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

2011

For calendar year 2011 or tax year beginning , 2011, and ending , 20

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): PO BOX 1330

Room/suite:

B Telephone number (see instructions): (508) 862-0875

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

C If exemption application is pending, check here ▶ ☐

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

D 1 Foreign organizations, check here ▶ ☐
2 Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ $ 906,843.

J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) ______ (Part I, column (d) must be on cash basis.)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

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 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	22,437.	22,437.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	13,174.			
	b Gross sales price for all assets on line 6a 247,988.				
	7 Capital gain net income (from Part IV, line 2)		13,174.		
	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	35,611.	35,611.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	10,561.	7,042.		3,520.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule) STMT 4	35.	23.	NONE	12.
	b Accounting fees (attach schedule) STMT 5	575.	383.	NONE	192.
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 6	1,582.	251.		
	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	12,753.	7,699.	NONE	3,724.
	25 Contributions, gifts, grants paid	45,144.			45,144.
	26 **Total expenses and disbursements.** Add lines 24 and 25	57,897.	7,699.	NONE	48,868.
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements**	-22,286.			
	b **Net investment income** (if negative, enter -0-)		27,912.		
	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	End of year (c) Fair Market Value
Assets 1	Cash - non-interest-bearing			
2	Savings and temporary cash investments	34,206.	21,885.	21,885.
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 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)	120,865.	159,252.	167,287.
b	Investments - corporate stock (attach schedule)	554,234.	505,917.	566,076.
c	Investments - corporate bonds (attach schedule)	148,503.	148,717.	151,595.
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)	857,808.	835,771.	906,843.
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	857,808.	835,771.	
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 instructions)	857,808.	835,771.	
31	**Total liabilities and net assets/fund balances** (see instructions)	857,808.	835,771.	

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	857,808.
2	Enter amount from Part I, line 27a	2	-22,286.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	249.
4	Add lines 1, 2, and 3	4	835,771.
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	835,771.

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	PUBLICLY TRADED SECURITIES			
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	244,900.		234,814.	10,086.
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				10,086.
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** 13,174.

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 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 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))
2010	44,730.	891,355.	0.050182
2009	50,307.	824,461.	0.061018
2008	55,790.	946,800.	0.058925
2007	NONE	NONE	NONE
2006			

2	**Total** of line 1, column (d)	2	0.170125
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	0.042531
4	Enter the net value of noncharitable-use assets for 2011 from Part X, line 5	4	927,919.
5	Multiply line 4 by line 3	5	39,465.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	279.
7	Add lines 5 and 6	7	39,744.
8	Enter qualifying distributions from Part XII, line 4	8	48,868.

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.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see 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 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	279.
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	279.
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	279.
6	Credits/Payments		
a	2011 estimated tax payments and 2010 overpayment credited to 2011 . . . 6a 770.		
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	770.
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	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	491.
11	Enter the amount of line 10 to be **Credited to 2012 estimated tax** ▶ 280. **Refunded** ▶	11	211.

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 instructions) ▶ MA			
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 2011 or the taxable year beginning in 2011 (see instructions for Part XIV)? *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 instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	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 1330, HYANNIS, MA ZIP + 4 ▶ 02601

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 2011, 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 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 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 2011?	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 2011, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2011? ☐ 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 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 2011 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 2011.)*	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 2011?	4b		X

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

		Yes	No
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 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 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		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 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 8		10,561.	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see 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 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	45,143.
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see 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 instructions 3 NONE	
Total. Add lines 1 through 3 ▶	

Part X **Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see 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	913,174.
b	Average of monthly cash balances	1b	28,876.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	942,050.
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	942,050.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	14,131.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	927,919.
6	**Minimum investment return.** Enter 5% of line 5	6	46,396.

Part XI **Distributable Amount** (see 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	46,396.
2a	Tax on investment income for 2011 from Part VI, line 5	2a	279.		
b	Income tax for 2011. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	279.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	46,117.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	46,117.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	46,117.

Part XII **Qualifying Distributions** (see 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	48,868.
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	48,868.
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 instructions)	5	279.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	48,589.

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 instructions)

		(a) Corpus	(b) Years prior to 2010	(c) 2010	(d) 2011
1	Distributable amount for 2011 from Part XI, line 7				46,117.
2	Undistributed income, if any, as of the end of 2011				
a	Enter amount for 2010 only			NONE	
b	Total for prior years 20 09 ,20 ___ ,20 ___		NONE		
3	Excess distributions carryover, if any, to 2011				
a	From 2006 NONE				
b	From 2007 NONE				
c	From 2008 8,934.				
d	From 2009 9,476.				
e	From 2010 1,684.				
f	**Total** of lines 3a through e	20,094.			
4	Qualifying distributions for 2011 from Part XII, line 4 ▶ $ 48,868.				
a	Applied to 2010, but not more than line 2a			NONE	
b	Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c	Treated as distributions out of corpus (Election required - see instructions)	NONE			
d	Applied to 2011 distributable amount				46,117.
e	Remaining amount distributed out of corpus	2,751.			
5	Excess distributions carryover applied to 2011 *(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	22,845.			
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 instructions		NONE		
e	Undistributed income for 2010. Subtract line 4a from line 2a. Taxable amount - see instructions			NONE	
f	Undistributed income for 2011. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2012				NONE
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)	NONE			
8	Excess distributions carryover from 2006 not applied on line 5 or line 7 (see instructions)	NONE			
9	**Excess distributions carryover to 2012.** Subtract lines 7 and 8 from line 6a	22,845.			
10	Analysis of line 9:				
a	Excess from 2007 NONE				
b	Excess from 2008 8,934.				
c	Excess from 2009 9,476.				
d	Excess from 2010 1,684.				
e	Excess from 2011 2,751.				

Part XIV Private Operating Foundations (see 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 2011, 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			
	(a) 2011	(b) 2010	(c) 2009	(d) 2008	(e) Total
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 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 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 9				
Total ▶ **3a**				45,144.
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 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	8,929.	
4 Dividends and interest from securities			14	13,508.	
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	13,174.	
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)				35,611.	

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 35,611.

(See worksheet in line 13 instructions 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 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) is based on all information of which preparer has any knowledge

Susan J Smith | 04/30/2012 | Vice Pres.

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instructions)? ☐ Yes ☐ No

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.	

JSA
1E1493 2 000

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
AFLAC INC	160.	160.
AT&T INC	361.	361.
AT&T INC 4.45% 05/15/2021 DTD 04/29/11	106.	106.
ABBOTT LABORATORIES	338.	338.
INVESCO INTERNATIONAL GROWTH FUND INSTIT	962.	962.
AMERICAN EXPRESS CO	202.	202.
ANALOG DEVICES INC	243.	243.
APACHE CORP COM	60.	60.
AUTOMATIC DATA PROCESSING INC	288.	288.
BANK OF AMER CORP 3.125% 06/15/2012 DTD	6.	6.
BANK OF NEW YORK MELLON CORP COM	125.	125.
BNK OF NOVA SCOTIA 2.375% 12/17/2013 DTD	72.	72.
BERKSHIRE HATHAWAY 5.40% 5/15/2018 DTD 1	162.	162.
CATERPILLAR FIN 5.125% 10/12/2011 DTD 10	929.	929.
CHEVRONTEXACO CORP	371.	371.
CISCO SYSTEMS INC	79.	79.
CISCO SYSTEMS INC 4.950% 02/15/2019 DTD	46.	46.
COCA COLA CO 1.500% 11/15/2015 DTD 11/15	217.	217.
COLGATE PALMOLIVE	250.	250.
CONOCOPHILLIPS	396.	396.
CONOCOPHILLIPS 4.750% 02/01/2014 DTD 02/	27.	27.
CONOCOPHILLIPS 5.625% 10/15/2016 DTD 10/	748.	748.
CREDIT SUISSE NY 6.000% 02/15/2018 DTD 0	44.	44.
WALT DISNEY CO	104.	104.
EMERSON ELECTRIC CO	172.	172.
EXXON MOBIL CORP	278.	278.
FED HOME LN MTG 5.00% 01/30/2014 DTD 01/	803.	803.
FED HOME LN MTG 4.75% 11/17/2015 DTD 10/	1,094.	1,094.
F.H.L.M.C. NOTES 3.75% 03/27/2019 DTD 0	9.	9.
FNMA 5.375% 06/12/2017 DTD 06/08/07	74.	74.
FIDELITY SPARTAN HIGH INCOME	1,406.	1,406.
GENERAL ELECTRIC	174.	174.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
GE COMPANY 5.00% 02/01/2013 DTD 1/28/200	834.	834.
GEN ELEC CAP CORP 5.625% 09/15/2017 DTD	95.	95.
HARBOR INTERNATIONAL FUND	1,348.	1,348.
HARTFORD MUT FDS INC MIDCAP FD CL Y FD#	45.	45.
HEWLETT PACKARD	51.	51.
HEWLETT PACKARD CO 4.750% 06/02/2014 DTD	200.	200.
HOME DEPOT INC	227.	227.
ILLINOIS TOOL WKS INC	235.	235.
INTEL CORP	321.	321.
J P MORGAN CHASE & CO	188.	188.
JPMORGAN CHASE & CO 6.00% 01/15/2018 DTD	479.	479.
PERKINS MID CAP VALUE FUND INSTITUTIONAL	175.	175.
JOHNSON & JOHNSON	304.	304.
LEGG MASON INC	12.	12.
MCDONALDS CORP.	253.	253.
MEDTRONIC INC	187.	187.
MICROSOFT CORP	245.	245.
MONSANTO CO NEW COM	80.	80.
OCCIDENTAL PETROLEUM 6.75% 1/15/2012 DTD	614.	614.
ORACLE SYSTEMS CORPORATION	27.	27.
PEPSICO, INC	259.	259.
PEPSICO INC 3.100% 01/15/2015 DTD 01/14/	59.	59.
PHILIP MORRIS INTL INC COM	484.	484.
PROCTOR & GAMBLE	247.	247.
QUEBEC PROV 6.125% 01/22/2011 DTD 01/22/	417.	417.
QUEST DIAGNOSTICS INC COM	52.	52.
ROYCE SPECIAL EQUITY FD #327	51.	51.
SBC COMMUNICATIONS 5.10% 09/15/2014 DTD	32.	32.
SEMPRA ENERGY INC	256.	256.
SIGMA ALDRICH CORP	94.	94.
SOUTHERN COMPANY	300.	300.
STATE STREET CORP	94.	94.
TD ASSET MGMT US GOVT INSTL SVS #6	7.	7.

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
3M COMPANY	242.	242.
UNITIED PARCEL SVC CL B	166.	166.
U S TREAS. BONDS 4.25% 11/15/2014 DTD 11	226.	226.
U S TREASURY NOTE 4.875% 08/15/2016 DTD	25.	25.
U S TREASURY NOTE 4.125% 08/31/2012 DTD	210.	210.
U S TREASURY NOTE 3.125% 08/31/2013 DTD	74.	74.
U S TREASURY NOTE 3.125% 05/15/2019 DTD	478.	478.
U S TREASURY NOTE 0.875% 02/29/2012 DTD	37.	37.
U S TREASURY BOND 2.625% 08/15/2020 DTD	234.	234.
U S TREASURY NOTE 1.875% 08/31/2017 DTD	87.	87.
UNITED TECHNOLOGIES	205.	205.
UNITEDHEALTH GROUP INC COM	98.	98.
VANGUARD SHORT-TERM FEDERAL FUND(0049)	133.	133.
VANGUARD INFLATION PROTECTED SEC 119	850.	850.
VERIZON COMMUNICATION	334.	334.
WAL MART STORES INC	182.	182.
WAL-MART STORES 4.55% 5/1/2013 DTD 4/29/	14.	14.
WELLS FARGO & COMPANY NEW	139.	139.
YUM BRANDS INC	125.	125.
TOTAL	22,437.	22,437.

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
FEDERAL TAX PAYMENT - PRIOR YE	561.	
FEDERAL ESTIMATES - INCOME	770.	
FOREIGN TAXES ON QUALIFIED FOR	251.	251.
TOTALS	1,582.	251.

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

DESCRIPTION		AMOUNT
ACCRUED INTEREST PURCHASED		249.
	TOTAL	249.

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

OFFICER NAME:
TD, N.A.
ADDRESS:
307 Main Street
Hyannis, MA 02601
TITLE:
TRUSTEE
COMPENSATION .... 10,561.

TOTAL COMPENSATION: 10,561.

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 .... 15,048.

RECIPIENT NAME:
CHILDREN'S HOSPITAL TRUST
ADDRESS:
1295 BOYLSTON STREET 3RD FLOOR
BOSTON, MA 02215-5344
AMOUNT OF GRANT PAID .... 15,048.

RECIPIENT NAME:
MSPCA
ATTN: CAROL CAHALANE
ADDRESS:
350 S. HUNTINGTON AVE
JAMAICA PLAIN, MA 02130
AMOUNT OF GRANT PAID .... 15,048.

TOTAL GRANTS PAID: 45,144.

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2011

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				
20,014.300	TD ASSET MGMT US GOVT INSTL SVS #6 87237U-83-2	1.000000 12/18/2006	20,014.30 20,014.30	20,014.30 0.24000
1,871.110	TD ASSET MGMT US GOVT INSTL SVS #6 87237U-83-2	1.000000 12/18/2006	1,871.11 1,871.11	1,871.11 0.05000
Total Cash Equivalents			21,885.41 21,885.41	21,885.41 0.29000
Total CASH AND EQUIVALENTS			21,885.41 21,885.41	21,885.41 0.29000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2
Investment Review Settlement Date Positions
Frozen Date: 12/31/2011

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
FIXED INCOME				
Government Bonds				
15,000.000	FED HOME LN MTG 5.00% 01/30/2014 DTD 01/30/2004 3128X2-TM-7	109.334000 12/31/2011	15,333.16 15,333.16	16,400.10 314.58000
15,000.000	FED HOME LN MTG 4.75% 11/17/2015 DTD 10/21/2005 3134A4-VG-6	114.622000 12/31/2011	15,264.01 15,264.01	17,193.30 87.08000
5,000.000	F.H.L.M.C. NOTES 3.75% 03/27/2019 DTD 03/27/2009 3137EA-CA-5	114.337000 12/31/2011	5,597.89 5,597.89	5,716 85 48.95000
15,000.000	FNMA 5.375% 06/12/2017 DTD 06/08/07 31398A-DM-1	120.969000 12/31/2011	18,081.41 18,081.41	18,145.35 42.55000
20,000.000	U S TREAS. BONDS 4.25% 11/15/2014 DTD 11/15/2004 912828-DC-1	111.047000 12/31/2011	21,694.29 21,694.29	22,209.40 109.75000
15,000.000	U S TREASURY NOTE 4.875% 08/15/2016 DTD 08/15/2006 912828-FQ-8	118.618000 12/31/2011	17,513.06 17,513.06	17,792.70 276 20000
30,000.000	U S TREASURY NOTE 3.125% 08/31/2013 DTD 09/02/08 912828-JK-7	104.782000 12/31/2011	31,419.99 31,419.99	31,434.60 316.79000
15,000.000	U S TREASURY NOTE 3.125% 05/15/2019 DTD 05/15/09 912828-KQ-2	112 141000 12/31/2011	14,721.68 14,721.68	16,821.15 60.52000
20,000.000	U S TREASURY BOND 2.625% 08/15/2020 DTD 08/15/10 912828-NT-3	107.868000 12/31/2011	19,626.57 19,626.57	21,573.60 198.30000
Total Government Bonds			159,252.06 159,252.06	167,287.05 1,454.72000
Corporate Bonds				
5,000.000	AT&T INC 4.45% 05/15/2021 DTD 04/29/11 00206R-AX-0	109.846000 12/31/2011	5,083.53 5,083.53	5,492.30 28.43000
5,000.000	BNK OF NOVA SCOTIA 2.375% 12/17/2013 DTD 06/17/10 064149-B9-7	102.670000 12/31/2011	5,078.07 5,078.07	5,133.50 4.61000
5,000.000	BERKSHIRE HATHAWAY 5.40% 5/15/2018 DTD 11/15/2008 084664-BE-0	116.622000 12/31/2011	5,463.44 5,463.44	5,831.10 34.50000
5,000.000	CISCO SYSTEMS INC 4.950% 02/15/2019 DTD 02/17/09	115.923000 12/31/2011	5,445.99 5,445.99	5,796.15 93.50000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2011

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
	17275R-AE-2			
10,000.000	COCA COLA CO 1.500% 11/15/2015 DTD 11/15/10 191216-AP-5	101.364000 12/31/2011	9,638.07 9,638.07	10,136.40 19.16000
5,000.000	CONOCOPHILLIPS 4.750% 02/01/2014 DTD 02/03/09 20825C-AS-3	108.002000 12/31/2011	5,386.49 5,386.49	5,400.10 98.95000
5,000.000	GE COMPANY 5.00% 02/01/2013 DTD 1/28/2003 369604-AY-9	104.210000 12/31/2011	5,036.90 5,036.90	5,210 50 104.16000
5,000.000	GEN ELEC CAP CORP 5.625% 09/15/2017 DTD 09/24/07 36962G-3H-5	110.678000 12/31/2011	5,417.58 5,417.58	5,533.90 82.81000
10,000.000	HEWLETT PACKARD CO 4.750% 06/02/2014 DTD 02/26/09 428236-AV-5	105.606000 12/31/2011	10,661.31 10,661.31	10,560.60 38.26000
10,000.000	JPMORGAN CHASE & CO 6.00% 01/15/2018 DTD 12/20/07 46625H-GY-0	111.568000 12/31/2011	10,786.98 10,786.98	11,156.80 276.66000
10,000.000	ONTARIO PROVINCE 2.950% 02/05/2015 DTD 02/05/10 683234-8H-4	105.311000 12/31/2011	10,544.50 10,544.50	10,531.10 119.63000
10,000.000	PEPSICO INC 3.100% 01/15/2015 DTD 01/14/10 713448-BM-9	105.982000 12/31/2011	10,317.56 10,317.56	10,598.20 142.94000
5,000.000	SBC COMMUNICATIONS 5.10% 09/15/2014 DTD 10/27/2004 78387G-AP-8	110.144000 12/31/2011	5,472.99 5,472.99	5,507.20 75.08000
10,000.000	WAL-MART STORES 4.55% 5/1/2013 DTD 4/29/2003 931142-BT-9	105.545000 12/31/2011	10,574.50 10,574.50	10,554.50 75.83000
Total Corporate Bonds			104,907.91 104,907.91	107,442.35 1,194.52000
Mutual Funds - Fixed				
2,660.584	FIDELITY HIGH INCOME FUND #455 316146-40-6	8.640000 12/31/2011	23,694.05 23,694.05	22,987.45 268.57000
1,500.000	VANGUARD INFLATION PROTECTED SEC 119 922031-86-9	14.110000 12/31/2011	20,115.00 20,115.00	21,165.00 0.00000
Total Mutual Funds - Fixed			43,809.05 43,809.05	44,152.45 268.57000
Total FIXED INCOME			307,969.02 307,969.02	318,881.85 2,917.81000

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2011

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
EQUITIES				
Common Stocks				
Consumer Discretionary				
260.000	WALT DISNEY CO 254687-10-6	37.500000 12/31/2011	7,643.65 7,643.65	9,750.00 156.00000
225.000	HOME DEPOT INC 437076-10-2	42.040000 12/31/2011	6,450.92 6,450.92	9,459.00 0 00000
105.000	MCDONALDS CORP 580135-10-1	100.330000 12/31/2011	6,622.03 6,622.03	10,534.65 0.00000
130.000	YUM BRANDS INC 988498-10-1	59.010000 12/31/2011	5,381.69 5,381.69	7,671.30 0.00000
Total Consumer Discretionary			26,098.29 26,098.29	37,414.95 156.00000
Consumer Staples				
110.000	COLGATE PALMOLIVE CO 194162-10-3	92.390000 12/31/2011	6,671.41 6,671.41	10,162 90 0.00000
130.000	PEPSICO INCORPORATED 713448-10-8	66.350000 12/31/2011	4,502.71 4,502.71	8,625.50 66.95000
180.000	PHILIP MORRIS INTL INC COM 718172-10-9	78.480000 12/31/2011	7,292.34 7,292.34	14,126.40 138.60000
120.000	PROCTER & GAMBLE CO 742718-10-9	66.710000 12/31/2011	6,063.16 6,063.16	8,005.20 0.00000
130.000	WAL MART STORES INC 931142-10-3	59.760000 12/31/2011	6,306.71 6,306.71	7,768.80 47.45000
Total Consumer Staples			30,836.33 30,836.33	48,688.80 253.00000
Energy				
100.000	APACHE CORPORATION 037411-10-5	90.580000 12/31/2011	7,081.82 7,081.82	9,058.00 0.00000
120.000	CHEVRON CORPORATION 166764-10-0	106.400000 12/31/2011	9,126.48 9,126.48	12,768.00 0.00000
150.000	CONOCOPHILLIPS 20825C-10-4	72.870000 12/31/2011	10,661.83 10,661.83	10,930.50 0.00000
150.000	EXXON MOBIL CORP 30231G-10-2	84.760000 12/31/2011	5,956.62 5,956.62	12,714.00 0.00000

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
140.000	ULTRA PETROLEUM CORP 903914-10-9	29.630000 12/31/2011	7,112.94 7,112.94	4,148.20 0.00000
Total Energy			39,939.69 39,939.69	49,618.70 0.00000
Financials				
130.000	AFLAC INCORPORATED 001055-10-2	43.260000 12/31/2011	5,916.78 5,916.78	5,623.80 0.00000
280.000	AMERICAN EXPRESS CO 025816-10-9	47.170000 12/31/2011	6,074.82 6,074.82	13,207.60 0.00000
320.000	BANK OF NEW YORK MELLON CORP COM 064058-10-0	19.910000 12/31/2011	10,268.21 10,268.21	6,371.20 0.00000
235.000	J P MORGAN CHASE & CO 46625H-10-0	33.250000 12/31/2011	7,985.52 7,985.52	7,813.75 0.00000
170.000	STATE STREET CORP 857477-10-3	40.310000 12/31/2011	3,662.57 3,662.57	6,852.70 30.60000
290.000	WELLS FARGO & CO NEW 949746-10-1	27.560000 12/31/2011	8,465.13 8,465.13	7,992.40 0.00000
Total Financials			42,373.03 42,373.03	47,861.45 30.60000
Health Care				
180.000	ABBOTT LABS CO 002824-10-0	56.230000 12/31/2011	9,429.19 9,429.19	10,121.40 0.00000
135.000	JOHNSON & JOHNSON CO 478160-10-4	65.580000 12/31/2011	7,973.95 7,973.95	8,853.30 0.00000
200.000	MEDTRONIC INC. 585055-10-6	38.250000 12/31/2011	9,995.00 9,995.00	7,650.00 0.00000
130.000	QUEST DIAGNOSTICS INC COM 74834L-10-0	58.060000 12/31/2011	6,597.41 6,597.41	7,547.80 0.00000
160.000	UNITEDHEALTH GROUP INC 91324P-10-2	50.680000 12/31/2011	4,645.84 4,645.84	8,108.80 0.00000
120.000	ZIMMER HLDGS INC 98956P-10-2	53.420000 12/31/2011	4,398.74 4,398.74	6,410.40 0.00000
Total Health Care			43,040.13 43,040.13	48,691.70 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	46.590000 12/31/2011	5,355.98 5,355.98	5,590.80 0.00000
300.000	GENERAL ELECTRIC CO 369604-10-3	17.910000 12/31/2011	5,087.49 5,087.49	5,373.00 51.00000
170.000	ILLINOIS TOOL WKS INC 452308-10-9	46.710000 12/31/2011	6,567.70 6,567.70	7,940.70 61.20000
110.000	3M CO 88579Y-10-1	81.730000 12/31/2011	7,171.73 7,171.73	8,990.30 0.00000
80.000	UNITED PARCEL SERVICE CL B 911312-10-6	73.190000 12/31/2011	3,405.72 3,405.72	5,855.20 0.00000
110.000	UNITED TECHNOLOGIES 913017-10-9	73.090000 12/31/2011	5,838.02 5,838.02	8,039.90 0.00000
	Total Industrials		33,426.64 33,426.64	41,789.90 112.20000
	Information Technology			
250.000	ANALOG DEVICES INC 032654-10-5	35.780000 12/31/2011	6,866.89 6,866.89	8,945.00 0.00000
230.000	AUTODESK INC 052769-10-6	30.330000 12/31/2011	6,764.33 6,764.33	6,975.90 0.00000
200.000	AUTO DATA PROCESSING INC 053015-10-3	54.010000 12/31/2011	7,971.61 7,971.61	10,802.00 79.00000
440.000	CISCO SYSTEMS INC 17275R-10-2	18.080000 12/31/2011	14,338.56 14,338.56	7,955.20 0.00000
430.000	EMC CORPORATION/MASS 268648-10-2	21.540000 12/31/2011	5,781.40 5,781.40	9,262.20 0.00000
160.000	HEWLETT PACKARD CO 428236-10-3	25.760000 12/31/2011	5,747.61 5,747.61	4,121.60 19.20000
410.000	INTEL CORP 458140-10-0	24.250000 12/31/2011	8,689.19 8,689.19	9,942.50 0.00000
360.000	MICROSOFT CORPORATION 594918-10-4	25.960000 12/31/2011	7,878.05 7,878.05	9,345.60 0.00000
150.000	ORACLE CORPORATION 68389X-10-5	25.650000 12/31/2011	5,013.49 5,013.49	3,847.50 0.00000
	Total Information Technology		69,051.13 69,051.13	71,197.50 98.20000

Materials

FINK M. S. IRREV CHAR TRUST

42-C149-01-2
Investment Review Settlement Date Positions
Frozen Date: 12/31/2011

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
70.000	MONSANTO CO NEW 61166W-10-1	70.070000 12/31/2011	6,163.20 6,163.20	4,904.90 0.00000
130.000	SIGMA-ALDRICH CORP COMMON 826552-10-1	62.460000 12/31/2011	6,970.07 6,970.07	8,119.80 0.00000
	Total Materials		13,133.27 13,133.27	13,024.70 0.00000
	Telecommunication Services			
210.000	AT&T INC 00206R-10-2	30.240000 12/31/2011	5,905.24 5,905.24	6,350.40 0.00000
170.000	VERIZON COMMUNICATIONS 92343V-10-4	40.120000 12/31/2011	4,958.25 4,958.25	6,820.40 0.00000
	Total Telecommunication Services		10,863.49 10,863.49	13,170.80 0.00000
	Utilities			
140.000	SEMPRA ENERGY COMMON 816851-10-9	55.000000 12/31/2011	6,013.53 6,013.53	7,700.00 67.20000
160.000	SOUTHERN CO 842587-10-7	46.290000 12/31/2011	5,749.46 5,749.46	7,406.40 0.00000
	Total Utilities		11,762.99 11,762.99	15,106.40 67.20000
	Total Common Stocks		320,524.99 320,524.99	386,564.90 717.20000
	Mutual Funds - Equities			
1,946.255	INVESCO INTERNATIONAL GROWTH FUND INSTITUTIONAL CLASS 008882-77-1	25.610000 12/31/2011	53,560.94 53,560.94	49,843.59 0.00000
443.034	BUFFALO SMALL CAP FD #1444 119804-10-2	24.930000 12/31/2011	10,805.60 10,805.60	11,044.84 0.00000
904.038	HARBOR INTERNATIONAL FD- INST CL FUND #11 411511-30-6	52.450000 12/31/2011	52,081.63 52,081.63	47,416.79 0.00000
478.769	HARTFORD MUT FDS INC MIDCAP FD CL Y FD# 229 416645-68-7	19.520000 12/31/2011	10,829.75 10,829.75	9,345.57 0.00000
496.468	PERKINS MID CAP VALUE FUND INSTITUTIONAL CLASS 47103C-24-1	20.180000 12/31/2011	10,763.43 10,763.43	10,018.72 0.00000
548.421	ROYCE SPECIAL EQUITY FD #327 780905-78-2	19.700000 12/31/2011	10,831.31 10,831.31	10,803 89 0.00000
270.000	SPDR GOLD TRUST 78463V-10-7	151.990000 12/31/2011	36,518.87 36,518.87	41,037.30 0.00000
	Total Mutual Funds - Equities		185,391.53	179,510.70

FINK M. S. IRREV CHAR TRUST

42-C149-01-2

Investment Review Settlement Date Positions

Frozen Date: 12/31/2011

Par / Shares	Description CUSIP Number	Price Price Date	Tax Cost Carrying Value	Market Value Accrual
			185,391.53	0.00000
Total EQUITIES			505,916.52 505,916.52	566,075.60 717.20000
Total Settlement Date Position			835,770.95 835,770.95	906,842.86 3,635.30000