498.18	12,380.40 0.00000
120.000	CHEVRON CORPORATION 166764-10-0	76.990000 12/31/2009	9,126.48 9,126.48	9,238.80 0.00000
150.000	CONOCOPHILLIPS	51.070000	10,661.83	7,660.50

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2009

<u>Par / Shares</u>	<u>Description</u> <u>CUSIP Number</u>	<u>Price</u> <u>Price Date</u>	<u>Tax Cost</u> <u>Carrying Value</u>	<u>Market Value</u> <u>Accrual</u>
	20825C-10-4	12/31/2009	10,661.83	0.00000
150.000	EXXON MOBIL CORP 30231G-10-2	68.190000 12/31/2009	5,956.62 5,956.62	10,228.50 0.00000
140.000	ULTRA PETROLEUM CORP 903914-10-9	49.860000 12/31/2009	7,112.94 7,112.94	6,980.40 0.00000
Total Energy			41,356.05 41,356.05	46,488.60 0.00000
Financials				
100.000	AFLAC INCORPORATED 001055-10-2	46.250000 12/31/2009	4,284.00 4,284.00	4,625.00 0.00000
280.000	AMERICAN EXPRESS CO 025816-10-9	40.520000 12/31/2009	6,074.82 6,074.82	11,345.60 0.00000
480.000	BARCLAYS PLC ADR 06738E-20-4	17.600000 12/31/2009	2,392.41 2,392.41	8,448.00 0.00000
225.000	J P MORGAN CHASE & CO 46625H-10-0	41.670000 12/31/2009	7,591.06 7,591.06	9,375.75 0.00000
180.000	LEGG MASON INC 524901-10-5	30.160000 12/31/2009	3,495.28 3,495.28	5,428.80 5.40000
170.000	STATE STREET CORP 857477-10-3	43.540000 12/31/2009	3,662.57 3,662.57	7,401.80 1.70000
Total Financials			27,500.14 27,500.14	46,624.95 7.10000
Health Care				
280.000	I M S HEALTH INC 449934-10-8	21.060000 12/31/2009	4,209.91 4,209.91	5,896.80 0.00000
135.000	JOHNSON & JOHNSON CO 478160-10-4	64.410000 12/31/2009	7,973.95 7,973.95	8,695.35 0.00000
200.000	MEDTRONIC INC. 585055-10-6	43.980000 12/31/2009	9,995.00 9,995.00	8,796.00 0.00000
110.000	NOVARTIS A G SPONSORED ADR 66987V-10-9	54.430000 12/31/2009	5,087.50 5,087.50	5,987.30 0.00000
130.000	QUEST DIAGNOSTICS INC COM 74834L-10-0	60.380000 12/31/2009	6,597.41 6,597.41	7,849.40 0.00000
170.000	UNITEDHEALTH GROUP INC 91324P-10-2	30.480000 12/31/2009	4,937.64 4,937.64	5,181.60 0.00000
120.000	ZIMMER HLDGS INC 98956P-10-2	59.110000 12/31/2009	4,398.74 4,398.74	7,093.20 0.00000
Total Health Care			43,200.15 43,200.15	49,499.65 0.00000
Industrials				

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2009

<u>Par / Shares</u>	<u>Description</u> <u>CUSIP Number</u>	<u>Price</u> <u>Price Date</u>	<u>Tax Cost</u> <u>Carrying Value</u>	<u>Market Value</u> <u>Accrual</u>
90.000	BOEING CO 097023-10-5	54.130000 12/31/2009	3,878.10 3,878.10	4,871.70 0.00000
300.000	GENERAL ELECTRIC CO 369604-10-3	15.130000 12/31/2009	5,087.49 5,087.49	4,539.00 30.00000
170.000	ILLINOIS TOOL WKS INC 452308-10-9	47.990000 12/31/2009	6,567.70 6,567.70	8,158.30 52.70000
100.000	3M CO 88579Y-10-1	82.670000 12/31/2009	6,321.88 6,321.88	8,267.00 0.00000
90.000	UNITED PARCEL SERVICE CL B 911312-10-6	57.370000 12/31/2009	3,831.44 3,831.44	5,163.30 0.00000
110.000	UNITED TECHNOLOGIES 913017-10-9	69.410000 12/31/2009	5,838.02 5,838.02	7,635.10 0.00000
Total Industrials			31,524.63 31,524.63	38,634.40 82.70000
Information Technology				
230.000	ANALOG DEVICES INC 032654-10-5	31.580000 12/31/2009	6,164.02 6,164.02	7,263.40 0.00000
330.000	AUTODESK INC 052769-10-6	25.410000 12/31/2009	10,886.33 10,886.33	8,385.30 0.00000
200.000	AUTO DATA PROCESSING INC 053015-10-3	42.820000 12/31/2009	7,971.61 7,971.61	8,564.00 68.00000
470.000	CISCO SYSTEMS INC 17275R-10-2	23.940000 12/31/2009	15,995.99 15,995.99	11,251.80 0.00000
620.000	EMC CORPORATION/MASS 268648-10-2	17.470000 12/31/2009	8,458.50 8,458.50	10,831.40 0.00000
170.000	HEWLETT PACKARD CO 428236-10-3	51.510000 12/31/2009	6,111.27 6,111.27	8,756.70 13.60000
400.000	INTEL CORP 458140-10-0	20.400000 12/31/2009	8,477.82 8,477.82	8,160.00 0.00000
350.000	MICROSOFT CORPORATION 594918-10-4	30.480000 12/31/2009	7,620.85 7,620.85	10,668.00 0.00000
Total Information Technology			71,686.39 71,686.39	73,880.60 81.60000
Materials				
70.000	MONSANTO CO NEW 61166W-10-1	81.750000 12/31/2009	6,163.20 6,163.20	5,722.50 0.00000
150.000	SIGMA-ALDRICH CORP COMMON 826552-10-1	50.550000 12/31/2009	8,042.39 8,042.39	7,582.50 0.00000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2009

<u>Par / Shares</u>	<u>Description</u> <u>CUSIP Number</u>	<u>Price</u> <u>Price Date</u>	<u>Tax Cost</u> <u>Carrying Value</u>	<u>Market Value</u> <u>Accrual</u>
Total Materials			14,205.59 14,205.59	13,305.00 0.00000
Telecommunication Services				
220.000	AT&T INC 00206R-10-2	28.030000 12/31/2009	6,193.45 6,193.45	6,166.60 0.00000
170.000	VERIZON COMMUNICATIONS 92343V-10-4	33.130000 12/31/2009	5,286.05 5,286.05	5,632.10 0.00000
Total Telecommunication Services			11,479.50 11,479.50	11,798.70 0.00000
Utilities				
130.000	SEMPRA ENERGY COMMON 816851-10-9	55.980000 12/31/2009	5,509.13 5,509.13	7,277.40 50.70000
150.000	SOUTHERN CO 842587-10-7	33.320000 12/31/2009	5,369.35 5,369.35	4,998.00 0.00000
Total Utilities			10,878.48 10,878.48	12,275.40 50.70000
Total Common Stocks			308,700.31 308,700.31	359,416.25 471.05000
Mutual Funds - Equities				
630.000	BARON GROWTH FUND #587 068278-20-9	41.310000 12/31/2009	22,056.30 22,056.30	26,025.30 0.00000
520.000	ISHARES COHEN & STEERS RLTY 464287-56-4	52.520000 12/31/2009	29,538.20 29,538.20	27,310.40 0.00000
3,552.506	MFS RESEARCH INTERNATIONAL FUND I FUND #899 552983-47-0	14.320000 12/31/2009	51,234.62 51,234.62	50,871.89 0.00000
3,262.455	VANGUARD MID-CAP INDEX FUND #859 922908-84-3	16.360000 12/31/2009	48,054.82 48,054.82	53,373.76 0.00000
Total Mutual Funds - Equities			150,883.94 150,883.94	157,581.35 0.00000
Total EQUITIES			459,584.25 459,584.25	516,997.60 471.05000
Total Settlement Date Position			827,993.16 827,993.16	908,429.45 4,854.81000

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj. basis		Gain or (loss)	
		TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS					1,113.	
2,658.00		225. EBAY INC PROPERTY TYPE: SECURITIES 4,897.00					12/15/2008 -2,239.00	01/26/2009
6,318.00		80. EXXON MOBIL CORP PROPERTY TYPE: SECURITIES 1,983.00					12/19/1996 4,335.00	01/26/2009
2,498.00		200. GENERAL ELECTRIC PROPERTY TYPE: SECURITIES 3,392.00					12/19/1996 -894.00	01/26/2009
1,348.00		50. WALGREEN CO. PROPERTY TYPE: SECURITIES 1,808.00					11/18/2003 -460.00	01/26/2009
6,392.00		400. WELLS FARGO & COMPANY NEW PROPERTY TYPE: SECURITIES 9,059.00					02/28/2002 -2,667.00	01/26/2009
2,203.00		30. APACHE CORP COM PROPERTY TYPE: SECURITIES 2,125.00					12/15/2008 78.00	02/02/2009
3,386.00		630. BARCLAYS PLC ADR PROPERTY TYPE: SECURITIES 6,034.00					01/26/2009 -2,648.00	02/02/2009
5,712.00		510. E M C CORP MASS PROPERTY TYPE: SECURITIES 7,270.00					03/02/2006 -1,558.00	02/02/2009
1,523.00		20. EXXON MOBIL CORP PROPERTY TYPE: SECURITIES 496.00					12/19/1996 1,027.00	02/02/2009
3,462.00		300. GENERAL ELECTRIC PROPERTY TYPE: SECURITIES 5,088.00					12/19/1996 -1,626.00	02/02/2009

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
970.00		30. ILLINOIS TOOL WKS INC PROPERTY TYPE: SECURITIES 1,482.00					06/12/2008 -512.00	02/02/2009
5,209.00		90. JOHNSON & JOHNSON PROPERTY TYPE: SECURITIES 5,447.00					02/28/2002 -238.00	02/02/2009
1,522.00		20. MONSANTO CO NEW COM PROPERTY TYPE: SECURITIES 2,237.00					09/24/2008 -715.00	02/02/2009
820.00		20. NOVARTIS A G SPONSORED ADR PROPERTY TYPE: SECURITIES 925.00					12/15/2008 -105.00	02/02/2009
2,009.00		40. PEPSICO, INC PROPERTY TYPE: SECURITIES 1,063.00					12/19/1996 946.00	02/02/2009
2,256.00		60. PHILIP MORRIS INTL INC COM PROPERTY TYPE: SECURITIES 2,285.00					05/31/2006 -29.00	02/02/2009
4,950.00		250. POWERSHARES DB CMDTY IDX TRA UNIT B PROPERTY TYPE: SECURITIES 6,592.00					10/29/2008 -1,642.00	02/02/2009
4,950.00		250. POWERSHARES DB CMDTY IDX TRA UNIT B PROPERTY TYPE: SECURITIES 5,990.00					02/12/2007 -1,040.00	02/02/2009
5,326.00		100. PROCTOR & GAMBLE PROPERTY TYPE: SECURITIES 4,841.00					11/18/2003 485.00	02/02/2009
3,318.00		140. STATE STREET CORP PROPERTY TYPE: SECURITIES 5,551.00					11/14/2008 -2,233.00	02/02/2009
6,252.00		150. TEVA PHARMACEUTICAL-SP ADR PROPERTY TYPE: SECURITIES 4,687.00					03/25/2004 1,565.00	02/02/2009

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
2,794.00		580. BANK AMERICA CORP PROPERTY TYPE: SECURITIES 7,727.00					01/26/2009 -4,933.00	02/05/2009
723.00		150. BANK AMERICA CORP PROPERTY TYPE: SECURITIES 7,058.00					11/28/2005 -6,335.00	02/05/2009
15,188.00		15000. METLIFE INC 6.125% 12/1/2011 DTD PROPERTY TYPE: SECURITIES 15,307.00					02/06/2007 -119.00	02/19/2009
5,137.00		500. WESTERN UN CO COM PROPERTY TYPE: SECURITIES 7,545.00					02/02/2009 -2,408.00	03/06/2009
25,000.00		25000. FEDERAL HME LN BK 4.10% 03/30/200 PROPERTY TYPE: SECURITIES 25,000.00					09/08/2003	03/30/2009
10,065.00		100. ISHARES BARCLAYS AGGREGATE BOND FUN PROPERTY TYPE: SECURITIES 10,109.00					10/25/2007 -44.00	04/02/2009
9,582.00		100. ISHARES LEHMAN 7-10 YEAR TREASURY PROPERTY TYPE: SECURITIES 8,527.00					10/25/2007 1,055.00	04/02/2009
8,397.00		100. ISHARES TR LEHMAN 1-3YR TRS BD PROPERTY TYPE: SECURITIES 8,163.00					10/25/2007 234.00	04/02/2009
4,319.00		60. RESEARCH IN MOTION LTD PROPERTY TYPE: SECURITIES 2,161.00					03/06/2009 2,158.00	05/01/2009
2,093.00		30. RESEARCH IN MOTION LTD PROPERTY TYPE: SECURITIES 1,081.00					03/06/2009 1,012.00	06/23/2009
18,968.00		1152.35 KEELEY SMALL CAP VALUE FUND - A PROPERTY TYPE: SECURITIES 23,317.00					02/02/2009 -4,349.00	07/17/2009

FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
2,732.00		166. KEELEY SMALL CAP VALUE FUND - A FUN PROPERTY TYPE: SECURITIES 5,075.00					06/13/2008 -2,343.00	07/17/2009
3,833.00		293.689 MFS RESEARCH INTERNATIONAL FUND PROPERTY TYPE: SECURITIES 5,489.00					06/13/2008 -1,656.00	08/05/2009
2,528.00		177.032 VANGUARD MID-CAP INDEX FUND #859 PROPERTY TYPE: SECURITIES 3,569.00					06/13/2008 -1,041.00	08/05/2009
25,000.00		25000. FEDERAL HME LN BK 4.50% 10/09/200 PROPERTY TYPE: SECURITIES 25,000.00					08/08/2008	10/09/2009
3,274.00		60. RESEARCH IN MOTION LTD PROPERTY TYPE: SECURITIES 2,161.00					03/06/2009 1,113.00	11/02/2009
30,000.00		30000. FEDERAL HME LN BK 4.75% 12/11/200 PROPERTY TYPE: SECURITIES 30,000.00					12/05/2007	12/11/2009
2,346.00		50. MOHAWK INDS INC PROPERTY TYPE: SECURITIES 3,467.00					09/24/2008 -1,121.00	12/14/2009
11,846.00		250. XTO ENERGY INC PROPERTY TYPE: SECURITIES 8,693.00					12/06/2005 3,153.00	12/16/2009
TOTAL GAIN(LOSS)							----- -24,681. =====	

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

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
INTEREST/DIVIDENDS	26,693.	26,693.
	-----	-----
TOTAL	26,693.	26,693.
	=====	=====

FORM 990PF, PART I - ACCOUNTING FEES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----	ADJUSTED NET INCOME -----	CHARITABLE PURPOSES -----
TAX PREPARATION FEE (NON-ALLOC	575.	383.		192.
TOTALS	575.	383.	NONE	192.
	=====	=====	=====	=====

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
-----	-----	-----
FOREIGN TAXES	28.	
STATE INCOME TAXES	35.	
FEDERAL TAX PAYMENT - PRIOR YE	242.	
FOREIGN TAXES ON QUALIFIED FOR	53.	53.
FOREIGN TAXES ON NONQUALIFIED	44.	44.
	-----	-----
TOTALS	402.	97.
	=====	=====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES
=====DESCRIPTION
-----AMOUNT
-----CASH ACCRUAL ADJUSTING ENTRY
ACCRUED INTEREST PURCHASED11.
424.

TOTAL

435.
=====

STATE(S) WHERE THE FOUNDATION IS REGISTERED

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MA

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

=====

OFFICER NAME:

TD, N.A.

ADDRESS:

495 STATION AVENUE

S YARMOUTH, MA 02664

TITLE:

TRUSTEE

COMPENSATION 9,929.

TOTAL COMPENSATION: 9,929.

=====

FORM 990PF, PART XV, LINE 3 - CONTRIBUTIONS, GIFTS, GRANTS PAID

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RECIPIENT NAME:

SHRINERS HOSPITALS FOR CHILDREN

ADDRESS:

ATTN: INCOME DISTRIBUTIONS

ORLANDO, FL 32886-3770

AMOUNT OF GRANT PAID 15,667.

RECIPIENT NAME:

CHILDREN'S HOSPITAL TRUST

ADDRESS:

1295 BOYLSTON STREET 3RD FLOOR

BOSTON, MA 02215-5344

AMOUNT OF GRANT PAID 15,667.

RECIPIENT NAME:

MSPCA

ATTN: CAROL CAHALANE

ADDRESS:

350 S. HUNTINGTON AVE

JAMAICA PLAIN, MA 02130

AMOUNT OF GRANT PAID 15,667.

TOTAL GRANTS PAID:

47,001.

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Schedule D Detail of Short-term Capital Gains and Losses

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Short-term , Gain/Loss
CAPITAL GAINS (LOSSES) HELD FOR INVESTMENT	PURPOSES				
225. EBAY INC	12/15/2008	01/26/2009	2,658.00	4,897.00	-2,239.00
30. APACHE CORP COM	12/15/2008	02/02/2009	2,203.00	2,125.00	78.00
630. BARCLAYS PLC ADR	01/26/2009	02/02/2009	3,386.00	6,034.00	-2,648.00
30. ILLINOIS TOOL WKS INC	06/12/2008	02/02/2009	970.00	1,482.00	-512.00
20. MONSANTO CO NEW COM	09/24/2008	02/02/2009	1,522.00	2,237.00	-715.00
20. NOVARTIS A G SPONSORED	12/15/2008	02/02/2009	820.00	925.00	-105.00
250. POWERSHARES DB CMDTY					
IDX TRA UNIT BEN INT	10/29/2008	02/02/2009	4,950.00	6,592.00	-1,642.00
140. STATE STREET CORP	11/14/2008	02/02/2009	3,318.00	5,551.00	-2,233.00
580. BANK AMERICA CORP	01/26/2009	02/05/2009	2,794.00	7,727.00	-4,933.00
500. WESTERN UN CO COM	02/02/2009	03/06/2009	5,137.00	7,545.00	-2,408.00
60. RESEARCH IN MOTION LTD	03/06/2009	05/01/2009	4,319.00	2,161.00	2,158.00
30. RESEARCH IN MOTION LTD	03/06/2009	06/23/2009	2,093.00	1,081.00	1,012.00
1152.35 KEELEY SMALL CAP					
VALUE FUND - A FUND #245	02/02/2009	07/17/2009	18,968.00	23,317.00	-4,349.00
60. RESEARCH IN MOTION LTD	03/06/2009	11/02/2009	3,274.00	2,161.00	1,113.00
TOTAL CAPITAL GAINS (LOSSES) HELD FOR INVESTMENT PURPOSES			56,412.00	73,835.00	-17,423.00
Totals			56,412.00	73,835.00	-17,423.00

MONA FINK TRUST 42C149012
Schedule D Detail of Long-term Capital Gains and Losses

90-0035502

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
CAPITAL GAINS (LOSSES) HELD FOR INVESTMENT					
PURPOSES					
80. EXXON MOBIL CORP	12/19/1996	01/26/2009	6,318.00	1,983.00	4,335.00
200. GENERAL ELECTRIC	12/19/1996	01/26/2009	2,498.00	3,392.00	-894.00
50. WALGREEN CO.	11/18/2003	01/26/2009	1,348.00	1,808.00	-460.00
400. WELLS FARGO & COMPANY	02/28/2002	01/26/2009	6,392.00	9,059.00	-2,667.00
510. E M C CORP MASS	03/02/2006	02/02/2009	5,712.00	7,270.00	-1,558.00
20. EXXON MOBIL CORP	12/19/1996	02/02/2009	1,523.00	496.00	1,027.00
300. GENERAL ELECTRIC	12/19/1996	02/02/2009	3,462.00	5,088.00	-1,626.00
90. JOHNSON & JOHNSON	02/28/2002	02/02/2009	5,209.00	5,447.00	-238.00
40. PEPSICO, INC	12/19/1996	02/02/2009	2,009.00	1,063.00	946.00
60. PHILIP MORRIS INTL INC	05/31/2006	02/02/2009	2,256.00	2,285.00	-29.00
250. POWERSHARES DB CMDTY					
100. PROCTOR & GAMBLE	02/12/2007	02/02/2009	4,950.00	5,990.00	-1,040.00
150. TEVA PHARMACEUTICAL-S	11/18/2003	02/02/2009	5,326.00	4,841.00	485.00
150. BANK AMERICA CORP	03/25/2004	02/02/2009	6,252.00	4,687.00	1,565.00
15000. METLIFE INC 6.125%	11/28/2005	02/05/2009	723.00	7,058.00	-6,335.00
25000. FEDERAL HME LN BK	02/06/2007	02/19/2009	15,188.00	15,307.00	-119.00
4.10% 03/30/2009 DTD 9/30/03 CALLABLE	09/08/2003	03/30/2009	25,000.00	25,000.00	
100. ISHARES BARCLAYS	10/25/2007	04/02/2009	10,065.00	10,109.00	-44.00
100. ISHARES LEHMAN 7-10	10/25/2007	04/02/2009	9,582.00	8,527.00	1,055.00
100. ISHARES TR LEHMAN	10/25/2007	04/02/2009	8,397.00	8,163.00	234.00
166. KEELEY SMALL CAP					
VALUE FUND - A FUND #245	06/13/2008	07/17/2009	2,732.00	5,075.00	-2,343.00
293.689 MFS RESEARCH					
INTERNATIONAL FUND I FUND #899	06/13/2008	08/05/2009	3,833.00	5,489.00	-1,656.00
177.032 VANGUARD MID-CAP	06/13/2008	08/05/2009	2,528.00	3,569.00	-1,041.00
25000. FEDERAL HME LN BK					
4.50% 10/09/2009 DTD 09/14/2007	08/08/2008	10/09/2009	25,000.00	25,000.00	
30000. FEDERAL HME LN BK					
4.75% 12/11/2009 DTD 11/03/2005	12/05/2007	12/11/2009	30,000.00	30,000.00	
50. MOHAWK INDS INC	09/24/2008	12/14/2009	2,346.00	3,467.00	-1,121.00
Totals					

[illegible]

FEDERAL CAPITAL GAIN DIVIDENDS
=====LONG-TERM CAPITAL GAIN DIVIDENDS

15% RATE CAPITAL GAIN DIVIDENDS

SEARS ROEBUCK ACCEP CORP	6.900% 08/01/03	17.00
TYCO INTL LTD NEW		305.00
UNITEDHEALTH GROUP INC COM		514.00
VANGUARD GNMA		29.00
ENRON CORP CLS ACTION PARTICIPATION DTD 01/18		248.00

TOTAL 15% RATE CAPITAL GAIN DIVIDENDS	-----	1,113.00
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TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS	-----	1,113.00
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