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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	8,524	4,761	4,761
	2	Savings and temporary cash investments	711,053	762,143	762,143
	3	Accounts receivable ▶ 1,445			
		Less allowance for doubtful accounts ▶	12,614	1,445	1,445
	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 15 of the instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments—U S and state government obligations (attach schedule)	24,497	24,550	24,550
	b	Investments—corporate stock (attach schedule)	287,811	335,238	335,238
	c	Investments—corporate bonds (attach schedule).			
	11	Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶				
12	Investments—mortgage loans				
13	Investments—other (attach schedule)				
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)	1,044,499	1,128,137	1,128,137	
Liabilities	17	Accounts payable and accrued expenses	0	143	
	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 ▶)	1,773	225	
	23	Total liabilities (add lines 17 through 22)	1,773	368	
Net Assets or Fund Balances		Foundations that follow SFAS 117, check here ▶ ☒ and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted	1,042,726	1,127,769	
	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			
	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)	1,042,726	1,127,769	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	1,044,499	1,128,137	

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)	11,042,726
2	Enter amount from Part I, line 27a	69,232
3	Other increases not included in line 2 (itemize) ▶	15,811
4	Add lines 1, 2, and 3	1,127,769
5	Decreases not included in line 2 (itemize) ▶	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	1,127,769

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 Additional Data Table			
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	See Additional Data Table		
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	See Additional Data Table		
b			
c			
d			
e			

2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	6,308
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))
2009	119,211	975,607	0 122192
2008	129,557	995,160	0 130187
2007	116,107	995,166	0 116671
2006	114,328	825,943	0 138421
2005	116,087	689,212	0 168434

2	Total of line 1, column (d).	2	0 675905
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 135181
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5.	4	1,070,023
5	Multiply line 4 by line 3.	5	144,647
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	237
7	Add lines 5 and 6.	7	144,884
8	Enter qualifying distributions from Part XII, line 4.	8	139,751

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

Part VIExcise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)			
1aExempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)			
bDomestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b		1	474
cAll other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	
3Add lines 1 and 2.		3	474
4Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	
5Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	474
6Credits/Payments			
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a	1,264
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7Total credits and payments. Add lines 6a through 6d.		7	1,264
8Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached.		8	
9Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	
10Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.		10	790
11Enter the amount of line 10 to be Credited to 2011 estimated tax 790 Refunded		11	

Part VII-AStatements Regarding Activities			
1aDuring 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?			YesNo
bDid 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.			No
cDid the foundation file Form 1120-POL for this year?		1c	No
dEnter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ (2) On foundation managers \$			
eEnter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$			
2Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		2	No
3Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		3	No
4aDid the foundation have unrelated business gross income of \$1,000 or more during the year?		4a	No
bIf "Yes," has it filed a tax return on Form 990-T for this year?		4b	
5Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		5	No
6Are 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?		6	Yes
7Did 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		7	Yes
8aEnter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) MA			
bIf 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 .		8b	Yes
9Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? If "Yes," complete Part XIV		9	No
10Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		10	No

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		No
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	
Website address				
14	The books are in care of <u>FRANCESCA BERTOLINO</u> Telephone no <u>(617) 523-7595</u> Located at <u>ONE WASHINGTON MALL 8TH FLOOR Boston MA</u> ZIP+4 <u>021082603</u>			
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		
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country				

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)? Organizations relying on a current notice regarding disaster assistance check here. ☐	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 2010?	1c		No
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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? If "Yes," list the years 20____, 20____, 20____, 20____ ☐ Yes ☒ No			
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		
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20____, 20____, 20____, 20____			
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 2010 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010.</i>)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2010?	4b		No

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)? Organizations relying on a current notice regarding disaster assistance check here.	☐	5b	
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? <i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i>	☐ Yes ☐ No		
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? <i>If "Yes" to 6b, file Form 8870.</i>		6b	No
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?		7b	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 Additional Data Table				
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
Total number of other employees paid over \$50,000.				

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
Total number of others receiving over \$50,000 for professional services.		

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	
2	
3	
4	

Part IX-B

Summary of Program-Related Investments (see page 24 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	
Total. Add lines 1 through 3.	

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	542,991
b	Average of monthly cash balances.	1b	536,297
c	Fair market value of all other assets (see page 24 of the instructions).	1c	7,030
d	Total (add lines 1a, b, and c).	1d	1,086,318
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	0
3	Subtract line 2 from line 1d.	3	1,086,318
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions).	4	16,295
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	1,070,023
6	Minimum investment return. Enter 5% of line 5.	6	53,501

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	53,501
2a	Tax on investment income for 2010 from Part VI, line 5.	2a	474
b	Income tax for 2010 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	474
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	53,027
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	53,027
6	Deduction from distributable amount (see page 25 of the instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	53,027

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	139,751
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	139,751
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	
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	139,751
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 2009	(c) 2009	(d) 2010
1	Distributable amount for 2010 from Part XI, line 7				53,027
2	Undistributed income, if any, as of the end of 2010				
a	Enter amount for 2009 only.				
b	Total for prior years 2008 , 2007 , 2006				
3	Excess distributions carryover, if any, to 2010				
a	From 2005.	82,123			
b	From 2006.	73,765			
c	From 2007.	66,999			
d	From 2008.	80,334			
e	From 2009.	70,832			
f	Total of lines 3a through e.	374,053			
4	Qualifying distributions for 2010 from Part XII, line 4 ➤ \$ 139,751				
a	Applied to 2009, but not more than line 2a				
b	Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c	Treated as distributions out of corpus (Election required—see page 26 of the instructions). . .				
d	Applied to 2010 distributable amount.				53,027
e	Remaining amount distributed out of corpus	86,724			
5	Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6	Enter the net total of each column as indicated below:				
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5	460,777			
b	Prior years' undistributed income Subtract line 4b from line 2b.				
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.				
d	Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions . . .				
e	Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions				
f	Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011				0
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)				
8	Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)	82,123			
9	Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	378,654			
10	Analysis of line 9				
a	Excess from 2006.	73,765			
b	Excess from 2007.	66,999			
c	Excess from 2008.	80,334			
d	Excess from 2009.	70,832			
e	Excess from 2010.	86,724			

Part XIV

Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9)

1a

If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling.

b

Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

☐ 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) 2010	(b) 2009	(c) 2008	(d) 2007	
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 organization had \$5,000 or more in assets at any time during the year—see page 27 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))

NONE

b

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

NONE

2

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

Check here ☒ 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 Additional Data Table				
Total			▶ 3a	131,000
b Approved for future payment				
Total			▶ 3b	

Enter gross amounts unless otherwise indicated	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	
1 Program service revenue					
a _____					
b _____					
c _____					
d _____					
e _____					
f _____					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments			14	2,471	
4 Dividends and interest from securities. . . .			14	14,919	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	6,308	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory. .					
11 Other revenue a FUNDRAISING INCOME					87,943
b _____					
c _____					
d _____					
e _____					
12 Subtotal Add columns (b), (d), and (e). .				23,698	87,943
13 Total. Add line 12, columns (b), (d), and (e). 13					111,641

[illegible]

Part XVII

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

1

Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

a

Transfers from the reporting foundation to a noncharitable exempt organization of

1

Cash.

1a(1)

No

2

Other assets.

1a(2)

No

b

Other transactions

1

Sales of assets to a noncharitable exempt organization.

1b(1)

No

2

Purchases of assets from a noncharitable exempt organization.

1b(2)

No

3

Rental of facilities, equipment, or other assets.

1b(3)

No

4

Reimbursement arrangements.

1b(4)

No

5

Loans or loan guarantees.

1b(5)

No

6

Performance of services or membership or fundraising solicitations.

1b(6)

No

c

Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

1c

No

d

If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

(a) Line No	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

2a

Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

☒

Yes

☐

No

b

If "Yes," complete the following schedule.

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

Sign Here

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.

Signature of officer or trustee

2011-09-27

Date

Title

Paid Preparer's Use Only

Preparer's Signature

Anthony T Carideo Jr CPA

Date

2011-09-22

Check if self-employed

☐

PTIN

Firm's name

WOLF & COMPANY PC

Firm's EIN

Firm's address

99 HIGH STREET 21ST FLOOR

BOSTON, MA 02110

Phone no

(617) 439-9700

Form 990-PF (2010)

Schedule B (Form 990, 990-EZ, or 990-PF) Department of the Treasury Internal Revenue Service	Schedule of Contributors ▶ Attach to Form 990, 990-EZ, or 990-PF.	OMB No 1545-0047
		2010

Name of organization MASSACHUSETTS BANKERS ASSOCIATION CHARITABLE FOUNDATION INC	Employer identification number 04-3325424
--	---

Organization type (check one)

Filers of:	Section:
Form 990 or 990-EZ	☐ 501(c)() (enter number) organization ☐ 4947(a)(1) nonexempt charitable trust not treated as a private foundation ☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation ☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation ☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule—

☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ, that met the 33¹/₃% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990, or 990-EZ, that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990, or 990-EZ, that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

Caution. An Organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer “No” on Part IV, line 2 of its Form 990, or check the box on lin H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization MASSACHUSETTS BANKERS ASSOCIATION CHARITABLE FOUNDATION INC	Employer identification number 04-3325424
---	---

Part I

Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	VARIOUS UNDER 5000 INDIVIDUALLY One Washington Mall 8th Floor BOSTON, MA 021082603	\$ 129,710	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
2	BANKERS BANK NORTHEAST 300 WINDING BROOK DRIVE GLASTONBURY, CT 06033	\$ 10,085	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
3	Eastern Bank 265 Franklin Street Boston, MA 02110	\$ 5,000	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
4	Bank of America 3 Center Plaza Boston, MA 02108	\$ 5,000	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
5	TD Bank NA 24 Winter Street Boston, MA 02108	\$ 5,000	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)

Name of organization MASSACHUSETTS BANKERS ASSOCIATION CHARITABLE FOUNDATION INC	Employer identification number 04-3325424
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Part II

Noncash Property (see Instructions)

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
—		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
—		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
—		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
—		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
—		\$	
(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
—		\$	

Name of organization MASSACHUSETTS BANKERS ASSOCIATION CHARITABLE FOUNDATION INC	Employer identification number 04-3325424
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Part III

Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations aggregating more than \$1,000 for the year. (Complete columns (a) through (e) and the following line entry)

For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc , contributions of **\$1,000 or less** for the year (Enter this information once See instructions) ▶ \$

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
—			
	(e) Transfer of gift Transferee's name, address, and ZIP + 4Relationship of transferor to transferee		
—			
	(e) Transfer of gift Transferee's name, address, and ZIP + 4Relationship of transferor to transferee		
—			
	(e) Transfer of gift Transferee's name, address, and ZIP + 4Relationship of transferor to transferee		
—			
	(e) Transfer of gift Transferee's name, address, and ZIP + 4Relationship of transferor to transferee		

**TY 2010 Investments Government
Obligations Schedule**

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

**US Government Securities - End of
Year Book Value:** 24,550

**US Government Securities - End of
Year Fair Market Value:** 24,550

**State & Local Government
Securities - End of Year Book
Value:**

**State & Local Government
Securities - End of Year Fair
Market Value:**

Additional Data

Software ID:
Software Version:
EIN: 04-3325424
Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
A	100,000 FNMA	P	2010-04-07	2010-11-19
B	1,000 LINEAR TECHNOLOGY	P	2010-04-15	2010-12-01
C	500 MCDONALDS	P	2010-04-15	2010-09-22
D	200 BANK OF AMERICA	P	2005-10-26	2010-12-01
E	500 BEMIS CO	P	2006-12-04	2010-12-01
F	1,000 CONAGRA FOODS	P	2008-08-01	2010-04-15
G	25,000 FNMA	P	2009-12-18	2010-12-29
H	96 0158 FRONTIER COMMUNICATIONS	P	2006-02-01	2010-09-22
I	1,000 GENUINE PARTS	P	2008-08-11	2010-12-01
J	1000 SOUTHWEST AIRLINES	P	2007-02-07	2010-04-15
K	400 VERIZON	P	2006-02-01	2010-12-01

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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	100,000		99,750	250
B	33,233		31,158	2,075
C	37,586		34,613	2,973
D	2,213		8,651	-6,438
E	16,066		16,831	-765
F	25,053		22,145	2,908
G	25,000		24,925	75
H	772		765	7
I	48,402		43,121	5,281
J	13,523		15,183	-1,660
K	12,947		11,345	1,602

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69		(j) Adjusted basis as of 12/31/69	
		(k) Excess of col (i) over col (j), if any	
A			250
B			2,075
C			2,973
D			-6,438
E			-765
F			2,908
G			75
H			7
I			5,281
J			-1,660
K			1,602

Form 990PF Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NORMAN S SEPPALA	CHAIRMAN 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
ELIZABETH P JONES	Trustee 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
JAN A MILLER	Trustee 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
ROBERT A CARUSO	Treasurer 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
STEPHEN G CROWE	Trustee 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
Daniel J Forte	President 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
Kevin F Kiley	Vice President 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
Francesca Bertolino	Vice President Finance 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				
Bruce F Spitzer	Dir of Communications 1 0	0	0	0
One Washington Mall 8th Floor BOSTON, MA 021082603				

Form 990PF Part XV Line 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				
Birthday Wishes PO Box 590645 Newton Centre, MA 02459	Not Related	501(c)(3)	Exempt Purpose	1,500
Boys & Girls Club of Marshfield PO Box 311 Marshfield, MA 02050	Not Related	501(c)(3)	Exempt Purpose	5,000
Boys & Girls Club Woburn 1 Charles Gardner Lane Woburn, MA 01801	Not Related	501(c)(3)	Exempt Purpose	5,000
Boys & Girls Club of Greater New Bedford 166 Jenney Street New Bedford, MA 02740	Not Related	501(c)(3)	Exempt Purpose	5,000
Cambridge Housing Assistance Fund 678 Mass Ave Suite 502 Cambridge, MA 02139	Not Related	501(c)(3)	Exempt Purpose	1,500
Cape Cod Times Needy Fund PO Box 804 Hyannis, MA 02601	Not Related	501(c)(3)	Exempt Purpose	5,000
Child Care of the Berkshires 210 State Street North Adams, MA 01247	Not Related	501(c)(3)	Exempt Purpose	5,000
Children's Friend and Family Services 110 Boston Street Salem, MA 01970	Not Related	501(c)(3)	Exempt Purpose	1,500
Cradles to Crayons 155 North Beacon Street Brighton, MA 02135	Not Related	501(c)(3)	Exempt Purpose	1,500
Elder Services of Berkshire County Inc 66 Wendell Avenue Pittsfield, MA 01201	Not Related	501(c)(3)	Exempt purpose	5,000
Elizabeth Seton Academy 2220 Dorchester Avenue Dorchester, MA 02124	Not Related	501(c)(3)	Exempt Purpose	1,500
Food for Free Inc 11 Inman Street Cambridge, MA 02139	Not Related	501(c)(3)	Exempt Purpose	5,000
Foxboro Council on Aging 75 Central Street Foxborough, MA 02035	Not Related	501(c)(3)	Exempt Purpose	1,500
Franklin Food Pantry 43 West Central Street Franklin, MA 02038	Not Related	501(c)(3)	Exempt Purpose	1,500
Greater Waltham Assoc for Retarded Citizens 31 Woodland Road Waltham, MA 02451	Not Related	501(c)(3)	Exempt Purpose	1,500
Total  3a				131,000

Form 990PF Part XV Line 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				
Greenfield Family Inn 128 Federal Street Greenfield, MA 01301	Not Related	501(c)(3)	Exempt Purpose	5,000
Lazarus House Ministries PO Box 408 Lawrence, MA 01842	Not Related	501(c)(3)	Exempt Purpose	5,000
Mystic Valley Elder Services 300 Commercial Street 19 Malden, MA 02148	Not Related	501(c)(3)	Exempt Purpose	5,000
Nantucket Boys & Girls Club 61 Sparks Avenue Nantucket, MA 02554	Not Related	501(c)(3)	Exempt Purpose	1,500
New Baby Bundles Inc 3 Swan Avenue Weymouth, MA 02190	Not Related	501(c)(3)	Exempt Purpose	5,000
Our Place Center for Homeless Children 830 Mass Avenue Cambridge, MA 02139	Not Related	501(c)(3)	Exempt Purpose	5,000
Providence Ministries for the Needy Inc 51 Hamilton Street Holyoke, MA 01040	Not Related	501(c)(3)	Exempt Purpose	5,000
Roslindale Food Pantry 4560 Washington Street Roslindale, MA 02130	Not Related	501(c)(3)	Exempt Purpose	5,000
Ruth's House 111 Lafayette Square Haverhill, MA 01831	Not Related	501(c)(3)	Exempt Purpose	5,000
The Family Pantry 133 Queen Anne Road Harwich, MA 02645	Not Related	501(c)(3)	Exempt Purpose	5,000
The Italian Home for Children 1125 Centre Street Jamaica Plain, MA 02130	Not Related	501(c)(3)	Exempt Purpose	5,000
The Paul Center for Learning & Recreation 39 Concord Road Chelmsford, MA 01824	Not Related	501(c)(3)	Exempt Purpose	5,000
The Shine Initiative 9 Leominster Connector Leominster, MA 01453	Not Related	501(c)(3)	Exempt Purpose	5,000
The Wellness Community-MA South Shore 273 Hanover Street Hanover, MA 02339	Not Related	501(c)(3)	Exempt Purpose	5,000
Veterans Outreach Center-Metrowest 255 Main Street 213 Marlborough, MA 01752	Not Related	501(c)(3)	Exempt Purpose	5,000
Total  3a				131,000

Form 990PF Part XV Line 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 <i>Paid during the year</i>				
Weston Rehabilitation Assoc Inc 34 Lower Westfield Road Holyoke, MA 01040	Not Related	501(c)(3)	Exempt Purpose	5,000
Worcester Youth Center 326 Chandler Street Worceste, MA 01602	Not Related	501(c)(3)	Exempt Purpose	5,000
ABA Housing Partners Foundation 1120 Connecticut Avenue NW Washington, DC 20036	Not Related	501(c)(3)	Exempt Purpose	2,500
Total  3a				131,000

TY 2010 Accounting Fees Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES- AUDIT & TAX	6,352	0	0	6,352

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2010 Depreciation Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

Description of Property	Date Acquired	Cost or Other Basis	Prior Years' Depreciation	Computation Method	Rate / Life (# of years)	Current Year's Depreciation Expense	Net Investment Income	Adjusted Net Income	Cost of Goods Sold Not Included
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**TY 2010 Investments Corporate
Stock Schedule**

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC
EIN: 04-3325424

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COMMON STOCKS	335,238	335,238

TY 2010 Land, Etc. Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

Category / Item	Cost / Other Basis	Accumulated Depreciation	Book Value	End of Year Fair Market Value
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TY 2010 Other Expenses Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MISCELLANEOUS EXPENSE	1,169	0	0	1,169
FUNCTION EXPENSES - EVENTS	44,510	0	44,510	0
SIGNS & PRIZES - EVENTS	12,328	0	12,328	0
MASS PC FILING FEE	70	0	0	70
BANK SERVICE CHARGES	15	15	0	0
STATIONERY & ENVELOPES	1,160	0	0	1,160

TY 2010 Other Income Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
Golf tournament revenue	87,943	0	87,943

TY 2010 Other Increases Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC
EIN: 04-3325424

Description	Amount
CHANGE IN UNREALIZED GAINS	15,811

TY 2010 Other Liabilities Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC

EIN: 04-3325424

Description	Beginning of Year - Book Value	End of Year - Book Value
DUE TO AFFILIATES	1,773	225

TY 2010 Taxes Schedule

Name: MASSACHUSETTS BANKERS ASSOCIATION
CHARITABLE FOUNDATION INC
EIN: 04-3325424

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL EXCISE TAX	600	0	0	0