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Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation**

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ Do not enter Social Security numbers on this form as it may be made public.

▶ Information about Form 990-PF and its separate instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

Open to Public Inspection

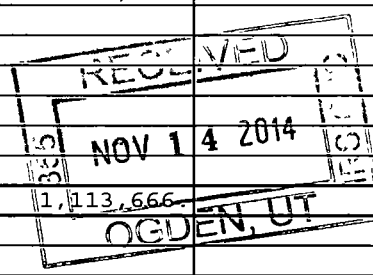
For calendar year 2013 or tax year beginning

07/01, 2013, and ending

06/30, 2014

Name of foundation INSTITUTION FOR SAVINGS IN NEWBURYPORT & ITS VICINITY CHARITABLE FOUNDATION, INC.		A Employer identification number 04-3353621
Number and street (or P O box number if mail is not delivered to street address) 93 STATE STREET P.O. BOX 510	Room/suite	B Telephone number (see instructions) (978) 462-3106
City or town, state or province, country, and ZIP or foreign postal code NEWBURYPORT, MA 01950		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1 Foreign organizations, check here <input type="checkbox"/> 2 Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) ▶ \$ 8,844,894. (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 <input type="checkbox"/>

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)
1	Contributions, gifts, grants, etc., received (attach schedule)				
2	Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	2,580.	2,580.		ATCH 1
4	Dividends and interest from securities	246,612.	246,612.		ATCH 2
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	185,461.			
b	Gross sales price for all assets on line 6a	1,234,351.			
7	Capital gain net income (from Part IV, line 2)		864,474.		
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	434,653.	1,113,666.		
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) ATCH 3	1,650.			1,650.
c	Other professional fees (attach schedule)				
17	Interest				
18	Taxes (attach schedule) (see instructions) ATCH 4	5,223.			
19	Depreciation (attach schedule) and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses (attach schedule) ATCH 5	545.			545.
24	Total operating and administrative expenses. Add lines 13 through 23	7,418.			2,195.
25	Contributions, gifts, grants paid	1,035,511.			1,035,511.
26	Total expenses and disbursements. Add lines 24 and 25	1,042,929.	0	0	1,037,706.
27	Subtract line 26 from line 12				
a	Excess of revenue over expenses and disbursements	-608,276.			
b	Net investment income (if negative, enter -0-)		1,113,666.		
c	Adjusted net income (if negative, enter -0-)			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	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing		785,551.	1,223,520.	1,223,520.
	2	Savings and temporary cash investments		42,269.	43,467.	43,467.
	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 ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10 a	Investments - U.S. and state government obligations (attach schedule) . .				
	b	Investments - corporate stock (attach schedule) ATCH 6		7,660,415.	7,577,907.	7,577,907.
	c	Investments - corporate bonds (attach schedule)				
	Liabilities	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)		8,488,235.	8,844,894.	8,844,894.
17		Accounts payable and accrued expenses				
18		Grants payable				
Net Assets or Fund Balances	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	
		Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/> 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, . . . ▶ <input checked="" type="checkbox"/> check here and complete lines 27 through 31.				
27	Capital stock, trust principal, or current funds					
28	Paid-in or capital surplus, or land, bldg, and equipment fund					
29	Retained earnings, accumulated income, endowment, or other funds . .		8,488,235.	8,844,894.		
30	Total net assets or fund balances (see instructions)		8,488,235.	8,844,894.		
31	Total liabilities and net assets/fund balances (see instructions)		8,488,235.	8,844,894.		

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	8,488,235.
2	Enter amount from Part I, line 27a	2	-608,276.
3	Other increases not included in line 2 (itemize) ▶ ATCH 7	3	964,935.
4	Add lines 1, 2, and 3	4	8,844,894.
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	8,844,894.

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Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)			(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE PART IV SCHEDULE					
b					
c					
d					
e					
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)		
a					
b					
c					
d					
e					
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))		
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any			
a					
b					
c					
d					
e					
2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }			2	864,474.	
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	0	

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))
2012	889,183.	7,445,965.	0.119418
2011	866,954.	5,869,881.	0.147695
2010	863,819.	5,803,913.	0.148834
2009	242,394.	4,987,979.	0.048596
2008	322,642.	4,729,522.	0.068219
2 Total of line 1, column (d)			2 0.532762
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 0.106552
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5			4 8,489,399.
5 Multiply line 4 by line 3			5 904,562.
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 11,137.
7 Add lines 5 and 6			7 915,699.
8 Enter qualifying distributions from Part XII, line 4 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions			8 1,037,706.

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 <input type="checkbox"/> 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 <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b		1	11,137.
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	11,137.
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	11,137.
6 Credits/Payments			
a 2013 estimated tax payments and 2012 overpayment credited to 2013	6a	5,000.	
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	5,000.	
8 Enter any penalty for underpayment of estimated tax. Check here <input checked="" type="checkbox"/> 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	6,137.	
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 2014 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> 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	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 2013 or the taxable year beginning in 2013 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see 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 <u>N/A</u>				
14	The books are in care of <u>MICHAEL J JONES, PRESIDENT</u> Telephone no <u>978-462-3106</u>			
	Located at <u>2 DEPOT SQUARE IPSWICH, MA</u> ZIP+4 <u>01938</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year <u>15</u>			
16	At any time during calendar year 2013, 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	Yes	No 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 <u></u>				

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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? <input type="checkbox"/> <u>1b</u>		
Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>		
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 2013? <u>1c</u>		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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
If "Yes," list the years <u></u>		
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) <u>2b</u>		
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here <u></u>		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did it have excess business holdings in 2013 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 2013) <u>3b</u>		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? <u>4a</u>		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 2013? <u>4b</u>		X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see 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
ATCH 8		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 ☐

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		0
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 NONE	
2	
All other program-related investments See instructions	
3 NONE	
Total. Add lines 1 through 3	

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see 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	7,866,063.
b	Average of monthly cash balances	1b	752,616.
c	Fair market value of all other assets (see instructions)	1c	
d	Total (add lines 1a, b, and c)	1d	8,618,679.
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	
3	Subtract line 2 from line 1d	3	8,618,679.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	129,280.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	8,489,399.
6	Minimum investment return. Enter 5% of line 5	6	424,470.

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	424,470.
2a	Tax on investment income for 2013 from Part VI, line 5	2a	11,137.
b	Income tax for 2013 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	11,137.
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	413,333.
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	413,333.
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	413,333.

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	1,037,706.
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	1,037,706.
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	11,137.
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	1,026,569.

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 2012	(c) 2012	(d) 2013
1 Distributable amount for 2013 from Part XI, line 7				413,333.
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only				
b Total for prior years 20 11, 20 10, 20 09				
3 Excess distributions carryover, if any, to 2013				
a From 2008 89,022.				
b From 2009 6,774.				
c From 2010 577,009.				
d From 2011 582,534.				
e From 2012 526,931.				
f Total of lines 3a through e	1,782,270.			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 1,037,706				
a Applied to 2012, 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 2013 distributable amount				413,333.
e Remaining amount distributed out of corpus	624,373.			
5 Excess distributions carryover applied to 2013 (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	2,406,643.			
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 2012 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				
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 2008 not applied on line 5 or line 7 (see instructions)	89,022.			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	2,317,621.			
10 Analysis of line 9				
a Excess from 2009 6,774.				
b Excess from 2010 577,009.				
c Excess from 2011 582,534.				
d Excess from 2012 526,931.				
e Excess from 2013 624,373.				

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

NOT APPLICABLE

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2013, 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)

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

Tax year	Prior 3 years			(e) Total
(a) 2013	(b) 2012	(c) 2011	(d) 2010	
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)(ii)				
(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))

NOT APPLICABLE

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

NOT APPLICABLE

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 address of the person to whom applications should be addressed

ATCH 9

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

APPLICATIONS AVAILABLE AT ABOVE ADDRESS

c Any submission deadlines

SEE APPLICATIONS FOR VARIOUS DEADLINES

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

ATCH 10

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

<div>Recipient</div> <div>Name and address (home or business)</div>	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 ATCH 11				
Total			▶ 3a	1,035,511.
b Approved for future payment ATCH 12				
Total			▶ 3b	1,716,334.

Enter gross amounts unless otherwise indicated

(See worksheet in line 13 instructions to verify calculations)

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)
▼	

[illegible]

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?		Yes	No
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.			

[illegible]

b If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship
	NOT APPLICABLE	

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

Phone no 617-439-9700

44423PF

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

Kind of Property		Description				Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis	Gain or (loss)	
5,119.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 103.				11/06/1975	11/25/2013
						5,016.	
47,140.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 948.				11/06/1975	11/27/2013
						46,192.	
152,072.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 2,874.				11/06/1975	01/31/2014
						149,198.	
67,296.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 1,243.				11/06/1975	04/02/2014
						66,053.	
89,121.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 1,876.				11/06/1975	08/06/2013
						87,245.	
199,747.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 4,106.				11/06/1975	12/11/2013
						195,641.	
12,015.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 246.				11/06/1975	12/24/2013
						11,769.	
117,681.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 2,250.				11/06/1975	02/04/2014
						115,431.	
21,602.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 399.				11/06/1975	04/02/2014
						21,203.	
4,575.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 82.				11/06/1975	06/11/2014
						4,493.	
22,130.		CAMBRIDGE BANCORP PROPERTY TYPE: SECURITIES 411.				11/06/1975	06/26/2014
						21,719.	
131,676.		ARCHER DANIELS PROPERTY TYPE: SECURITIES 111,180.				05/21/2007	06/23/2014
						20,496.	

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

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
152,662.		CSX CORP PROPERTY TYPE: SECURITIES 101,200.				P	03/06/2012	06/23/2014
							51,462.	
94,390.		NORTHEAST UTILITIES PROPERTY TYPE: SECURITIES 48,785.				P	04/10/2012	06/23/2014
							45,605.	
117,125.		PUBLIC SVC ENT GROUP PROPERTY TYPE: SECURITIES 94,174.				P	12/15/2010	06/23/2014
							22,951.	
TOTAL GAIN(LOSS)							<u>864,474.</u>	

ATTACHMENT 1FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>
INTEREST ON SAVINGS & CDS	2,580.	2,580.	
TOTAL	<u>2,580.</u>	<u>2,580.</u>	

ATTACHMENT 2FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>
DIVIDENDS ON STOCKS	246,612.	246,612.	
TOTAL	<u>246,612.</u>	<u>246,612.</u>	

ATTACHMENT 3FORM 990PF, PART I - ACCOUNTING FEES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
WOLF & COMPANY, PC.	1,650.			1,650.
TOTALS	<u>1,650.</u>			<u>1,650.</u>

ATTACHMENT 4FORM 990PF, PART I - TAXES

<u>DESCRIPTION</u>	<u>REVENUE AND EXPENSES PER BOOKS</u>	<u>NET INVESTMENT INCOME</u>	<u>ADJUSTED NET INCOME</u>	<u>CHARITABLE PURPOSES</u>
FEDERAL TAXES	5,223.			
TOTALS	<u>5,223.</u>			

ATTACHMENT 5FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
BANK SERVICE CHARGES	30.			30.
MASS FILING FEE	515.			515.
TOTALS	545.			545.

ATTACHMENT 6FORM 990PF, PART II - CORPORATE STOCK

<u>DESCRIPTION</u>	<u>BEGINNING BOOK VALUE</u>	<u>ENDING BOOK VALUE</u>	<u>ENDING FMV</u>
STOCKS & BONDS	7,660,415.	7,577,907.	7,577,907.
TOTALS	<u>7,660,415.</u>	<u>7,577,907.</u>	<u>7,577,907.</u>

ATTACHMENT 7FORM 990PF, PART III - OTHER INCREASES IN NET WORTH OR FUND BALANCES

<u>DESCRIPTION</u>	<u>AMOUNT</u>
UNREALIZED GAINS	964,935.
TOTAL	<u>964,935.</u>

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEESATTACHMENT 8

<u>NAME AND ADDRESS</u>	<u>TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION</u>	<u>COMPENSATION</u>	<u>CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS</u>	<u>EXPENSE ACCT AND OTHER ALLOWANCES</u>
PATRICIA D CONNELLY 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	CLERK 1.00	0	0	0
DAVID A TIBBETTS 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
PETER G KELLY 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
MARY E LARNARD 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
FREEMAN J CONDON 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

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

ATTACHMENT 8 (CONT'D)

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
CINDY M JOHNSON 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
JOHN F LEARY III 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
DONALD M GREENOUGH 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
MICHAEL J JONES 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	PRESIDENT/TRUSTEE 1.00	0	0	0
JEREMIAH T LEWIS 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

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

ATTACHMENT 8 (CONT'D)

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
R. DREW MARC-AURELE 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
ELLEN G NICH 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
ELLEN MACKEY ROSE 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
RICHARD J SILVERMAN 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
KIMBERLY A ROCK 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

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

ATTACHMENT 8 (CONT'D)

NAME AND ADDRESS	TITLE AND AVERAGE HOURS PER WEEK DEVOTED TO POSITION	COMPENSATION	CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS	EXPENSE ACCT AND OTHER ALLOWANCES
STEPHEN P COTE 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TREASURER 1.00	0	0	0
JAMES V ELLARD 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
KEVIN M GASIOROWSKI 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
SAIRA NASEER-GHIASUDDIN 93 STATE STREET P.O. BOX 510 NEWBURYPORT, MA 01950	TRUSTEE 1.00	0	0	0
GRAND TOTALS		0	0	0

ATTACHMENT 9

FORM 990PF, PART XV - NAME, ADDRESS AND PHONE FOR APPLICATIONS

MICHAEL J JONES
2 DEPOT SQUARE
IPSWICH, MA 01938
978-462-3106

ATTACHMENT 10990PF, PART XV - RESTRICTIONS OR LIMITATIONS ON AWARDS

AWARDS ARE TO BE GRANTED WITHIN NEWBURYPORT, MASSACHUSETTS,
AND ITS VICINITY UNLESS AN EXCEPTION IS MADE BY THE BOARD
OF TRUSTEES TO BENEFIT COMMUNITY, CHARITABLE, EDUCATIONAL,
AND OTHER BENEVOLENT PURPOSES.

FORM 990PF - PART XV - GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR

ATTACHMENT 11

RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR

AND

FOUNDATION STATUS OF RECIPIENT

RECIPIENT NAME AND ADDRESS

PURPOSE OF GRANT OR CONTRIBUTION

AMOUNT

PLEASE SEE ATTACHED SCHEDULE
ON FILE - AVAILABLE UPON REQUEST

NOT RELATED
PC

EXEMPT PURPOSE

1,035,511

TOTAL CONTRIBUTIONS PAID

1,035,511



INSTITUTION FOR SAVINGS CHARITABLE FOUNDATION

Summary of Grants Awarded

Fiscal YTD June 30, 2014

Organization	Amount	Purpose
1st Lt. Derek Hines Soldiers Assistance Fund	\$5,000	Sponsor Flag Day 5K Race
AHS Grad Night	\$500	Class 2014 Graduation Night Event-Amesbury
All Saints Anglican Church	\$10,000	Hot meal program
Amesbury Jets Youth Football & Cheerleading	\$1,000	Scholarship program for football players
Amesbury Police Dept. K-9 Unit	\$500	Training & equipment for Dept
Amesbury Public Schools f/b/o Windrush Farms	\$2,500	Support for therapeutic riding program
Amesbury Veterans Memorial Resoration Comm	\$3,000	Restore the Doughboy
Anna Jacques Hospital	\$250,000	4th of 5 Installments for Hospital renovations
Anna Jacques Hospital	\$50,000	4th of 5 Installments for event support
Anna Jacques Hospital	\$2,500	Sponsor 2014 Great Chefs Night
Assisted Living Center-Salsbury	\$15,000	Funding towards generator
Belleville Improvement Society	\$10,000	Atkinson Common Renovation Project
Belleville Roots Music Center	\$3,000	Sponsor Von Trapp concert
Benevolent Protective Order of Elks Lodge	\$500	Thanksgiving Basket Drive
Boys & Girls Club of Lower Merrimack Valley	\$1,000	Donation-Bat Mobile visit
Boys & Girls Club of Lower Merrimack Valley	\$10,000	After school enrichment program
Boys & Girls Club of Lower Merrimack Valley	\$1,500	Platinum sponsor for annual auction
Boys & Girls Club of Lower Merrimack Valley	\$1,000	Fund-A-Need-Kids to Camp
Boston University f/b/o Michael McCarron	\$15,000	2013 Pentucket Regional HS Scholarship
Boston University f/b/o Alexis Cole	\$1,500	2012 Newburyport Scholarship Recipient
Byfield Community Arts Center Festival	\$2,000	Sponsor for Music & Arts Festival
Byfield Newbury Little League	\$5,000	Field Sponsor for upgrade
Central Congregational Church	\$2,500	Donation for meal program
Christmas Tree Santas	\$1,200	Christmas trees for needy
Coastal Connections	\$1,000	Pumpkin chucking festival
Coastal Homebuyers	\$4,000	Support for education workshop
Colby College f/b/o Anh Uong	\$2,000	2013 Masconomet HS Scholarship
Community Action Inc	\$7,500	Assist for families basic needs
Community Hoops	\$200	Sponsor for Summer Basketball Program for kids
Community Service of Newburyport	\$2,500	Donation for food pantry
District 7930 Rotary Foundation	\$1,000	2014 Annual Polar Plunge for Polo
Elder Services of Merrimack Valley	\$500	Support for money management program
Elder Services of Merrimack Valley	\$250	Sponsor for golf tournament
Essex County Greenbelt Association	\$25,000	Land Conservation Campaign
Ext. Dance Theatre	\$2,500	Sponsor 2014 production
Fraxa Research Foundation	\$2,000	Fragile X research
Friends of Newburyport Public Library	\$1,000	Sponsor "Books In Bloom 2014"
Friends of the Salisbury Council on Aging	\$2,000	Annual appeal
General Charitable Society	\$4,000	Fund transportation costs for Nbpt residents to get to work
George Washington Univ f/b/o Kara Killeen	-\$3,750	Refunded scholarship from school - to be reissued
Girl Scouts of Eastern Massachusetts	\$1,000	Summer camp scholarships
Greater Newburyport Bura Alliance	\$2,500	Program support
Greater Newburyport Mothers & Families Club	\$1,500	Tote bags for consignment sale
Greater Newburyport Special Athletes	\$1,750	Support special athletes
Groveland Recreation Committee	\$2,500	Corporate Sponsor Groveland Day
Groveland Recreation Committee	\$2,500	Town Road Race & activities
Haverhill YMCA	\$5,000	Lead Sponsor - David Curley Memorial 5K Race
Historical Society of Old Newbury	\$2,000	Annual Appeal
Hope Community Church	\$15,000	Scholarships for low to middle income children
Horizon Club	\$2,000	Support for social and physically challenged individuals
Hugh Doyle Resource Center	\$5,000	Support for programs and goals
Immaculate Conception School	\$3,000	North Pole Express and Auction
Irenicon, Inc - Homes of Hope	\$4,000	Donation
Jeanne Geiger Crisis Center	\$20,000	Second payment of three year pledge
Jeanne Geiger Crisis Center	\$600	2 Addtl tables White Ribbon Breakfast
Joppa Flats Running Club	\$2,500	2013 Turkey Trot
Larry Fournier Memorial Hockey Tournament	\$2,500	Star Level sponsor
Link House	\$1,000	Sponsor - St. Patrick's Luncheon
Ma General Hospital Cancer Center	\$5,000	Cancer Center donation
Masconomet Regional High School	\$500	Senior Celebration Class of 2014
Merrimack College f/b/o Stephen Levesque	\$11,340	2013 Triton Scholarship Recipient-partial payment
Merrimack River Feline Rescue Society	\$7,500	2014 Platinum Level Sponsor
Merrimack Valley Economic Development	\$5,000	2014 Corporate Sponsor
Merrimack Valley Hospice House	\$5,000	Capital campaign
Merrimack Valley Townsmen	\$500	CD - Songs for Soldiers
Merrowhake Nature Camp	\$4,000	8 Camp scholarships
Music for Music	\$2,000	Event sponsor - proceeds to music program in Nbpt schools
NEADS	\$2,500	Salisbury Elementary School-Service Dog
New England Exchange Clubs Foundation, Inc	\$1,000	Sponsor Newburyport Field of Honor
Newburyport Adult & Community Education	\$5,000	Support for programs
Newburyport Art Association	\$5,000	2013-2014 Art Link & ArtOp Programs
Newburyport Boys Basketball Assoc	\$500	General Support for program
Newburyport Chamber Music Festival	\$300	Sponsor "A Sense of Peace"
Newburyport Chamber Music Festival	\$2,000	Series sponsor
Newburyport Choral Society	\$5,000	Sponsor 80th Anniversary Celebration
Newburyport Choral Society	\$1,000	December holiday program of events
Newburyport Clean Tech	\$3,500	Storm Surge Speaker Series
Newburyport Community Media Center	\$4,500	Replace obsolete equipment
Newburyport Education Foundation	\$10,000	Nock Middle School #8 of 10 payments
Newburyport Elementary School PTO	\$1,200	Sponsor Kitchen Tour
Newburyport Elementary School PTO	\$2,500	Sponsor 5k Spring Fever and Family Fun Run
Newburyport Girls Basketball Assoc	\$1,500	Support for new equipment
Newburyport High School	\$500	Senior Celebration Class of 2014
Newburyport High School Theatre Department	\$1,000	Sponsor for 2014 Musical - "Chicago"
Newburyport Learning Enrichment Center	\$6,000	Support for "Share Our Strength's Cooking Matters"
Newburyport Lions Club	\$15,000	Lead Sponsor - Yankee Homecoming Road Race
Newburyport Lions Club	\$500	Sponsor Community Thanksgiving Dinner
Newburyport Lions Club	\$24,097	Yankee Homecoming Race Shirts



INSTITUTION FOR SAVINGS CHARITABLE FOUNDATION

Summary of Grants Awarded

Fiscal YTD June 30, 2014

Organization	Amount	Purpose
Newburyport Literary Association	\$7,000	Founding sponsor 2014 Festival
Newburyport Park Conservancy	\$500	The Big Dog Show on Bartlett Mall
Newburyport Rotary Club	\$1,000	2014 Sponsor Frigid River Race
Newburyport Waterfront Trust	\$854	Flower bed maintenance on waterfront
Newburyport Youth Football & Cheerleading Inc	\$2,500	Sponsor Youth Cheerleaders competition in FI
Newburyport Youth Football League	\$1,500	Safety helmets for players
Newburyport Youth Lacrosse Assoc	\$500	Establishment of Stephen Boy Scholarship
Newburyport Youth Services	\$2,000	Establish Art Studio for youths
Newburyport Youth Services	\$2,500	Sponsor summer basketball league
Nock Middle School	\$915	3 Scholarships for Camp Kieve
Northern Essex Community College	\$5,000	Scholarships
Northern Essex Elder Transport	\$1,500	Reimbursement for volunteer drivers
On Stage Inc d/b/a Theater in the Open	\$2,500	Summer camp scholarships
Opportunity Works	\$5,000	Lend-A-Hand auction sponsor - 2014
Opportunity Works	\$4,000	Golf Tournament Fundraiser - 2013
Opportunity Works	\$33,333	1st Payment Capital Campaign
Our Neighbor's Table	\$10,000	Donation for meal program
Pan Mass Challenge	\$500	Support for local team-Riverside Rockets
Pan Mass Challenge	\$1,000	Kids Ride-Newburyport
Pentucket Arts Foundation	\$5,000	10th Arts Connecting Community
Pentucket Education Foundation	\$48,958	Support for Innovation Schools
Pentucket Youth Football	\$1,000	"ALL IN" Casino night fundraiser
Pentucket Youth Lacrosse	\$5,000	Sponsor Memorial Day Tournament
Princeton University f/b/o Erin Curley	\$5,985	2011 Triton Scholarship Recipient
Razz Ma Dazz Destination Imagination	\$500	Pentucket Reg H S Carng Canines
Roof Over Head Collaborative	\$25,000	For purchase of fourth home
Salisbury Boardwalk Partnership	\$5,000	Sponsor summer events including fireworks and festivals
Salvation Army	\$5,000	Donation for meal program
Senior Celebration 2014-PRHS	\$500	Class 2014 Graduation Night Event-Pentucket
Society for the Preservation of New England Antiquities	\$10,000	Sponsor of area school music festival
St Basil's Greek Church	\$2,500	Donation for meal program
St Paul's Church	\$5,000	Donation for meal program
St Vincent de Paul	\$2,500	Donation for meal program
The Cassidy Brown Foundation	\$250	Golf Tournament Sponsor
The Compassionate Friends	\$5,000	General Support for program
The Firehouse Center	\$15,000	2014 overall support
The Pettengill House	\$17,000	\$5,000 Food Pantry, \$12,000 Programs
The Pettengill House	\$750	Gold sponsor - Appreciation Luncheon
The Pettengill House	\$3,000	Sponsor fundraising tournament
Topsfield Regional School District	\$19,028	Computer equipment for Pine Grove School
Town of Newbury	\$5,000	Design fee Border to Boston Trail
Trav's Trail Run	\$2,000	Race Sponsor - 3rd of 3 year pledge
Triton Babe Ruth League	\$5,000	Support for Memorial Fund
Triton Regional High School Robotics Team	\$1,500	Support for 2013-2014 Team competitions
Tough Warrior Princesses	\$1,500	Donation-AJH & Pink Glove Event
Turning Point	\$50,000	Eliminate debt for 6 units
Turning Point	\$5,000	Community Garden
UCC Resoration & Preservation Alliance	\$1,500	Sponsor for Point Shore Garden Tour
Univ of Michigan f/b/o Lindsay Ford	\$15,000	2013 Newburyport HS Scholarship
Univ of St Andrews f/b/o Kara Killeen	\$3,750	Scholarship payment
Viking GradVenture	\$500	Class 2014 Graduation Night Event-Triton
Waltham Rotary Club	\$1,000	"Death by Chocolate" sponsor
West Newbury PTO	\$5,000	Sponsor Page School Auction
West Newbury PTO	\$5,000	Lead Sponsor - 25th Annual Apple Harvest Run
Winner's Circle Running Club	\$4,000	April Fools Race
Winner's Circle Running Club	\$5,000	Lead Sponsor - Yankee Homecoming Road Race
Winner's Circle Running Club	\$1,000	Sponsor 35th annual Pat Polletta Race
Yankee Clipper Council	\$1,000	Breakfast for Scouting/City of Newburyport
YWCA of Newburyport	\$5,000	Luncheon Sponsor
Total Grants Awarded 2014	<u>\$1,035,511</u>	

FORM 990PF, PART XV - CONTRIBUTIONS APPROVED FOR FUTURE PAYMENTATTACHMENT 12

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND		PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
	FOUNDATION	STATUS OF RECIPIENT		
JEANNE GEIGER CRISIS CENTER 2 HARRIS STREET NEWBURYPORT, MA 01950	NOT RELATED PC		VARIOUS PROGRAMS INCLUDING THE WALK	20,000
ANNA JAQUES HOSPITAL ANNUAL FUND 25 HIGHLAND AVENUE NEWBURYPORT, MA 01950	NOT RELATED PC		SPECIAL EVENT SUPPORT	50,000
ANNA JAQUES HOSPITAL CAPITAL CAMPAIGN 25 HIGHLAND AVENUE NEWBURYPORT, MA 01950	NOT RELATED PC		NEW HOSPITAL IMPROVEMENTS	250,000
TRITON REGIONAL HIGH SCHOOL 112 ELM STREET BYFIELD, MA 01922	NOT RELATED PC		STADIUM PROJECT/AUDIO VISUAL/PERFORMING ARTS	225,000
NEWBURYPORT EDUCATIONAL FOUNDATION PO BOX 1002 NEWBURYPORT, MA 01950	NOT RELATED PC		UPGRADE NHS LIBRARY	66,667.
RESTORE OUR STADIUM 26 SUMMIT PLACE NEWBURYPORT, MA 01950	NOT RELATED PC		RENOVATIONS TO NEWBURYPORT HIGH SCHOOL STADIUM	500,000

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

EOBM 990PF, PART XV - CONTRIBUTIONS APPROVED FOR FUTURE PAYMENT

ATTACHMENT 12 (CONT'D)

RECIPIENT NAME AND ADDRESS	RELATIONSHIP TO SUBSTANTIAL CONTRIBUTOR AND FOUNDATION STATUS OF RECIPIENT	PURPOSE OF GRANT OR CONTRIBUTION	AMOUNT
NEWBURYPORT EDUCATIONAL FOUNDATION PO BOX 1002 NEWBURYPORT, MA 01950	NOT RELATED PC	SCIENCE LAB UPGRADES	20,000
OPPORTUNITY WORKS CAPITAL FUND TEN OPPORTUNITY WAY NEWBURYPORT, MA 01950	NOT RELATED PC	CAPITAL CAMPAIGN-EXECUTIVE CONFERENCE ROOM	66,667
OPPORTUNITY WORKS ANNUAL FUND TEN OPPORTUNITY WAY NEWBURYPORT, MA 01950	NOT RELATED PC	ANNUAL OPERATING EXPENSES	18,000
TOWN OF SALISBURY 17 ELM ST SALISBURY, MA 01952	NOT RELATED PC	CONSTRUCTION OF NEW PUBLIC LIBRARY	500,000
TOTAL CONTRIBUTIONS APPROVED			<u>1,716,334</u>

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ATTACHMENT 12

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T.

▶ Use Form 8949 to list your transactions for lines 1b, 2, 3, 8b, 9 and 10.

▶ Information about Schedule D and its separate instructions is at www.irs.gov/form1041.

OMB No 1545-0092

2013

Name of estate or trust **INSTITUTION FOR SAVINGS IN NEWBURYPORT &
ITS VICINITY CHARITABLE FOUNDATION, INC.**

Employer identification number
04-3353621

Note: Form 5227 filers need to complete **only** Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

See instructions for how to figure the amounts to enter on the lines below

This form may be easier to complete if you round off cents to whole dollars

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part I, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
1a Totals for all short-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions) However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 1b				
1b Totals for all transactions reported on Form(s) 8949 with Box A checked				
2 Totals for all transactions reported on Form(s) 8949 with Box B checked				
3 Totals for all transactions reported on Form(s) 8949 with Box C checked				
4 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824				4
5 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts				5
6 Short-term capital loss carryover Enter the amount, if any, from line 9 of the 2012 Capital Loss Carryover Worksheet				6 ()
7 Net short-term capital gain or (loss). Combine lines 1a through 6 in column (h) Enter here and on line 17, column (3) on the back ▶				7

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

See instructions for how to figure the amounts to enter on the lines below

This form may be easier to complete if you round off cents to whole dollars

	(d) Proceeds (sales price)	(e) Cost (or other basis)	(g) Adjustments to gain or loss from Form(s) 8949, Part II, line 2, column (g)	(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
8a Totals for all long-term transactions reported on Form 1099-B for which basis was reported to the IRS and for which you have no adjustments (see instructions) However, if you choose to report all these transactions on Form 8949, leave this line blank and go to line 8b				
8b Totals for all transactions reported on Form(s) 8949 with Box D checked	517,455.	355,738.		161,717.
9 Totals for all transactions reported on Form(s) 8949 with Box E checked				
10 Totals for all transactions reported on Form(s) 8949 with Box F checked	716,896.	14,139.		702,757.
11 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824				11
12 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts.				12
13 Capital gain distributions.				13
14 Gain from Form 4797, Part I.				14
15 Long-term capital loss carryover Enter the amount, if any, from line 14 of the 2012 Capital Loss Carryover Worksheet				15 ()
16 Net long-term capital gain or (loss). Combine lines 8a through 15 in column (h) Enter here and on line 18a, column (3) on the back ▶				16 864,474.

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D (Form 1041) 2013

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Part III Summary of Parts I and II**Caution:** Read the instructions *before* completing this part.

	(1) Beneficiaries' (see instr)	(2) Estate's or trust's	(3) Total
17 Net short-term gain or (loss)	17		
18 Net long-term gain or (loss):			
a Total for year	18a		864,474.
b Unrecaptured section 1250 gain (see line 18 of the wrksht)	18b		
c 28% rate gain	18c		
19 Total net gain or (loss). Combine lines 17 and 18a. ▶	19		864,474.

Note: If line 19, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 18a and 19, column (2), are net gains, go to Part V, and **do not** complete Part IV. If line 19, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation

20 Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of	20	()
a The loss on line 19, column (3) or		
b \$3,000		

Note: If the loss on line 19, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** in the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part **only** if both lines 18a and 19 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.

Caution: Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if

- Either line 18b, col (2) or line 18c, col (2) is more than zero, or
- Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero

Form 990-T trusts. Complete this part **only** if both lines 18a and 19 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the **Schedule D Tax Worksheet** in the instructions if either line 18b, col (2) or line 18c, col (2) is more than zero.

21 Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34). . .	21		
22 Enter the smaller of line 18a or 19 in column (2) but not less than zero.	22		
23 Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T) . .	23		
24 Add lines 22 and 23	24		
25 If the estate or trust is filing Form 4952, enter the amount from line 4g, otherwise, enter -0- . . . ▶	25		
26 Subtract line 25 from line 24. If zero or less, enter -0-	26		
27 Subtract line 26 from line 21. If zero or less, enter -0-	27		
28 Enter the smaller of the amount on line 21 or \$2,450	28		
29 Enter the smaller of the amount on line 27 or line 28	29		
30 Subtract line 29 from line 28. If zero or less, enter -0-. This amount is taxed at 0% ▶	30		
31 Enter the smaller of line 21 or line 26	31		
32 Subtract line 30 from line 26.	32		
33 Enter the smaller of line 21 or \$11,950.	33		
34 Add lines 27 and 30	34		
35 Subtract line 34 from line 33. If zero or less, enter -0-	35		
36 Enter the smaller of line 32 or line 35.	36		
37 Multiply line 36 by 15%. ▶	37		
38 Enter the amount from line 31	38		
39 Add lines 30 and 36	39		
40 Subtract line 39 from line 38. If zero or less, enter -0-	40		
41 Multiply line 40 by 20% ▶	41		
42 Figure the tax on the amount on line 27. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	42		
43 Add lines 37, 41, and 42	43		
44 Figure the tax on the amount on line 21. Use the 2013 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	44		
45 Tax on all taxable income. Enter the smaller of line 43 or line 44 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36) ▶	45		

Schedule D (Form 1041) 2013

Name(s) shown on return (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

04-3353621

Most brokers issue their own substitute statement instead of using Form 1099-B. They also may provide basis information (usually your cost) to you on the statement even if it is not reported to the IRS. Before you check Box D, E, or F below, determine whether you received any statement(s) and, if so, the transactions for which basis was reported to the IRS. Brokers are required to report basis to the IRS for most stock you bought in 2011 or later.

Part II **Long-Term.** Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1.

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions).

You must check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☒ **(D)** Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see **Note** above)

☐ **(E)** Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS

☐ **(F)** Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example 100 sh XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss). Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	CAMBRIDGE BANCORP	11/06/1975	04/02/2014	21,602.	399.			21,203.
	ARCHER DANIELS	05/21/2007	06/23/2014	131,676.	111,180.			20,496.
	CSX CORP	03/06/2012	06/23/2014	152,662.	101,200.			51,462.
	NORTHEAST UTILITIES	04/10/2012	06/23/2014	94,390.	48,785.			45,605.
	PUBLIC SVC ENT GROUP	12/15/2010	06/23/2014	117,125.	94,174.			22,951.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ►				517,455.	355,738.			161,717.

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See Column (g) in the separate instructions for how to figure the amount of the adjustment.

Name(s) shown on return (Name and SSN or taxpayer identification no. not required if shown on other side)

Social security number or taxpayer identification number

INSTITUTION FOR SAVINGS IN NEWBURYPORT &

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Part II Long-Term. Transactions involving capital assets you held more than one year are long term. For short-term transactions, see page 1

Note. You may aggregate all long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS and for which no adjustments or codes are required. Enter the total directly on Schedule D, line 8a; you are not required to report these transactions on Form 8949 (see instructions)

You *must* check Box D, E, or F below. Check only one box. If more than one box applies for your long-term transactions, complete a separate Form 8949, page 2, for each applicable box. If you have more long-term transactions than will fit on this page for one or more of the boxes, complete as many forms with the same box checked as you need.

☐ (D) Long-term transactions reported on Form(s) 1099-B showing basis was reported to the IRS (see Note above)

☐ (E) Long-term transactions reported on Form(s) 1099-B showing basis was not reported to the IRS

☒ (F) Long-term transactions not reported to you on Form 1099-B

1	(a) Description of property (Example 100 sh XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold or disposed (Mo., day, yr.)	(d) Proceeds (sales price) (see instructions)	(e) Cost or other basis. See the Note below and see Column (e) in the separate instructions	Adjustment, if any, to gain or loss. If you enter an amount in column (g), enter a code in column (f). See the separate instructions.		(h) Gain or (loss) Subtract column (e) from column (d) and combine the result with column (g)
						(f) Code(s) from instructions	(g) Amount of adjustment	
	CAMBRIDGE BANCORP	11/06/1975	11/25/2013	5,119.	103.			5,016.
	CAMBRIDGE BANCORP	11/06/1975	11/27/2013	47,140.	948.			46,192.
	CAMBRIDGE BANCORP	11/06/1975	01/31/2014	152,072.	2,874.			149,198.
	CAMBRIDGE BANCORP	11/06/1975	04/02/2014	67,296.	1,243.			66,053.
	CAMBRIDGE BANCORP	11/06/1975	08/06/2013	89,121.	1,876.			87,245.
	CAMBRIDGE BANCORP	11/06/1975	12/11/2013	199,747.	4,106.			195,641.
	CAMBRIDGE BANCORP	11/06/1975	12/24/2013	12,015.	246.			11,769.
	CAMBRIDGE BANCORP	11/06/1975	02/04/2014	117,681.	2,250.			115,431.
	CAMBRIDGE BANCORP	11/06/1975	06/11/2014	4,575.	82.			4,493.
	CAMBRIDGE BANCORP	11/06/1975	06/26/2014	22,130.	411.			21,719.
2 Totals. Add the amounts in columns (d), (e), (g), and (h) (subtract negative amounts). Enter each total here and include on your Schedule D, line 8b (if Box D above is checked), line 9 (if Box E above is checked), or line 10 (if Box F above is checked) ▶				716,896.	14,139.			702,757.

Note. If you checked Box D above but the basis reported to the IRS was incorrect, enter in column (e) the basis as reported to the IRS, and enter an adjustment in column (g) to correct the basis. See *Column (g)* in the separate instructions for how to figure the amount of the adjustment.