COU346

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

2012

Open to Public Inspection

For calendar year 2012 or tax year beginning , and ending

Name of foundation
JIM & RUTH COUTURE CHARITABLE FOUNDATION

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

Room/suite

City or town, state, and ZIP code
FITCHBURG MA 01420

A Employer identification number
04-6722346

B Telephone number (see instructions)
978-345-4610

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 ▶ ☐

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

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ $ 266,904

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

		Part I **Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see 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)	20,000			
	2	Check ▶ ☐ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments	21,997	21,997		
	4	Dividends and interest from securities				
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10				
	b	Gross sales price for all assets on line 6a				
	7	Capital gain net income (from Part IV, line 2)		0		
	8	Net short-term capital gain			0	
	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	41,997	21,997	0	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	0			
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)				
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions) STMT 1	263			
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (att sch) STMT 2	370			
	24	**Total operating and administrative expenses.** Add lines 13 through 23	633	0	0	0
	25	Contributions, gifts, grants paid	33,660			33,660
	26	**Total expenses and disbursements.** Add lines 24 and 25	34,293	0	0	33,660
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	7,704			
	b	**Net investment income** (if negative, enter -0-)		21,997		
	c	**Adjusted net income** (if negative, enter -0-)			0	

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For Paperwork Reduction Act Notice, see instructions.

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		Part II Balance Sheets — Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash – non-interest-bearing			
	2	Savings and temporary cash investments	342,051	349,554	266,904
	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 (att schedule) ▶ Less allowance for doubtful accounts ▶ 0			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments – U S and state government obligations (attach schedule)			
	b	Investments – corporate stock (attach schedule)			
	c	Investments – corporate bonds (attach schedule)			
	11	Investments – land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	12	Investments – mortgage loans			
	13	Investments – other (attach schedule)			
	14	Land, buildings, and equipment basis ▶ Less accumulated depreciation (attach sch) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers – see the instructions Also, see page 1, item I)	342,051	349,554	266,904
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)	0	0	
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.			
	27	Capital stock, trust principal, or current funds	337,299	357,229	
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	4,752	-7,675	
	30	**Total net assets or fund balances** (see instructions)	342,051	349,554	
	31	**Total liabilities and net assets/fund balances** (see instructions)	342,051	349,554	

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	342,051
2	Enter amount from Part I, line 27a	2	7,704
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	349,755
5	Decreases not included in line 2 (itemize) ▶ **SEE STATEMENT 3**	5	201
6	Total net assets or fund balances at end of year (line 4 minus line 5) – Part II, column (b), line 30	6	349,554

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	N/A			
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	
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))
2011	34,764	254,727	0.136476
2010	26,460	257,035	0.102943
2009	40,553	239,363	0.169421
2008	30,787	297,913	0.103342
2007	30,289	379,977	0.079713

2	**Total** of line 1, column (d)	2	0.591895
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	0.118379
4	Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	219,895
5	Multiply line 4 by line 3	5	26,031
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	220
7	Add lines 5 and 6	7	26,251
8	Enter qualifying distributions from Part XII, line 4	8	33,660

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 ▶ ☒ and enter 1% of Part I, line 27b		1	220
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	0
3	Add lines 1 and 2		3	220
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	220
6	Credits/Payments			
a	2012 estimated tax payments and 2011 overpayment credited to 2012	6a		
b	Exempt foreign organizations – tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments. Add lines 6a through 6d		7	
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	220
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 2013 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 Instructions for the 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? N/A	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 2012 or the taxable year beginning in 2012 (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	

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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 ▶ JAMES B. COUTURE Telephone no ▶ 978-345-4610

40 ELMWOOD AVE

Located at ▶ FITCHBURG MA ZIP+4 ▶ 01420

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 2012, 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

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
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)? N/A	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 2012? N/A	1c		
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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? ☐ Yes ☒ No If "Yes," list the years ▶ 20 , 20 , 20 , 20			
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) N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20 , 20 , 20 , 20			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2012 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 2012) N/A	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 2012?	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 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)? N/A 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? N/A ☐ 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? N/A 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
JAMES B. COUTURE FITCHBURG 40 ELMWOOD AVENUE MA 01420	TRUSTEE/MANA 1.00	0	0	0
RUTH A. COUTURE FITCHBURG 40 ELMWOOD AVENUE MA 01420	TRUSTEE/MANA 1.00	0	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				

Total number of other employees paid over $50,000 ▶ 0

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 N/A	
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 N/A	
2	
All other program-related investments See instructions 3	
Total. Add lines 1 through 3 ▶	

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see 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	219,262
b	Average of monthly cash balances			1b	3,982
c	Fair market value of all other assets (see instructions)			1c	0
d	**Total** (add lines 1a, b, and c)			1d	223,244
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0		
2	Acquisition indebtedness applicable to line 1 assets			2	0
3	Subtract line 2 from line 1d			3	223,244
4	Cash deemed held for charitable activities Enter 1½% of line 3 (for greater amount, see instructions)			4	3,349
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4			5	219,895
6	**Minimum investment return.** Enter 5% of line 5			6	10,995

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	10,995
2a	Tax on investment income for 2012 from Part VI, line 5	2a	220		
b	Income tax for 2012 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	220
3	Distributable amount before adjustments Subtract line 2c from line 1			3	10,775
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	10,775
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	10,775

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	33,660
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	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	33,660
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	220
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	33,440

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 2011	(c) 2011	(d) 2012
1	Distributable amount for 2012 from Part XI, line 7					10,775
2	Undistributed income, if any, as of the end of 2012					
a	Enter amount for 2011 only					
b	Total for prior years 20 ____ , 20 ____ , 20 ____					
3	Excess distributions carryover, if any, to 2012					
a	From 2007	30,289				
b	From 2008	30,787				
c	From 2009	40,705				
d	From 2010	26,460				
e	From 2011	34,992				
f	**Total** of lines 3a through e		163,233			
4	Qualifying distributions for 2012 from Part XII, line 4 ▶ $ 33,660					
a	Applied to 2011, but not more than line 2a					
b	Applied to undistributed income of prior years (Election required – see instructions)					
c	Treated as distributions out of corpus (Election required – see instructions)					
d	Applied to 2012 distributable amount					10,775
e	Remaining amount distributed out of corpus		22,885			
5	Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a))					
6	**Enter the net total of each column as indicated below:**					
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5		186,118			
b	Prior years' undistributed income Subtract line 4b from line 2b					
c	Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed					
d	Subtract line 6c from line 6b Taxable amount – see instructions					
e	Undistributed income for 2011. Subtract line 4a from line 2a Taxable amount – see instructions					
f	Undistributed income for 2012 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013					0
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)					
8	Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions)		30,289			
9	**Excess distributions carryover to 2013.** Subtract lines 7 and 8 from line 6a		155,829			
10	Analysis of line 9					
a	Excess from 2008	30,787				
b	Excess from 2009	40,705				
c	Excess from 2010	26,460				
d	Excess from 2011	34,992				
e	Excess from 2012	22,885				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, 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) 2012	(b) 2011	(c) 2010	(d) 2009	(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 ▶ ☒ 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 or e-mail of the person to whom applications should be addressed

JAMES B. COUTURE 978-345-4610
40 ELMWOOD DRIVE FITCHBURG MA 01420

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

N/A

c Any submission deadlines

N/A

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

SEE STATEMENT

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 ATTACHED SCHEDULE	NONE	SEE	ATTACHED	33,660
Total			▶ 3a	33,660
b Approved for future payment N/A				
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	21,997	
4 Dividends and interest from securities					
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					
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)		0		21,997	0

13 **Total.** Add line 12, columns (b), (d), and (e) 13 21,997

(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)
N/A	

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
N/A			

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
N/A		

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

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

▶ Jim Couture | 5/14/13 | ▶ TRUSTEE/MANAGER

Signature of officer or trustee | Date | Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☒ if self-employed
DAVID W. DUBE	DAVID W. DUBE	05/07/13	

Firm's name ▶ DUBE & HAZELWOOD, P.C. | PTIN P00535824

Firm's address ▶ 19 WATER ST
LEOMINSTER, MA 01453-3216 | Firm's EIN ▶ 27-1543803

Phone no 978-537-0716

Schedule B
(Form 990, 990-EZ, or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

▶ **Attach to Form 990, Form 990-EZ, or Form 990-PF.**

OMB No 1545-0047

2012

Name of the organization
JIM & RUTH COUTURE CHARITABLE FOUNDATION

Employer identification number
04-6722346

Organization type (check one).

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

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

General Rule

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

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33$^1/_3$ % support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

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

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

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

Name of organization	Employer identification number
JIM & RUTH COUTURE CHARITABLE	04-6722346

Part I **Contributors** (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	JAMES B. COUTURE JAMES B. COUTURE 40 ELMWOOD AVENUE FITCHBURG MA 01420	$ 20,000	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution.)

Statement 1 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
STATE FILING FEE	$ 35	$	$	$
IRS - EXCISE	228			
TOTAL	$ 263	$ 0	$ 0	$ 0

Statement 2 - Form 990-PF, Part I, Line 23 - Other Expenses

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
	$	$	$	$
EXPENSES				
MISCELLANEOUS	196			
BANK CHARGES	174			
TOTAL	$ 370	$ 0	$ 0	$ 0

Federal Statements

Statement 3 - Form 990-PF, Part III, Line 5 - Other Decreases

Description	Amount
NONDEDUCTIBLE DISBURSEMENTS	$ 201
TOTAL	$ 201

Federal Statements

Statement 4 - Form 990-PF, Part XV, Line 2d - Award Restrictions or Limitations

Description
CONTRIBUTIONS MADE TO ONLY PRE-SELECTED CHARITABLE ORGANIZATIONS.

Jim & Ruth Couture Charitable Foundation

Form 990PF Fed ID #04-6722346

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Date	Account	Amount
A.R.C. of Opportunity		
11/5/2012	Charitable	-20.00
Total A.R.C of Opportunity		-20.00
American Cancer Society		
5/3/2012	Charitable	-60.00
Total American Cancer Society		-60.00
American Diabetes		
5/1/2012	Charitable	-15.00
11/24/2012	Charitable	-20.00
12/12/2012	Charitable	-25 00
Total American Diabetes		-60.00
American Red Cross		
4/3/2012	Charitable	-50 00
11/14/2012	Charitable	-50.00
Total American Red Cross		-100 00
Arbor Day Foundation		
3/12/2012	Charitable	-20.00
5/8/2012	Charitable	-15.00
9/26/2012	Charitable	-15.00
Total Arbor Day Foundation		-50.00
Ashburnham- Westminster Community Benefit		
4/3/2012	Charitable	-100.00
Total Ashburnham- Westminster Community Benefit		-100.00
Basilica of Nat. Shrine of Immac Concept		
11/14/2012	Charitable	-100.00
Total Basilica of Nat. Shrine of Immac Concept		-100.00
Be Like Brit Foundation		
10/25/2012	Charitable	-100.00
12/1/2012	Charitable	-100.00
Total Be Like Brit Foundation		-200.00
Beacon of Hope		
1/20/2012	Charitable	-100 00
10/8/2012	Charitable	-100.00
Total Beacon of Hope		-200.00
Blessed John XXIII SVAT Semenary		
12/15/2012	Charitable	-100 00
Total Blessed John XXIII SVAT Semenary		-100.00
Caldwell Home		
5/15/2012	Charitable	-50.00
Total Caldwell Home		-50.00
Camp Sunshine		
12/22/2012	Charitable	-50.00

Date	Account	Amount
Total Camp Sunshine		-50.00
Care Net Pregnancy Resource Center		
10/8/2012	Charitable	-250.00
Total Care Net Pregnancy Resource Center		-250.00
Cathedral of The Pines		
11/17/2012	Charitable	-50.00
Total Cathedral of The Pines		-50 00
Catholic Free Press		
2/1/2012	Charitable	-23.00
Total Catholic Free Press		-23 00
Chad LaBove Fund		
2/15/2012	Charitable	-100.00
Total Chad LaBove Fund		-100.00
Child Medical Connection		
5/12/2012	Charitable	-200 00
9/3/2012	Charitable	-100.00
12/1/2012	Charitable	-100.00
12/11/2012	Charitable	-100.00
Total Child Medical Connection		-500 00
Children's Hospital of Boston		
1/20/2012	Charitable	-50 00
Total Children's Hospital of Boston		-50.00
Cleghorn Neighborhood Center		
5/3/2012	Charitable	-100.00
11/24/2012	Charitable	-100 00
Total Cleghorn Neighborhood Center		-200.00
Cystic Fibrosis		
1/20/2012	Charitable	-15.00
Total Cystic Fibrosis		-15 00
Defenders of Wildlife		
2/8/2012	Charitable	-25.00
12/5/2012	Charitable	-20 00
Total Defenders of Wildlife		-45.00
Eternal Life Radio		
12/14/2012	Charitable	-200.00
Total Eternal Life Radio		-200.00
Fr. John Dolan		
3/8/2012	Charitable	-50.00
12/12/2012	Charitable	-50.00
Total Fr. John Dolan		-100.00
Fr. John Hughes M.S.		
5/11/2012	Charitable	-50.00

Jim & Ruth Couture Charitable Foundation

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Date	Account	Amount
12/12/2012	Charitable	-50.00
Total Fr John Hughes M.S.		-100.00
Fr. Laurie Leger		
12/12/2012	Charitable	-50.00
Total Fr. Laurie Leger		-50.00
Fr. Louis Gould		
5/17/2012	Charitable	-50.00
Total Fr. Louis Gould		-50 00
Fr. Pat McNamara		
12/17/2012	Charitable	-50.00
Total Fr Pat McNamara		-50 00
Fr. Richard Trainor		
12/12/2012	Charitable	-50 00
Total Fr Richard Trainor		-50 00
Fr. Ted LaPerle		
12/12/2012	Charitable	-50.00
Total Fr. Ted LaPerle		-50 00
Fr. Thomas Sickler		
12/17/2012	Charitable	-50 00
Total Fr. Thomas Sickler		-50 00
Fr.Michael Clement		
12/12/2012	Charitable	-50.00
Total Fr Michael Clement		-50 00
Framingham State University		
11/17/2012	Educational	-50.00
Total Framingham State University		-50.00
Franciscan Guest House		
2/4/2012	Charitable	-150 00
Total Franciscan Guest House		-150.00
Franciscan Missions		
9/26/2012	Charitable	-100.00
Total Franciscan Missions		-100.00
Friends of Cogshall		
3/5/2012	Charitable	-50.00
Total Friends of Cogshall		-50.00
Gifford Medical Center		
6/20/2012	Charitable	-100.00
Total Gifford Medical Center		-100.00
Ginny's Thrift Shop		
12/5/2012	Charitable	-200.00

Date	Account	Amount
Total Ginny's Thrift Shop		-200.00
H.P.H. Hospice		
7/25/2012	Charitable	-50.00
Total H.P.H Hospice		-50 00
Haitian Outreach Program		
4/23/2012	Charitable	-125.00
4/23/2012	Charitable	-60.00
12/1/2012	Charitable	-200.00
Total Haitian Outreach Program		-385 00
Holy Rosary Church		
10/9/2012	Charitable	-244.00
Total Holy Rosary Church		-244.00
Immaculate Heart of Mary		
12/10/2012	Charitable	-50.00
Total Immaculate Heart of Mary		-50.00
James V. Pappas Scholarship Fund		
7/1/2012	Educational	-50.00
Total James V. Pappas Scholarship Fund		-50.00
Knights of Columbus		
12/14/2012	Charitable	-50.00
12/22/2012	Charitable	-200.00
Total Knights of Columbus		-250.00
Knights of Lithuania		
1/4/2012	Charitable	-100 00
Total Knights of Lithuania		-100.00
Ladies of St Ann		
12/11/2012	Charitable	-100.00
Total Ladies of St Ann		-100.00
Legends		
5/17/2012	Charitable	-125 00
Total Legends		-125.00
Lunenburg Police Relief Association		
2/4/2012	Charitable	-50.00
Total Lunenburg Police Relief Association		-50.00
Mass Citizens for Life		
5/2/2012	Charitable	-100 00
Total Mass Citizens for Life		-100.00
Mercy Home for Boys & Girls		
1/25/2012	Charitable	-50.00
11/17/2012	Charitable	-50.00
12/6/2012	Charitable	-50.00
12/11/2012	Charitable	-50.00

Jim & Ruth Couture Charitable Foundation
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Date	Account	Amount
Total Mercy Home for Boys & Girls		-200 00
MLPOA		
7/8/2012	Charitable	-50.00
Total MLPOA		-50.00
Montachusett Opportunity Council		
11/5/2012	Charitable	-90.00
Total Montachusett Opportunity Council		-90.00
National Audobon Society		
2/24/2012	Charitable	-20.00
12/15/2012	Charitable	-20.00
Total National Audobon Society		-40.00
National Geographic Society		
3/12/2012	Charitable	-24.95
Total National Geographic Society		-24.95
National Multiple Schlerosis Society		
1/10/2012	Charitable	-50.00
Total National Multiple Schlerosis Society		-50.00
National Parks Conservation Assoc		
5/17/2012	Charitable	-15.00
Total National Parks Conservation Assoc		-15 00
National Pro Life Alliance		
2/29/2012	Charitable	-50 00
Total National Pro Life Alliance		-50.00
New Players Theater Club		
7/30/2012	Charitable	-100.00
Total New Players Theater Club		-100.00
Norfolk Food Pantry		
11/12/2012	Charitable	-100.00
Total Norfolk Food Pantry		-100.00
Our Fathers House		
11/5/2012	Charitable	-100.00
11/24/2012	Charitable	-100.00
Total Our Fathers House		-200 00
Pine St Inn		
10/25/2012	Charitable	-50 00
12/11/2012	Charitable	-50 00
Total Pine St Inn		-100.00
Prayers for Life		
1/20/2012	Charitable	-200 00
Total Prayers for Life		-200 00
Problem Pregnancy of Worcester		

Jim & Ruth Couture Charitable Foundation

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Date	Account	Amount
11/14/2012	Charitable	-100.00
Total Problem Pregnancy of Worcester		-100 00
Salvation Army		
11/6/2012	Charitable	-100.00
Total Salvation Army		-100.00
Sisters of The Presentation Ret Fund		
2/8/2012	Charitable	-50.00
Total Sisters of The Presentation Ret Fund		-50.00
Smithsonian		
10/11/2012	Charitable	-11 00
Total Smithsonian		-11.00
Spyleos D. Regopoulos Memorial		
1/23/2012	Charitable	-50.00
Total Spyleos D. Regopoulos Memorial		-50 00
Sr. Mary T. Naccarato		
8/28/2012	Charitable	-50.00
Total Sr Mary T. Naccarato		-50 00
St Bernard's CC HS Cap. Improvement Fund		
5/2/2012	Educational	-50.00
Total St Bernard's CC HS Cap Improvement Fund		-50.00
St Joseph Church		
1/8/2012	Charitable	-50.00
1/8/2012	Charitable	-250.00
1/10/2012	Charitable	-250.00
1/10/2012	Charitable	-100.00
1/20/2012	Charitable	-250.00
1/20/2012	Charitable	-100.00
1/25/2012	Charitable	-250 00
1/27/2012	Charitable	-50.00
2/1/2012	Charitable	-250.00
2/7/2012	Charitable	-250.00
2/7/2012	Charitable	-100 00
2/13/2012	Charitable	-50.00
2/18/2012	Charitable	-250.00
2/18/2012	Charitable	-100 00
2/20/2012	Charitable	-30 00
2/20/2012	Charitable	-250.00
2/20/2012	Charitable	-25.00
2/22/2012	Charitable	-50.00
2/29/2012	Charitable	-250.00
2/29/2012	Charitable	-100.00
3/4/2012	Charitable	-50.00
3/4/2012	Charitable	-50 00
3/6/2012	Charitable	-250.00
3/12/2012	Charitable	-100.00
3/12/2012	Charitable	-3,000 00
3/12/2012	Charitable	-250.00
3/14/2012	Charitable	-50 00

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Date	Account	Amount
3/24/2012	Charitable	-250 00
3/24/2012	Charitable	-100 00
3/26/2012	Charitable	-30 00
3/26/2012	Charitable	-250 00
3/26/2012	Charitable	-100.00
4/3/2012	Charitable	-250.00
4/3/2012	Charitable	-250 00
4/12/2012	Charitable	-250 00
4/12/2012	Charitable	-100.00
4/20/2012	Charitable	-250.00
4/23/2012	Charitable	-250.00
4/30/2012	Charitable	-50.00
4/30/2012	Charitable	-50.00
5/1/2012	Charitable	-250.00
5/1/2012	Charitable	-100.00
5/8/2012	Charitable	-250.00
5/11/2012	Charitable	-50.00
5/15/2012	Charitable	-100.00
5/17/2012	Charitable	-250 00
5/17/2012	Charitable	-100.00
5/23/2012	Charitable	-100.00
5/23/2012	Charitable	-250 00
5/23/2012	Charitable	-250 00
6/5/2012	Charitable	-250 00
6/5/2012	Charitable	-50 00
6/15/2012	Charitable	-250 00
6/15/2012	Charitable	-100 00
6/20/2012	Charitable	-250.00
6/22/2012	Charitable	-50.00
6/26/2012	Charitable	-50 00
7/1/2012	Charitable	-250 00
7/1/2012	Charitable	-50.00
7/8/2012	Charitable	-250.00
7/8/2012	Charitable	-250 00
7/19/2012	Charitable	-250 00
7/19/2012	Charitable	-100.00
7/24/2012	Charitable	-250 00
8/2/2012	Charitable	-250 00
8/5/2012	Charitable	-250.00
8/17/2012	Charitable	-100.00
8/17/2012	Charitable	-250.00
8/22/2012	Charitable	-50 00
8/23/2012	Charitable	-250.00
8/23/2012	Charitable	-100.00
8/28/2012	Charitable	-50.00
8/29/2012	Charitable	-250.00
9/3/2012	Charitable	-100.00
9/3/2012	Charitable	-250.00
9/18/2012	Charitable	-500.00
9/18/2012	Charitable	-100 00
9/20/2012	Charitable	-250.00
10/1/2012	Charitable	-100.00
10/1/2012	Charitable	-250 00
10/8/2012	Charitable	-100.00
10/8/2012	Charitable	-250 00

Date	Account	Amount
10/11/2012	Charitable	-50.00
10/19/2012	Charitable	-250.00
10/19/2012	Charitable	-25.00
10/25/2012	Charitable	-250 00
10/25/2012	Charitable	-100.00
10/25/2012	Charitable	-100.00
10/30/2012	Charitable	-50 00
11/4/2012	Charitable	-250.00
11/4/2012	Charitable	-100.00
11/5/2012	Charitable	-250 00
11/14/2012	Charitable	-50 00
11/14/2012	Charitable	-300 00
11/16/2012	Charitable	-50.00
11/19/2012	Charitable	-50 00
11/20/2012	Charitable	-300 00
11/20/2012	Charitable	-100.00
12/1/2012	Charitable	-100.00
12/1/2012	Charitable	-100.00
12/1/2012	Charitable	-300 00
12/2/2012	Charitable	-300 00
12/2/2012	Charitable	-100 00
12/10/2012	Charitable	-300 00
12/14/2012	Charitable	-100.00
12/18/2012	Charitable	-100.00
12/18/2012	Charitable	-300.00
12/22/2012	Charitable	-50.00
12/25/2012	Charitable	-500 00
12/26/2012	Charitable	-300.00
12/26/2012	Charitable	-100.00
12/28/2012	Charitable	-50.00
Total St Joseph Church		-21,460 00
St. Anne's Catholic Church		
3/12/2012	Charitable	-50 00
Total St. Anne's Catholic Church		-50.00
St. Anthony's Church		
2/4/2012	Charitable	-50 00
6/6/2012	Charitable	-50 00
Total St. Anthony's Church		-100.00
St. Bonarentine Indian Mission		
1/14/2012	Charitable	-100 00
10/19/2012	Charitable	-100.00
11/6/2012	Charitable	-50.00
12/6/2012	Charitable	-50 00
Total St. Bonarentine Indian Mission		-300.00
St. Denis Church		
4/16/2012	Charitable	-30.00
Total St. Denis Church		-30.00
St. Deris Kathy Leger		
10/30/2012	Charitable	-50.00

Date	Account	Amount
Total St. Deris Kathy Leger		-50.00
St. Edward the Confessor		
4/16/2012	Charitable	-30.00
Total St. Edward the Confessor		-30.00
St. Francis Church		
3/30/2012	Charitable	-50.00
9/4/2012	Charitable	-50.00
9/4/2012	Charitable	-50.00
Total St. Francis Church		-150.00
St. Joseph Indian School		
2/1/2012	Charitable	-25.00
11/14/2012	Educational	-50.00
12/18/2012	Educational	-50.00
Total St. Joseph Indian School		-125.00
St. Joseph Renovation Fund		
12/3/2012	Charitable	-50.00
Total St. Joseph Renovation Fund		-50.00
St. Jude's Childrens Research Hosp		
12/10/2012	Charitable	-100.00
Total St. Jude's Childrens Research Hosp		-100.00
St. Vincent De Paul		
1/4/2012	Charitable	-50.00
3/27/2012	Charitable	-200.00
7/1/2012	Charitable	-100.00
8/1/2012	Charitable	-100.00
8/2/2012	Charitable	-200.00
9/3/2012	Charitable	-100.00
10/1/2012	Charitable	-100.00
10/1/2012	Charitable	-100.00
10/14/2012	Charitable	-100.00
10/30/2012	Charitable	-100.00
11/27/2012	Charitable	-100.00
11/27/2012	Charitable	-100.00
12/1/2012	Charitable	-500.00
Total St. Vincent De Paul		-1,850.00
Sterling Animal Shelter		
12/22/2012	Charitable	-50.00
Total Sterling Animal Shelter		-50.00
The Arc		
11/17/2012	Charitable	-1,100.00
Total The Arc		-1,100.00
The Autism Resource Center		
2/29/2012	Charitable	-100.00
Total The Autism Resource Center		-100.00
The Montachusett Choral		

Jim & Ruth Couture Charitable Foundation

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Date	Account	Amount
2/1/2012	Charitable	-100 00
Total The Montachusett Choral		-100.00
The Nature Conservatory		
10/19/2012	Charitable	-10.00
Total The Nature Conservatory		-10 00
The U.S.O.		
10/11/2012	Charitable	-10.00
Total The U.S.O.		-10 00
Townsend Conare		
5/29/2012	Charitable	-50.00
Total Townsend Conare		-50 00
TSO		
4/13/2012	Charitable	-50.00
Total TSO		-50.00
United States Olympic Comm		
5/1/2012	Charitable	-100 00
Total United States Olympic Comm		-100.00
Urban Missionaries of Our Lady of Hope		
10/8/2012	Charitable	-100.00
Total Urban Missionaries of Our Lady of Hope		-100.00
US Olympics		
3/16/2012	Charitable	-20.00
4/23/2012	Charitable	-20.00
5/8/2012	Charitable	-40 00
10/19/2012	Charitable	-100.00
Total US Olympics		-180 00
Visitation House		
11/14/2012	Charitable	-100.00
Total Visitation House		-100 00
Wildlife Trust		
2/1/2012	Charitable	-12.00
Total Wildlife Trust		-12 00
World Wildlife Fund		
5/11/2012	Charitable	-20.00
9/26/2012	Charitable	-25 00
Total World Wildlife Fund		-45 00
WQPH		
2/1/2012	Charitable	-500.00
Total WQPH		-500.00
TOTAL		**-33,659.95**