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

OMB No 1545-0052
2010

For calendar year 2010, or tax year beginning , 2010, and ending , 20

G Check all that apply: [ ] Initial return [ ] Initial return of a former public charity [ ] Final return
[ ] Amended return [ ] Address change [ ] Name change

Name of foundation: MONA FINK TRUST 42C149012
A Employer identification number: 90-0035502

Number and street (or P O box number if mail is not delivered to street address): C/O TD BANK, BOX 1180
Room/suite:
B Telephone number (see page 10 of the instructions): (508) 862-0875

City or town, state, and ZIP code: HYANNIS, MA 02601

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: [X] 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)* ▶ $ 943,789.
J Accounting method: [X] 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	27,879.	27,879.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	55,721.			
	b Gross sales price for all assets on line 6a 435,450.				
	7 Capital gain net income (from Part IV, line 2)		55,721.		
	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	83,600.	83,600.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	10,382.	6,922.		3,461.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule) STMT 2	35.	23.	NONE	12.
	b Accounting fees (attach schedule) STMT 3	575.	383.	NONE	192.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions) STMT 4	644.	216.		
	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	11,636.	7,544.	NONE	3,665.
	25 Contributions, gifts, grants paid	41,826.			41,826.
	26 **Total expenses and disbursements** Add lines 24 and 25	53,462.	7,544.	NONE	45,491.
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements**	30,138.			
	b **Net investment income** (if negative, enter -0-)		76,056.		
	c **Adjusted net income** (if negative, enter -0-).				

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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 (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	24,633.	34,206.	34,206.
	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 15 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)	118,708.	120,865.	126,058.
	b Investments - corporate stock (attach schedule)	499,436.	554,234.	629,129.
	c Investments - corporate bonds (attach schedule)	185,217.	148,503.	154,396.
	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)	827,994.	857,808.	943,789.
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 ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ X			
	27 Capital stock, trust principal, or current funds	827,994.	857,808.	
	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)	827,994.	857,808.	
	31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	827,994.	857,808.	

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	827,994.
2	Enter amount from Part I, line 27a	2	30,138.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	858,132.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 5	5	324.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	857,808.

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) 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	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a				
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** 55,721.

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	50,307.	824,461.	0.06101804694
2008	55,790.	946,800.	0.05892479932
2007	NONE	NONE	NONE
2006			
2005			

2	**Total** of line 1, column (d)	2	0.11994284626
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	0.03998094875
4	Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	891,355.
5	Multiply line 4 by line 3	5	35,637.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	761.
7	Add lines 5 and 6	7	36,398.
8	Enter qualifying distributions from Part XII, line 4	8	45,491.

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 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 ▶ [X] and enter 1% of Part I, line 27b	1	761.
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	761.
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	761.
6	Credits/Payments:		
a	2010 estimated tax payments and 2009 overpayment credited to 2010 — 6a: 200.		
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	200.
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	561.
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 2011 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?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)?	1b		X
	If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶$ ___ (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*	2		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*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		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?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ STMT 6			
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*	8b	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 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
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?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ TD Bank, NA Telephone no ▶ (508)862-0875

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

			Yes	No
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		X
	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 22 of the instructions)?	1b		
	Organizations relying on a current notice regarding disaster assistance check here ▶ ☐			
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		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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? ☐ 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 22 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 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? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010)*	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 2010?	4b		X

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)? **5b**

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? **6b** No: X

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? **7b**

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 7		10,382.	-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

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	41,825.
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 NONE	
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	888,638.
b	Average of monthly cash balances	1b	16,291.
c	Fair market value of all other assets (see page 25 of the instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	904,929.
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	904,929.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	13,574.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	891,355.
6	**Minimum investment return.** Enter 5% of line 5	6	44,568.

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	44,568.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	761.		
b	Income tax for 2010. (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	761.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	43,807.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	43,807.
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	43,807.

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	45,491.
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	45,491.
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	761.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	44,730.

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				43,807.
2	Undistributed income, if any, as of the end of 2010				
a	Enter amount for 2009 only			NONE	
b	Total for prior years 20 08 ,20 ,20		NONE		
3	Excess distributions carryover, if any, to 2010				
a	From 2005 NONE				
b	From 2006 NONE				
c	From 2007 NONE				
d	From 2008 8,934.				
e	From 2009 9,476.				
f	**Total** of lines 3a through e	18,410.			
4	Qualifying distributions for 2010 from Part XII, line 4 ▶ $ 45,491.				
a	Applied to 2009, 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 2010 distributable amount				43,807.
e	Remaining amount distributed out of corpus	1,684.			
5	Excess distributions carryover applied to 2010 *(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	20,094.			
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 2009 Subtract line 4a from line 2a Taxable amount - see page 27 of the instructions			NONE	
f	Undistributed income for 2010 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011				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 2005 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9	**Excess distributions carryover to 2011.** Subtract lines 7 and 8 from line 6a	20,094.			
10	Analysis of line 9.				
a	Excess from 2006 NONE				
b	Excess from 2007 NONE				
c	Excess from 2008 8,934.				
d	Excess from 2009 9,476.				
e	Excess from 2010 1,684.				

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 2010, 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)

	Tax year	Prior 3 years			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
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 ▶ [X] if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (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 Name and address (home or business)	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
a *Paid during the year*				
SEE STATEMENT 8				
Total . . . . ▶ 3a				41,826.
b *Approved for future payment*				
Total . . . . ▶ 3b				

Part XVI-A Analysis of Income-Producing Activities

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				NONE	
4 Dividends and interest from securities			14	27,879.	
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	55,721.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue a					
b					
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)				83,600.	

13 **Total.** Add line 12, columns (b), (d), and (e) . . . 13 83,600.

(See worksheet in line 13 instructions on page 29 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

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

			Yes	No
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)		X
	(2) Other assets	1a(2)		X
b	Other transactions			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

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

Julia Smith | 04/21/2011 | Tax Officer

Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN

Firm's name ▶ | Firm's EIN ▶

Firm's address ▶ | Phone no

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					42.	
		20. APACHE CORP COM PROPERTY TYPE: SECURITIES					12/15/2008	01/12/2010
2,107.00		1,416.00					691.00	
		90. BOEING CO PROPERTY TYPE: SECURITIES					01/26/2009	01/12/2010
5,469.00		3,878.00					1,591.00	
		280. IMS HEALTH INC COM PROPERTY TYPE: SECURITIES					02/02/2009	01/12/2010
6,000.00		4,210.00					1,790.00	
		150. WALGREEN CO. PROPERTY TYPE: SECURITIES					11/18/2003	01/12/2010
5,505.00		5,424.00					81.00	
		15000. CISCO SYSTEMS INC 5.25% 02/22/201 PROPERTY TYPE: SECURITIES					02/24/2009	03/15/2010
15,657.00		15,419.00					238.00	
		20000. CATERPILLAR FIN SE 6.125% 02/17/2 PROPERTY TYPE: SECURITIES					04/06/2009	04/14/2010
22,493.00		19,468.00					3,025.00	
		797.009 MFS RESEARCH INTERNATIONAL FUND PROPERTY TYPE: SECURITIES					07/23/2008	05/12/2010
10,831.00		14,881.00					-4,050.00	
		480. BARCLAYS PLC ADR PROPERTY TYPE: SECURITIES					01/26/2009	05/27/2010
8,610.00		2,392.00					6,218.00	
		110. NOVARTIS A G SPONSORED ADR PROPERTY TYPE: SECURITIES					12/15/2008	05/27/2010
4,935.00		5,088.00					-153.00	
		.807 FRONTIER COMMUNICATIONS CORP COM PROPERTY TYPE: SECURITIES					02/05/2009	07/16/2010
6.00		7.00					-1.00	

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)	
		40. FRONTIER COMMUNICATIONS CORP COM PROPERTY TYPE: SECURITIES					02/05/2009	07/21/2010
295.00		321.00					-26.00	
		547.645 PIMCO HIGH YLD FUND INSTL #108 PROPERTY TYPE: SECURITIES					04/02/2009	08/05/2010
5,000.00		3,614.00					1,386.00	
		10. AT&T INC PROPERTY TYPE: SECURITIES					09/24/2008	11/19/2010
282.00		288.00					-6.00	
		10. AUTODESK INC PROPERTY TYPE: SECURITIES					03/02/2006	11/19/2010
340.00		412.00					-72.00	
		30. CISCO SYSTEMS INC PROPERTY TYPE: SECURITIES					01/26/2000	11/19/2010
588.00		1,657.00					-1,069.00	
		40. E M C CORP MASS PROPERTY TYPE: SECURITIES					11/28/2005	11/19/2010
871.00		564.00					307.00	
		10. HEWLETT PACKARD PROPERTY TYPE: SECURITIES					05/01/2009	11/19/2010
425.00		364.00					61.00	
		60. ISHARES TR US TIPS BD FD PROPERTY TYPE: SECURITIES					03/12/2010	11/19/2010
6,562.00		6,272.00					290.00	
		520. ISHARES COHEN & STEERS RLTY PROPERTY TYPE: SECURITIES					02/02/2009	11/19/2010
32,552.00		29,538.00					3,014.00	
		10. PEPSICO, INC PROPERTY TYPE: SECURITIES					12/19/1996	11/19/2010
645.00		266.00					379.00	
		20. SIGMA ALDRICH CORP PROPERTY TYPE: SECURITIES					09/24/2008	11/19/2010
1,284.00		1,072.00					212.00	

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)	
		10. UNITIED PARCEL SVC CL B PROPERTY TYPE: SECURITIES					02/02/2009	11/19/2010
689.00		426.00					263.00	
		10. UNITEDHEALTH GROUP INC COM PROPERTY TYPE: SECURITIES					02/02/2009	11/19/2010
363.00		292.00					71.00	
		630. BARON ASSET FD GROWTH & INC PROPERTY TYPE: SECURITIES					07/17/2009	11/22/2010
29,950.00		22,056.00					7,894.00	
		2755.497 MFS RESEARCH INTERNATIONAL FUND PROPERTY TYPE: SECURITIES					02/02/2009	11/22/2010
42,903.00		36,353.00					6,550.00	
		717. PIMCO HIGH YLD FUND INSTL #108 PROPERTY TYPE: SECURITIES					04/12/2010	11/22/2010
6,675.00		6,507.00					168.00	
		2437.355 PIMCO HIGH YLD FUND INSTL #108 PROPERTY TYPE: SECURITIES					10/14/2009	11/22/2010
22,692.00		16,421.00					6,271.00	
		563.672 T ROWE PRICE GROWTH STOCK FUND PROPERTY TYPE: SECURITIES					05/12/2010	11/22/2010
17,564.00		16,256.00					1,308.00	
		326. VANGUARD GNMA PROPERTY TYPE: SECURITIES					04/12/2010	11/22/2010
3,619.00		3,511.00					108.00	
		1455. VANGUARD GNMA PROPERTY TYPE: SECURITIES					04/02/2009	11/22/2010
16,151.00		14,987.00					1,164.00	
		3262.455 VANGUARD MID-CAP INDEX FUND #85 PROPERTY TYPE: SECURITIES					02/02/2009	11/22/2010
63,161.00		48,055.00					15,106.00	
		15000. CATERPILLAR FIN CRP 5.05% 12/1/20 PROPERTY TYPE: SECURITIES					07/26/2006	12/01/2010
15,000.00		15,000.00						

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)	
		20000. BANK OF AMERICA 5.75% 12/01/201					04/06/2009	12/15/2010
		PROPERTY TYPE: SECURITIES						
20,295.00		17,522.00					2,773.00	
		15000. CREDIT SUISSE 6.500% 01/15/2012 D					04/14/2010	12/15/2010
		PROPERTY TYPE: SECURITIES						
15,889.00		15,792.00					97.00	
		50000. FED NATL MTG ASSN 6.08% 12/15/201					12/15/2004	12/15/2010
		PROPERTY TYPE: SECURITIES						
50,000.00		50,000.00						
TOTAL GAIN(LOSS)							55,721.	

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

DESCRIPTION		REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
INTEREST/DIVIDENDS		27,879.	27,879.
	TOTAL	27,879.	27,879.

FORM 990PF, PART I - LEGAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
OTHER NON-ALLOCABLE EXPENSE -	35.	23.		12.
TOTALS	35.	23.	NONE	12.

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	32.	
FEDERAL TAX PAYMENT - PRIOR YE	196.	
FEDERAL ESTIMATES - INCOME	200.	
FOREIGN TAXES ON QUALIFIED FOR	216.	216.
TOTALS	644.	216.

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

DESCRIPTION	AMOUNT
CASH ACCRUAL ADJUSTING ENTRY	4.
ACCRUED INTEREST PURCHASED	320.
TOTAL	324.

STATEMENT 5

STATE(S) WHERE THE FOUNDATION IS REGISTERED
MA

STATEMENT 6

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 .... 10,382.

TOTAL COMPENSATION: 10,382.

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

RECIPIENT NAME:
SHRINERS HOSPITALS FOR CHILDREN
ADDRESS:
ATTN: INCOME DISTRIBUTIONS
ORLANDO, FL 32886-3770
AMOUNT OF GRANT PAID .... 13,942.

RECIPIENT NAME:
CHILDREN'S HOSPITAL TRUST
ADDRESS:
1295 BOYLSTON STREET 3RD FLOOR
BOSTON, MA 02215-5344
AMOUNT OF GRANT PAID .... 13,942.

RECIPIENT NAME:
MSPCA
ATTN: CAROL CAHALANE
ADDRESS:
350 S. HUNTINGTON AVE
JAMAICA PLAIN, MA 02130
AMOUNT OF GRANT PAID .... 13,942.

TOTAL GRANTS PAID: 41,826.

MONA FINK TRUST 42C149012 90-0035502

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					
90. BOEING CO	01/26/2009	01/12/2010	5,469.00	3,878.00	1,591.00
280. IMS HEALTH INC COM	02/02/2009	01/12/2010	6,000.00	4,210.00	1,790.00
60. ISHARES TR US TIPS BD	03/12/2010	11/19/2010	6,562.00	6,272.00	290.00
717. PIMCO HIGH YLD FUND	04/12/2010	11/22/2010	6,675.00	6,507.00	168.00
563.672 T ROWE PRICE	05/12/2010	11/22/2010	17,564.00	16,256.00	1,308.00
326. VANGUARD GNMA	04/12/2010	11/22/2010	3,619.00	3,511.00	108.00
15000. CREDIT SUISSE					
6.500% 01/15/2012 DTD 01/11/02	04/14/2010	12/15/2010	15,889.00	15,792.00	97.00
TOTAL CAPITAL GAINS (LOSSES) HELD FOR INVESTMENT PURPOSES			61,778.00	56,426.00	5,352.00
Totals			61,778.00	56,426.00	5,352.00

JSA
0F0971 2 000

MONA FINK TRUST 42C149012 90-0035502

Schedule D Detail of Long-term Capital Gains and Losses

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
CAPITAL GAINS (LOSSES) HELD FOR INVESTMENT	PURPOSES				
20. APACHE CORP COM	12/15/2008	01/12/2010	2,107.00	1,416.00	691.00
150. WALGREEN CO.	11/18/2003	01/12/2010	5,505.00	5,424.00	81.00
15000. CISCO SYSTEMS INC					
5.25% 02/22/2011 DTD 02/22/06	02/24/2009	03/15/2010	15,657.00	15,419.00	238.00
20000. CATERPILLAR FIN SE					
6.125% 02/17/2014 DTD 02/12/09	04/06/2009	04/14/2010	22,493.00	19,468.00	3,025.00
797.009 MFS RESEARCH					
INTERNATIONAL FUND I FUND #899	07/23/2008	05/12/2010	10,831.00	14,881.00	-4,050.00
480. BARCLAYS PLC ADR	01/26/2009	05/27/2010	8,610.00	2,392.00	6,218.00
110. NOVARTIS A G	12/15/2008	05/27/2010	4,935.00	5,088.00	-153.00
.807 FRONTIER COMMUNICATIO	02/05/2009	07/16/2010	6.00	7.00	-1.00
40. FRONTIER COMMUNICATION	02/05/2009	07/21/2010	295.00	321.00	-26.00
547.645 PIMCO HIGH YLD	04/02/2009	08/05/2010	5,000.00	3,614.00	1,386.00
10. AT&T INC	09/24/2008	11/19/2010	282.00	288.00	-6.00
10. AUTODESK INC	03/02/2006	11/19/2010	340.00	412.00	-72.00
30. CISCO SYSTEMS INC	01/26/2000	11/19/2010	588.00	1,657.00	-1,069.00
40. E M C CORP MASS	11/28/2005	11/19/2010	871.00	564.00	307.00
10. HEWLETT PACKARD	05/01/2009	11/19/2010	425.00	364.00	61.00
520. ISHARES COHEN &	02/02/2009	11/19/2010	32,552.00	29,538.00	3,014.00
10. PEPSICO, INC	12/19/1996	11/19/2010	645.00	266.00	379.00
20. SIGMA ALDRICH CORP	09/24/2008	11/19/2010	1,284.00	1,072.00	212.00
10. UNITIED PARCEL SVC CL	02/02/2009	11/19/2010	689.00	426.00	263.00
10. UNITEDHEALTH GROUP INC	02/02/2009	11/19/2010	363.00	292.00	71.00
630. BARON ASSET FD GROWTH	07/17/2009	11/22/2010	29,950.00	22,056.00	7,894.00
2755.497 MFS RESEARCH					
INTERNATIONAL FUND I FUND #899	02/02/2009	11/22/2010	42,903.00	36,353.00	6,550.00
2437.355 PIMCO HIGH YLD	10/14/2009	11/22/2010	22,692.00	16,421.00	6,271.00
1455. VANGUARD GNMA	04/02/2009	11/22/2010	16,151.00	14,987.00	1,164.00
3262.455 VANGUARD MID-CAP	02/02/2009	11/22/2010	63,161.00	48,055.00	15,106.00
15000. CATERPILLAR FIN CRP					
5.05% 12/1/2010 DTD 11/30/2005	07/26/2006	12/01/2010	15,000.00	15,000.00	
20000. BANK OF AMERICA					
Totals 5.75% 12/01/2017 DTD 12/04/07					

JSA 0F0970 2 000

MONA FINK TRUST 42C149012 90-0035502

Schedule D Detail of Long-term Capital Gains and Losses

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
	04/06/2009	12/15/2010	20,295.00	17,522.00	2,773.00
50000. FED NATL MTG ASSN					
6.08% 12/15/2010 DTD 12/15/1995	12/15/2004	12/15/2010	50,000.00	50,000.00	
TOTAL CAPITAL GAINS (LOSSES) HELD FOR INVESTMENT PURPOSES			373,630.00	323,303.00	50,327.00
Totals			373,630.00	323,303.00	50,327.00

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0F0970 2 000

FEDERAL CAPITAL GAIN DIVIDENDS

LONG-TERM CAPITAL GAIN DIVIDENDS

15% RATE CAPITAL GAIN DIVIDENDS

TYCO INTL LTD	26.00	
VANGUARD GNMA	16.00	
TOTAL 15% RATE CAPITAL GAIN DIVIDENDS		42.00
TOTAL LONG-TERM CAPITAL GAIN DIVIDENDS		42.00

FINK M. S. IRREV CHAR TRUST

42-C149-01-2
Investment Review Settlement Date Positions
Frozen Date: 12/31/2010

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
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				
33,782.890	TD ASSET MGMT US GOVT INSTL SVS #6 87237U-83-2	1.000000 12/18/2006	33,782.89 33,782.89	33,782.89 0 96000
422.830	TD ASSET MGMT US GOVT INSTL SVS #6 87237U-83-2	1.000000 12/18/2006	422.83 422.83	422.83 0.15000
Total Cash Equivalents			34,205.72 34,205.72	34,205.72 1.11000
Total CASH AND EQUIVALENTS			34,205.72 34,205.72	34,205.72 1.11000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2010

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
FIXED INCOME				
Government Bonds				
25,000.000	FED HOME LN MTG 5.00% 01/30/2014 DTD 01/30/2004 3128X2-TM-7	111.337500 12/31/2010	25,777.34 25,777.34	27,834.38 524.30000
25,000.000	FED HOME LN MTG 4.75% 11/17/2015 DTD 10/21/2005 3134A4-VG-6	112.145500 12/31/2010	25,550.00 25,550.00	28,036.38 145.13000
15,000.000	U S TREASURY NOTE 4.125% 08/31/2012 DTD 08/31/2007 912828-HC-7	106.007500 12/31/2010	15,883.65 15,883.65	15,901.13 210.23000
10,000.000	U S TREASURY NOTE 3.125% 05/15/2019 DTD 05/15/09 912828-KQ-2	101.070500 12/31/2010	9,645.06 9,645.06	10,107.05 40.57000
25,000.000	U S TREASURY NOTE 0.875% 02/29/2012 DTD 02/28/10 912828-MQ-0	100.597500 12/31/2010	25,145.51 25,145.51	25,149.38 74.32000
10,000.000	U S TREASURY BOND 2.625% 08/15/2020 DTD 08/15/10 912828-NT-3	94.820500 12/31/2010	9,374.61 9,374.61	9,482.05 99.14000
10,000.000	U S TREASURY NOTE 1.875% 08/31/2017 DTD 08/31/10 912828-NW-6	95.476500 12/31/2010	9,489.06 9,489.06	9,547.65 63.61000
Total Government Bonds			120,865.23 120,865.23	126,058.02 1,157.30000
Corporate Bonds				
25,000.000	CATERPILLAR FIN 5.125% 10/12/2011 DTD 10/12/2006 14912L-3G-4	103.540000 12/31/2010	25,191.97 25,191.97	25,885.00 281.16000
10,000.000	COCA COLA CO 1.500% 11/15/2015 DTD 11/15/10 191216-AP-5	95.984000 12/31/2010	9,556.40 9,556.40	9,598.40 19.16000
25,000.000	CONOCOPHILLIPS 5.625% 10/15/2016 DTD 10/13/2006 20825T-AA-5	113.658000 12/31/2010	25,675.91 25,675.91	28,414.50 296.87000
10,000.000	CREDIT SUISSE NY 6.000% 02/15/2018 DTD 02/19/08 22541H-CC-4	107.229000 12/31/2010	10,681.70 10,681.70	10,722.90 226.66000
25,000.000	GE COMPANY 5.00% 02/01/2013 DTD 1/28/2003 369604-AY-9	106.897000 12/31/2010	25,307.50 25,307.50	26,724.25 520.83000
10,000.000	HEWLETT PACKARD CO 4.750% 06/02/2014 DTD 02/26/09	109.568000 12/31/2010	10,912.60 10,912.60	10,956.80 38.26000

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
	428236-AV-5			
10,000.000	JPMORGAN CHASE & CO 6.00% 01/15/2018 DTD 12/20/07 46625H-GY-0	111.675000 12/31/2010	10,908.04 10,908.04	11,167.50 276.66000
15,000.000	OCCIDENTAL PETROLEUM 6.75% 1/15/2012 DTD 12/06/2001 674599-BV-6	105.917000 12/31/2010	15,225.62 15,225.62	15,887.55 466.87000
15,000.000	QUEBEC PROV 6.125% 01/22/2011 DTD 01/22/2001 748148-QX-4	100.262000 12/31/2010	15,042.79 15,042.79	15,039.30 405.78000
Total Corporate Bonds			148,502.53 148,502.53	154,396.20 2,532.25000
Mutual Funds - Fixed				
2,227.425	FIDELITY HIGH INCOME FUND #455 316146-40-6	8.940000 12/31/2010	19,890.91 19,890.91	19,913.18 253.84000
1,450.000	VANGUARD SHORT-TERM FEDERAL #49 922031-60-4	10.760000 12/31/2010	15,892.00 15,892.00	15,602.00 16.56000
1,500.000	VANGUARD INFLATION PROTECTED SEC 119 922031-86-9	13.000000 12/31/2010	20,115.00 20,115.00	19,500.00 0.00000
Total Mutual Funds - Fixed			55,897.91 55,897.91	55,015.18 270.40000
Total FIXED INCOME			325,265.67 325,265.67	335,469.40 3,959.95000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2010

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
EQUITIES				
Common Stocks				
Consumer Discretionary				
100.000	APOLLO GROUP INC CL A 037604-10-5	39.490000 12/31/2010	6,383.39 6,383.39	3,949.00 0.00000
260.000	WALT DISNEY CO 254687-10-6	37.510000 12/31/2010	7,643.65 7,643.65	9,752.60 104.00000
195.000	HOME DEPOT INC 437076-10-2	35.060000 12/31/2010	5,339.89 5,339.89	6,836.70 0.00000
85.000	MCDONALDS CORP 580135-10-1	76.760000 12/31/2010	5,030.29 5,030.29	6,524.60 0.00000
110.000	YUM BRANDS INC 988498-10-1	49 050000 12/31/2010	4,298.49 4,298.49	5,395 50 0.00000
Total Consumer Discretionary			28,695.71 28,695.71	32,458.40 104.00000
Consumer Staples				
110.000	COLGATE PALMOLIVE CO 194162-10-3	80.370000 12/31/2010	6,671.41 6,671.41	8,840.70 0.00000
130.000	PEPSICO INCORPORATED 713448-10-8	65.330000 12/31/2010	4,502.71 4,502.71	8,492.90 62.40000
180.000	PHILIP MORRIS INTL INC COM 718172-10-9	58.530000 12/31/2010	7,292.34 7,292.34	10,535.40 115.20000
120.000	PROCTER & GAMBLE CO 742718-10-9	64.330000 12/31/2010	6,063.16 6,063.16	7,719.60 0.00000
130.000	WAL MART STORES INC 931142-10-3	53.930000 12/31/2010	6,306.71 6,306.71	7,010.90 39.32000
Total Consumer Staples			30,836.33 30,836.33	42,599.50 216.92000
Energy				
100.000	APACHE CORPORATION 037411-10-5	119.230000 12/31/2010	7,081.82 7,081.82	11,923.00 0.00000
120.000	CHEVRON CORPORATION 166764-10-0	91.250000 12/31/2010	9,126.48 9,126.48	10,950.00 0.00000
150.000	CONOCOPHILLIPS 20825C-10-4	68.100000 12/31/2010	10,661.83 10,661.83	10,215.00 0.00000
150.000	EXXON MOBIL CORP	73.120000	5,956.62	10,968.00

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
	30231G-10-2	12/31/2010	5,956.62	0.00000
140.000	ULTRA PETROLEUM CORP	47.770000	7,112.94	6,687.80
	903914-10-9	12/31/2010	7,112.94	0.00000
	Total Energy		39,939.69	50,743.80
			39,939.69	0.00000
	Financials			
130.000	AFLAC INCORPORATED	56.430000	5,916.78	7,335.90
	001055-10-2	12/31/2010	5,916.78	0.00000
280.000	AMERICAN EXPRESS CO	42.920000	6,074.82	12,017.60
	025816-10-9	12/31/2010	6,074 82	0.00000
235.000	J P MORGAN CHASE & CO	42.420000	7,985 52	9,968.70
	46625H-10-0	12/31/2010	7,985.52	0.00000
200.000	LEGG MASON INC	36.270000	4,102 85	7,254.00
	524901-10-5	12/31/2010	4,102.85	12.00000
170.000	STATE STREET CORP	46.340000	3,662.57	7,877.80
	857477-10-3	12/31/2010	3,662.57	1.70000
290.000	WELLS FARGO & CO NEW	30.990000	8,465.13	8,987.10
	949746-10-1	12/31/2010	8,465.13	0.00000
	Total Financials		36,207.67	53,441.10
			36,207.67	13.70000
	Health Care			
180 000	ABBOTT LABS CO	47.910000	9,429.19	8,623.80
	002824-10-0	12/31/2010	9,429 19	0.00000
135.000	JOHNSON & JOHNSON CO	61.850000	7,973.95	8,349.75
	478160-10-4	12/31/2010	7,973.95	0.00000
200.000	MEDTRONIC INC.	37.090000	9,995 00	7,418.00
	585055-10-6	12/31/2010	9,995.00	0.00000
130.000	QUEST DIAGNOSTICS INC COM	53.970000	6,597.41	7,016.10
	74834L-10-0	12/31/2010	6,597.41	0.00000
160.000	UNITEDHEALTH GROUP INC	36.110000	4,645.84	5,777.60
	91324P-10-2	12/31/2010	4,645.84	0.00000
120.000	ZIMMER HLDGS INC	53.680000	4,398.74	6,441.60
	98956P-10-2	12/31/2010	4,398.74	0.00000
	Total Health Care		43,040.13	43,626.85
			43,040.13	0.00000
	Industrials			

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
120.000	EMERSON ELECTRIC CO 291011-10-4	57.170000 12/31/2010	5,355.98 5,355.98	6,860.40 0.00000
300.000	GENERAL ELECTRIC CO 369604-10-3	18.290000 12/31/2010	5,087.49 5,087.49	5,487.00 42.00000
170.000	ILLINOIS TOOL WKS INC 452308-10-9	53.400000 12/31/2010	6,567.70 6,567.70	9,078.00 0.00000
110.000	3M CO 88579Y-10-1	86.300000 12/31/2010	7,171.73 7,171.73	9,493.00 0.00000
80.000	UNITED PARCEL SERVICE CL B 911312-10-6	72.580000 12/31/2010	3,405.72 3,405.72	5,806.40 0.00000
110.000	UNITED TECHNOLOGIES 913017-10-9	78.720000 12/31/2010	5,838.02 5,838.02	8,659 20 0.00000
Total Industrials			33,426.64 33,426.64	45,384.00 42 00000
Information Technology				
250.000	ANALOG DEVICES INC 032654-10-5	37.670000 12/31/2010	6,866.89 6,866.89	9,417.50 0.00000
320.000	AUTODESK INC 052769-10-6	38.200000 12/31/2010	10,474.13 10,474.13	12,224.00 0.00000
200.000	AUTO DATA PROCESSING INC 053015-10-3	46.280000 12/31/2010	7,971.61 7,971.61	9,256.00 72.00000
440.000	CISCO SYSTEMS INC 17275R-10-2	20.230000 12/31/2010	14,338.56 14,338.56	8,901 20 0.00000
580.000	EMC CORPORATION/MASS 268648-10-2	22.900000 12/31/2010	7,894.90 7,894.90	13,282.00 0.00000
160.000	HEWLETT PACKARD CO 428236-10-3	42.100000 12/31/2010	5,747.61 5,747.61	6,736.00 0.00000
410.000	INTEL CORP 458140-10-0	21.030000 12/31/2010	8,689.19 8,689.19	8,622.30 0.00000
360.000	MICROSOFT CORPORATION 594918-10-4	27.910000 12/31/2010	7,878.05 7,878.05	10,047.60 0.00000
Total Information Technology			69,860.94 69,860.94	78,486.60 72.00000
Materials				
70.000	MONSANTO CO NEW 61166W-10-1	69.640000 12/31/2010	6,163.20 6,163.20	4,874.80 0.00000
130.000	SIGMA-ALDRICH CORP COMMON 826552-10-1	66.560000 12/31/2010	6,970.07 6,970.07	8,652.80 0.00000
Total Materials			13,133.27 13,133.27	13,527.60 0.00000

Telecommunication Services

FINK M. S. IRREV CHAR TRUST
42-C149-01-2
Investment Review Settlement Date Positions
Frozen Date: 12/31/2010

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
210.000	AT&T INC 00206R-10-2	29.380000 12/31/2010	5,905.24 5,905.24	6,169.80 0.00000
170.000	VERIZON COMMUNICATIONS 92343V-10-4	35.780000 12/31/2010	4,958.25 4,958.25	6,082.60 0.00000
	Total Telecommunication Services		10,863.49 10,863.49	12,252.40 0.00000
	Utilities			
140.000	SEMPRA ENERGY COMMON 816851-10-9	52.480000 12/31/2010	6,013.53 6,013.53	7,347.20 54.60000
160.000	SOUTHERN CO 842587-10-7	38.230000 12/31/2010	5,749.46 5,749.46	6,116.80 0.00000
	Total Utilities		11,762.99 11,762.99	13,464.00 54.60000
	Total Common Stocks		317,766.86 317,766.86	385,984.25 503.22000
	Mutual Funds - Equities			
1,946.255	INVESCO INTERNATIONAL GROWTH FUND INSTITUTIONAL CLASS 008882-77-1	27.900000 12/31/2010	53,560.94 53,560.94	54,300.51 0.00000
443.034	BUFFALO SMALL CAP FD #1444 119804-10-2	26.210000 12/31/2010	10,805.60 10,805.60	11,611.92 0.00000
904.038	HARBOR INTERNATIONAL FD- INST CL FUND #11 411511-30-6	60.550000 12/31/2010	52,081.63 52,081.63	54,739.50 0.00000
478.769	HARTFORD MUT FDS INC MIDCAP FD CL Y FD# 229 416645-68-7	24.090000 12/31/2010	10,829.75 10,829.75	11,533.55 0.00000
496.468	PERKINS MID CAP VALUE FUND INSTITUTIONAL CLASS 47103C-24-1	22.570000 12/31/2010	10,763.43 10,763.43	11,205.28 0.00000
548.421	ROYCE SPECIAL EQUITY FD #327 780905-78-2	20.870000 12/31/2010	10,831.31 10,831.31	11,445.55 0.00000
240.000	SPDR GOLD TRUST 78463V-10-7	138.720000 12/31/2010	31,696.92 31,696.92	33,292.80 0.00000
	Total Mutual Funds - Equities		180,569.58 180,569.58	188,129.11 0.00000
	Total EQUITIES		498,336.44 498,336.44	574,113.36 503.22000
	Total Settlement Date Position		857,807.83 857,807.83	943,788.48 4,464.28000