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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 instructions is at *www.irs.gov/form990pf*.

OMB No 1545-0052

2014

Open to Public Inspection

For calendar year 2014, or tax year beginning 01-01-2014 , and ending 12-31-2014

Name of foundation
IDA S CHARLTON CHARITY FD UW

A Employer identification number
04-6010540

Number and street (or P O box number if mail is not delivered to street address) P O BOX 1802 | Room/suite

B Telephone number (see instructions)
(888) 866-3275

City or town, state or province, country, and ZIP or foreign postal code
PROVIDENCE, RI 029011802

C If exemption application is pending, check here ▶ ☐

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

D 1. Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐
E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

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)* ▶$ 2,645,808

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

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

Part I **Analysis of Revenue and Expenses** *(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))*

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)				
	2	Check ▶ ☑ if the foundation is **not** required to attach Sch B				
	3	Interest on savings and temporary cash investments				
	4	Dividends and interest from securities	49,638	49,872		
	5a	Gross rents				
	b	Net rental income or (loss) ________				
	6a	Net gain or (loss) from sale of assets not on line 10	332,226			
	b	Gross sales price for all assets on line 6a 1,874,744				
	7	Capital gain net income (from Part IV, line 2)		332,226		
	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	381,864	382,098		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	41,633	24,980		16,653
	14	Other employee salaries and wages		0	0	0
	15	Pension plans, employee benefits		0	0	
	16a	Legal fees (attach schedule)				0
	b	Accounting fees (attach schedule)	1,250	0	0	1,250
	c	Other professional fees (attach schedule)	6,624			2,650
	17	Interest				0
	18	Taxes (attach schedule) (see instructions)	2,540	440		0
	19	Depreciation (attach schedule) and depletion	0	0		
	20	Occupancy				
	21	Travel, conferences, and meetings		0	0	
	22	Printing and publications		0	0	
	23	Other expenses (attach schedule)	1,235			1,235
	24	**Total operating and administrative expenses.** Add lines 13 through 23	53,282	25,420	0	21,788
	25	Contributions, gifts, grants paid	100,000			100,000
	26	**Total expenses and disbursements.** Add lines 24 and 25	153,282	25,420	0	121,788
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	228,582			
	b	**Net investment income** (if negative, enter -0-)		356,678		
	c	**Adjusted net income** (if negative, enter -0-)			0	

Part II	Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets 1	Cash—non-interest-bearing			
2	Savings and temporary cash investments	14,336	36,238	36,238
3	Accounts receivable ▶			
	Less allowance for doubtful accounts ▶		0	0
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 ▶ 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)	2,195,861	2,404,349	2,609,570
c	Investments—corporate bonds (attach schedule)			
11	Investments—land, buildings, and equipment basis ▶			
	Less accumulated depreciation (attach schedule) ▶			
12	Investments—mortgage loans			
13	Investments—other (attach schedule)			0
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)	2,210,197	2,440,587	2,645,808
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	
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	2,210,197	2,440,587	
28	Paid-in or capital surplus, or land, bldg , and equipment fund			
29	Retained earnings, accumulated income, endowment, or other funds			
30	**Total net assets or fund balances** (see instructions)	2,210,197	2,440,587	
31	**Total liabilities and net assets/fund balances** (see instructions)	2,210,197	2,440,587	

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	2,210,197
2	Enter amount from Part I, line 27a	2	228,582
3	Other increases not included in line 2 (itemize) ▶	3	1,939
4	Add lines 1, 2, and 3	4	2,440,718
5	Decreases not included in line 2 (itemize) ▶	5	131
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	2,440,587

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a	See Additional Data Table			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	See Additional Data Table			
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a	See Additional Data Table			
b				
c				
d				
e				

2	Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	332,226
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 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))
2013	127,054	2,492,005	0 050985
2012	112,844	2,353,486	0 047948
2011	106,938	2,396,872	0 044616
2010	107,434	2,294,847	0 046815
2009	133,673	2,074,704	0 06443

2	**Total** of line 1, column (d).	2	0 254794
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 050959
4	Enter the net value of noncharitable-use assets for 2014 from Part X, line 5.	4	2,612,715
5	Multiply line 4 by line 3.	5	133,141
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	3,567
7	Add lines 5 and 6.	7	136,708
8	Enter qualifying distributions from Part XII, line 4.	8	121,788

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 page 18 of the instructions)**

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ___________ **(attach copy of 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	7,134
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	7,134
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	7,134
6	Credits/Payments			
a	2014 estimated tax payments and 2013 overpayment credited to 2014	6a 2,829		
b	Exempt foreign organizations—tax withheld at source	6b		
c	Tax paid with application for extension of time to file (Form 8868)	6c 0		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments Add lines 6a through 6d		7	2,829
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ if Form 2220 is attached		8	0
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	4,305
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 2015 estimated tax** ▶ 0 **Refunded** ▶		11	0

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		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)?	1b		No
	*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		No
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		No
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		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		No
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	Yes	
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	Yes	
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	Yes	
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 2014 or the taxable year beginning in 2014 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

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

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	**11**		**No**
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**		**No**
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	**13**	**Yes**	

Website address ▶

14 The books are in care of ▶US TRUST FIDUCIARY TAX SERVICES Telephone no ▶(888) 866-3275

Located at ▶PO BOX 1802 PROVIDENCE RI ZIP +4 ▶029011802

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 2014, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	**16**		**No**
	See instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR) 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)?	**1b**		**No**
	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 2014?	**1c**		**No**
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2014, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2014? ☐ **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)	**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 2014 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 2014.)*	**3b**		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	**4a**		**No**
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2014?	**4b**		**No**

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ **Yes** ☑ **No**			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? ☐ **Yes** ☑ **No**			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ **Yes** ☑ **No**			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? (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		No
	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
BANK OF AMERICA 100 FEDERAL STREET BOSTON, MA 02110	TRUSTEE 1	33,344		
E P CHARLTON II PO BOX 55477 BOSTON, MA 02110	CO-TTEE 1	2,072		
MICHAEL R GARFIELD 142 PELHAM ISLAND ROAD WAYLAND, MA 017782508	CO-TTEE 1	4,145		
STACEY CHARLTON 3522 GREEN VALLEY RD RESCUE, CA 956729625	CO-TRUSTEE 1	2,072		

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. . . . . ▶	0

Part IX-A **Summary of Direct Charitable Activities**

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments See instructions 3	
Total. Add lines 1 through 3 . . . . ▶	

Part X **Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes				
a	Average monthly fair market value of securities			1a	2,597,916
b	Average of monthly cash balances			1b	54,587
c	Fair market value of all other assets (see instructions)			1c	0
d	**Total** (add lines 1a, b, and c)			1d	2,652,503
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	2,652,503
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)			4	39,788
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4			5	2,612,715
6	**Minimum investment return.** Enter 5% of line 5			6	130,636

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	130,636
2a	Tax on investment income for 2014 from Part VI, line 5	2a	7,134		
b	Income tax for 2014 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	7,134
3	Distributable amount before adjustments Subtract line 2c from line 1			3	123,502
4	Recoveries of amounts treated as qualifying distributions			4	0
5	Add lines 3 and 4			5	123,502
6	Deduction from distributable amount (see instructions)			6	0
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1			7	123,502

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	121,788
b	Program-related investments—total from Part IX-B	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	0
b	Cash distribution test (attach the required schedule)	3b	0
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	121,788
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	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	121,788

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 2013	(c) 2013	(d) 2014
1 Distributable amount for 2014 from Part XI, line 7				123,502
2 Undistributed income, if any, as of the end of 2014				
a Enter amount for 2013 only.			93,561	
b Total for prior years 2012 , 20___ , 20___		0		
3 Excess distributions carryover, if any, to 2014				
a From 2009. 0				
b From 2010. 0				
c From 2011. 0				
d From 2012. 0				
e From 2013. 0				
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2014 from Part XII, line 4 ▶ $ 121,788				
a Applied to 2013, but not more than line 2a			93,561	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2014 distributable amount.				28,227
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2014 *(If an amount appears in column (d), the same amount must be shown in column (a).)*	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0			
b Prior years' undistributed income Subtract line 4b from line 2b		0		
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.		0		
d Subtract line 6c from line 6b Taxable amount —see instructions		0		
e Undistributed income for 2013 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2014 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015				95,275
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0			
8 Excess distributions carryover from 2009 not applied on line 5 or line 7 (see instructions) . . .	0			
9 Excess distributions carryover to 2015. Subtract lines 7 and 8 from line 6a	0			
10 Analysis of line 9				
a Excess from 2010. . . . 0				
b Excess from 2011. . . . 0				
c Excess from 2012. . . . 0				
d Excess from 2013. . . . 0				
e Excess from 2014. . . . 0				

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 2014, enter the date of the ruling. . . . . . . ▶

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

	Tax year	Prior 3 years			
	(a) 2014	**(b)** 2013	**(c)** 2012	**(d)** 2011	**(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 organization 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))

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

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

BANK OF AMERICA CO LAUREN CERULLO
100 FEDERAL STREET
BOSTON, MA 02110
(617) 434-0225

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

COVER LETTER WITH APPROPRIATE SUMMARY PAGE AND FINANCIAL INFORMATION

c Any submission deadlines

NONE

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

GRANTS ARE MADE TO NON PROFIT ORGANIZATIONS IN FALL RIVER, MA

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 Additional Data Table				
Total . . . . ▶ **3a**				100,000
b *Approved for future payment*				
Total . . . . ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	
1 Program service revenue					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments. . . .					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities. . . .			14	49,638	
5 Net rental income or (loss) from real estate					
a Debt-financed property.					
b Not debt-financed property.					
6 Net rental income or (loss) from personal property					
7 Other investment income.					
8 Gain or (loss) from sales of assets other than inventory			18	332,226	
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). .				381,864	

13 Total. Add line 12, columns (b), (d), and (e). **13** 381,864

(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)

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

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

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

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?. ☐ Yes ☑ No

b If "Yes," complete the following schedule

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

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge

****** | 2015-05-04 | ******

Signature of officer or trustee | Date | Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
Firm's name ▶			Firm's EIN ▶	
Firm's address ▶			Phone no	

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
250 ABBVIE INC COM		2013-03-18	2014-11-06
110 ABBVIE INC COM		2012-02-13	2014-11-06
60 ABBVIE INC COM		2007-11-05	2014-11-06
90 AIR PRODUCTS AND CHEMICALS INC		2012-01-13	2014-11-06
50 AIR PRODUCTS AND CHEMICALS INC		2012-09-10	2014-11-06
100 AIR PRODUCTS AND CHEMICALS INC		2011-09-13	2014-11-06
50 AMAZON COM INC		2013-10-25	2014-11-06
350 AMERICAN ELECTRIC POWER CO		2012-09-10	2014-11-07
315 AUTOMATIC DATA PROCESSING INC		2012-01-13	2014-11-06
360 BAXTER INTERNATIONAL INC		2011-11-30	2014-11-06

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
15,657		9,542	6,115
6,889		3,160	3,729
3,758		1,681	2,077
12,146		7,967	4,179
6,748		4,186	2,562
13,495		7,845	5,650
14,833		18,080	-3,247
20,291		15,240	5,051
26,683		15,028	11,655
25,760		18,382	7,378

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			6,115
			3,729
			2,077
			4,179
			2,562
			5,650
			-3,247
			5,051
			11,655
			7,378

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
25 BLACKROCK INC CL A		2013-03-18	2014-11-06
95 BLACKROCK INC CL A		2011-09-13	2014-11-06
105 CDK GLOBAL INC COM		2012-01-13	2014-11-06
110 CVS CAREMARK CORP COM		2014-02-26	2014-11-07
300 CELGENE CORP		2013-10-25	2014-11-07
75 CHUBB CORPORATION		2014-02-26	2014-11-06
125 CHUBB CORPORATION		2013-03-18	2014-11-06
315 CHUBB CORPORATION		2012-02-13	2014-11-06
300 CISCO SYSTEMS INCORPORATED		2013-10-11	2014-11-07
5 CISCO SYSTEMS INCORPORATED		2012-02-13	2014-11-07

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
8,688		6,376	2,312
33,013		14,416	18,597
3,789		2,174	1,615
9,690		7,970	1,720
32,070		23,301	8,769
7,541		6,485	1,056
12,569		10,656	1,913
31,673		21,798	9,875
7,562		6,984	578
126		100	26

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			2,312
			18,597
			1,615
			1,720
			8,769
			1,056
			1,913
			9,875
			578
			26

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
2709 36 COLUMBIA INCOME OPPORTUNITIES FUND CL Z		2006-02-16	2014-11-13
602 41 COLUMBIA SHORT TERM BOND FUND CLASS Z SHARES		2014-11-19	2014-11-25
688 976 COLUMBIA DIVIDEND INCOME FUND CLASS Z SHARES		2014-11-19	2014-11-25
1000 COLUMBIA EMERGING MARKETS FUND CLASS Z SHARES		2013-09-30	2014-05-06
4377 432 COLUMBIA EMERGING MARKETS FUND CLASS Z SHARES		2013-09-30	2014-11-13
1219 512 CREDIT SUISSE COMMODITY-RETURN STRATEGY FUND CL I		2010-05-04	2014-02-25
119 CULLEN FROST BANKERS INC COM		2012-09-10	2014-02-26
316 CULLEN FROST BANKERS INC COM		2012-09-10	2014-02-27
95 DISNEY WALT CO		2013-10-11	2014-11-06
250 E M C CORP MASS		2012-08-27	2014-11-06

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
27,500		28,038	-538
6,000		5,994	6
14,000		13,897	103
10,180		9,780	400
45,000		42,811	2,189
9,317		10,000	-683
8,783		6,880	1,903
23,406		18,270	5,136
8,736		6,284	2,452
7,317		7,281	36

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			-538
			6
			103
			400
			2,189
			-683
			1,903
			5,136
			2,452
			36

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
460 E M C CORP MASS		2012-09-10	2014-11-06
145 GILEAD SCIENCES INC		2013-10-25	2014-11-06
170 HONEYWELL INTERNATIONAL INC		2013-03-18	2014-11-06
500 ISHARES RUSSELL MID-CAP VALUE ETF		2011-10-26	2014-05-06
1490 ISHARES RUSSELL MID-CAP VALUE ETF		2011-10-26	2014-11-13
220 J P MORGAN CHASE & CO COM		2007-04-24	2014-11-06
50 J P MORGAN CHASE & CO COM		2006-10-10	2014-11-06
20 J P MORGAN CHASE & CO COM		2006-09-13	2014-11-06
5 JOHNSON & JOHNSON		2012-09-10	2014-11-06
153 KRAFT FOODS GROUP INC COM		2012-09-10	2014-11-06

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
13,464		12,693	771
15,503		10,073	5,430
16,433		12,580	3,853
34,455		21,474	12,981
108,485		63,991	44,494
13,464		11,454	2,010
3,060		2,378	682
1,224		950	274
545		342	203
8,912		6,512	2,400

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			771
			5,430
			3,853
			12,981
			44,494
			2,010
			682
			274
			203
			2,400

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
36 MCKESSON HBOC INC		2013-03-18	2014-11-06
164 MCKESSON HBOC INC		2013-03-18	2014-11-07
460 MONDELEZ INTL INC COM		2012-09-10	2014-11-06
85 OCCIDENTAL PETROLEUM CORPORATION		2012-02-13	2014-11-06
50 OCCIDENTAL PETROLEUM CORPORATION		2010-10-27	2014-11-06
70 OCCIDENTAL PETROLEUM CORPORATION		2009-02-25	2014-11-06
10 PEPSICO INCORPORATED		2011-09-13	2014-11-06
15 PHILIP MORRIS INTL INC COM		2012-02-13	2014-11-06
45 PHILIP MORRIS INTL INC COM		2012-01-13	2014-11-06
3767 492 PIMCO COMMODITY REALRETURN STRATEGY FUND		2010-11-09	2014-02-25

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
7,296		3,950	3,346
33,032		17,995	15,037
17,400		12,072	5,328
7,340		8,854	-1,514
4,318		3,950	368
6,045		3,575	2,470
968		606	362
1,312		1,222	90
3,936		3,436	500
22,228		35,000	-12,772

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			3,346
			15,037
			5,328
			-1,514
			368
			2,470
			362
			90
			500
			-12,772

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1699 029 PRINCIPAL MIDCAP BLEND FUND INSTL CL		2013-12-04	2014-05-06
35 QUALCOMM INC		2011-08-19	2014-11-06
65 SCHLUMBERGER LTD COM		2011-02-11	2014-11-06
90 SCHLUMBERGER LTD COM		2012-09-10	2014-11-06
215 SMUCKER J M CO COM NEW		2012-01-13	2014-02-26
275 STARBUCKS CORP COM		2013-10-25	2014-11-06
530 TJX COMPANIES INCORPORATED NEW		2010-10-08	2014-11-06
290 TARGET CORP		2012-02-13	2014-11-06
2420 455 THORNBURG INTL VALUE FUND CL I		2011-10-27	2014-05-06
480 954 THORNBURG INTL VALUE FUND CL I		2011-10-18	2014-05-06

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
35,000		34,405	595
2,467		1,655	812
6,305		5,853	452
8,730		6,621	2,109
21,303		16,919	4,384
21,288		21,890	-602
34,195		11,904	22,291
17,934		15,196	2,738
74,163		64,941	9,222
14,736		12,774	1,962

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			595
			812
			452
			2,109
			4,384
			-602
			22,291
			2,738
			9,222
			1,962

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
4240 391 THORNBURG INTL VALUE FUND CL I		2011-10-26	2014-05-06
135 3M CO COM		2012-09-10	2014-11-06
165 UNITED PARCEL SERVICE CL B		2011-02-11	2014-11-06
125 UNITED PARCEL SERVICE CL B		2012-09-10	2014-11-06
40 UNITED TECHNOLOGIES CORP		2006-02-16	2014-11-06
130 UNITED TECHNOLOGIES CORP		2003-05-27	2014-11-06
6000 VANGUARD TOTAL BD MARKET ETF		2010-11-02	2014-11-13
500 VANGUARD TOTAL BD MARKET ETF		2014-05-06	2014-11-13
295 VANGUARD SMALL-CAP ETF		2012-12-10	2014-11-13
10 VISA INC CL A COM		2013-10-25	2014-11-06

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
129,926		109,063	20,863
21,064		12,317	8,747
17,863		12,471	5,392
13,533		9,146	4,387
4,342		2,320	2,022
14,112		4,395	9,717
493,069		495,780	-2,711
41,089		40,880	209
34,316		23,757	10,559
2,500		2,024	476

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			20,863
			8,747
			5,392
			4,387
			2,022
			9,717
			-2,711
			209
			10,559
			476

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
380 WELLS FARGO COMPANY		2012-09-10	2014-11-06
425 WHOLE FOODS MKT INC COM		2014-02-26	2014-11-06
5 TE CONNECTIVITY LTD COM		2011-02-11	2014-11-06
400 TE CONNECTIVITY LTD COM		2012-02-13	2014-11-06
150 TE CONNECTIVITY LTD COM		2011-08-19	2014-11-06
CAPITAL GAIN DIVIDENDS	P		

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
20,531		13,258	7,273
19,043		22,699	-3,656
310		193	117
24,827		14,095	10,732
9,310		4,249	5,061
			13,057

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) 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	
			7,273
			-3,656
			117
			10,732
			5,061

Form 990PF Part XV Line 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*				
CLARKE SCHOOL FOR THE DEAF 45 ROUND HILL RD NORTHAMPTON,MA 01060	N/A	PC	UNRESTRICTED GENERAL	5,000
FAMILYAID BOSTON INC 727 ATLANTIC AVE BOSTON,MA 02111	N/A	PC	UNRESTRICTED GENERAL	5,000
HEALTH FIRST FAMILY CARE CENTER 102 COUNTY ST FALL RIVER,MA 02723	N/A	PC	UNRESTRICTED GENERAL	75,000
DIABETES ASSOCIATION INC 4 SOUTH MAIN ST FALL RIVER,MA 02721	N/A	PC	UNRESTRICTED GENERAL	5,000
AMERICAN NATIONAL RED CROSS 139 MAIN ST CAMBRIDGE,MA 02142	N/A	PC	UNRESTRICTED GENERAL	10,000
Total . . . . ▶ **3a**				100,000

TY 2014 Accounting Fees Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE - BOA	1,250			1,250

TY 2014 Compensation Explanation

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Person Name	Explanation
BANK OF AMERICA	SEE FOOTNOTE

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TY 2014 General Explanation Attachment

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Identifier	Return Reference	Explanation
FEDERAL FOOTNOTE	PART VIII LIST OF OFFICERS AND DIRECTORS	THE COMPENSATION SHOWN ON THE RETURN THAT IS PAID TO BANK OF AMERICA, N A AS CORPORATE TRUSTEE IS NOT CALCULATED BASED UPON AN HOURLY RATE FOR THE TIME SPENT BY THE TRUSTEE, RATHER, BANK OF AMERICA'S COMPENSATION IS CALCULATED USING A MARKET VALUE FEE SCHEDULE THE TRUST OFFICER'S TIME SPENT PERFORMING ADMINISTRATIVE RESPONSIBILITIES FOR THIS FOUNDATION AVERAGES ONE HOUR PER WEEK IN ADDITION, TIME IS SPENT BY OTHER STAFF MEMBERS FOR RECORDKEEPING, INVESTMENT MANAGEMENT, INCOME COLLECTION, RENDERING STATEMENTS AND ACCOUNTINGS, REGULATORY REPORTING, REGULATORY COMPLIANCE, AND TAX SERVICES

TY 2014 Investments Corporate Stock Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Name of Stock	End of Year Book Value	End of Year Fair Market Value
464287473 ISHARES RUSSELL MID-		
921937835 VANGUARD TOTAL BD MA		
922042858 VANGUARD MSCI EMERGI		
922908751 VANGUARD SMALL-CAP E	95,029	137,659
25271C102 DIAMOND OFFSHORE DRI		
30231G102 EXXON MOBIL CORP COM	39,786	44,376
674599105 OCCIDENTAL PETE CORP	7,640	12,495
806857108 SCHLUMBERGER LTD COM	6,765	15,801
009158106 AIR PRODS & CHEMS IN		
35671D857 FREEPORT-MCMORAN COP		
369550108 GENERAL DYNAMICS COR	12,032	11,698
854502101 STANLEY BLACK & DECK		
88579Y101 3M CO COM	11,861	21,362
911312106 UNITED PARCEL SVC IN		
913017109 UNITED TECHNOLOGIES	4,902	16,675
237194105 DARDEN RESTAURANTS I		
437076102 HOME DEPOT INC COM	18,985	20,469
872540109 TJX COS INC NEW COM		
87612E106 TARGET CORP COM		
988498101 YUM BRANDS INC COM		
191216100 COCA COLA CO COM	22,635	22,588
50076Q106 KRAFT FOODS GROUP IN		
609207105 MONDELEZ INTL INC CO		
713448108 PEPSICO INC COM	14,957	24,113
718172109 PHILIP MORRIS INTL I	17,539	18,734
742718109 PROCTER & GAMBLE CO	24,269	32,792
832696405 SMUCKER J M CO NEW C		
002824100 ABBOTT LABS COM		
071813109 BAXTER INTL INC COM		
075887109 BECTON DICKINSON & C		

Name of Stock	End of Year Book Value	End of Year Fair Market Value
478160104 JOHNSON & JOHNSON CO	20,064	32,417
717081103 PFIZER INC COM	23,454	24,297
09247X101 BLACKROCK INC CL A		
171232101 CHUBB CORP COM		
229899109 CULLEN / FROST BANKE		
46625H100 J P MORGAN CHASE & C	16,792	30,038
949746101 WELLS FARGO & CO NEW	20,981	33,440
H84989104 TE CONNECTIVITY LTD		
037833100 APPLE INC COM	59,200	75,610
053015103 AUTOMATIC DATA PROCE		
17275R102 CISCO SYS INC COM	14,214	19,749
268648102 EMC CORP COM		
459200101 INTERNATIONAL BUSINE	10,405	18,451
594918104 MICROSOFT CORP COM	44,827	42,734
747525103 QUALCOMM INC COM	13,237	20,812
00206R102 AT&T INC COM	25,914	23,345
025537101 AMERICAN ELEC PWR IN		
197199409 COLUMBIA ACORN FUND		
722005667 PIMCO COMMODITY REAL		
19763T889 COLUMBIA INCOME OPPO	54,205	53,583
22544R305 CREDIT SUISSE COMMOD		
885215566 THORNBURG INTL VALUE		
438516106 HONEYWELL INTL INC C	13,320	17,986
023135106 AMAZON COM INC COM	18,080	15,518
254687106 DISNEY WALT CO COM D	15,215	21,664
580135101 MCDONALDS CORP COM	19,723	18,740
855244109 STARBUCKS CORP COM		
00287Y109 ABBVIE INC COM	5,006	13,415
151020104 CELGENE CORP COM		
375558103 GILEAD SCIENCES INC	12,505	16,967

Name of Stock	End of Year Book Value	End of Year Fair Market Value
58155Q103 MCKESSON CORP COM		
38259P508 GOOGLE INC CL A COM	18,217	18,573
92826C839 VISA INC CL A COM	13,154	17,043
74253Q747 PRINCIPAL MIDCAP BLE	119,095	128,857
19765Y852 COLUMBIA EMERGING MA	105,659	106,955
13057Q107 CALIFORNIA RESOURCES	276	342
166764100 CHEVRON CORP COM	28,438	26,923
20825C104 CONOCOPHILLIPS COM	16,766	16,229
260543103 DOW CHEM CO COM	11,461	10,490
61166W101 MONSANTO CO NEW COM	11,460	11,947
097023105 BOEING CO COM	13,077	13,648
369604103 GENERAL ELEC CO COM	32,058	30,703
907818108 UNION PAC CORP COM	22,599	22,635
20030N101 COMCAST CORP NEW CL	19,668	20,594
345370860 FORD MTR CO DEL COM	10,096	11,005
654106103 NIKE INC CL B	11,364	11,538
90130A101 TWENTY-FIRST CENTY F	11,270	12,290
126650100 CVS HEALTH CORP COM	15,578	20,707
931142103 WAL-MART STORES INC	17,901	19,752
031162100 AMGEN INC COM	16,036	15,929
09062X103 BIOGEN IDEC INC COM	9,706	10,184
110122108 BRISTOL MYERS SQUIBB	13,453	13,577
585055106 MEDTRONIC INC COM	16,836	17,689
58933Y105 MERCK & CO INC NEW C	21,629	20,728
025816109 AMERICAN EXPRESS CO	16,492	16,747
026874784 AMERICAN INTL GROUP	18,339	19,043
084670702 BERKSHIRE HATHAWAY I	31,504	33,033
172967424 CITIGROUP INC NEW CO	21,605	21,644
38141G104 GOLDMAN SACHS GROUP	14,328	14,537
57636Q104 MASTERCARD INC CL A	12,865	12,924

Name of Stock	End of Year Book Value	End of Year Fair Market Value
902973304 US BANCORP DEL COM N	22,409	22,925
38259P706 GOOGLE INC COM CL C	18,122	18,424
428236103 HEWLETT PACKARD CO C	9,958	11,036
458140100 INTEL CORP COM	22,680	24,314
68389X105 ORACLE CORP COM	17,131	19,337
92343V104 VERIZON COMMUNICATIO	25,164	23,390
19765N245 COLUMBIA DIVIDEND IN	66,103	62,105
19765P547 COLUMBIA REAL ESTATE	70,000	76,044
19765H362 COLUMBIA SHORT TERM	324,006	323,355
1261291M7 INTERM GOVT/CREDIT B	330,691	329,090
1261292H7 INTERNATIONAL EQUITY	163,613	145,756

TY 2014 Other Decreases Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Description	Amount
TYE INCOME ADJUSTMENT	127
ROUNDING	4

TY 2014 Other Expenses Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER CHARITABLE EXPENSES	1,200	0		1,200
OTHER CHARITABLE EXPENSES	35	0		35

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TY 2014 Other Increases Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Description	Amount
CTF ADJUSTMENT	1,939

TY 2014 Other Professional Fees Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
GRANTMAKING FEES - BOA	6,624			2,650

TY 2014 Taxes Schedule

Name: IDA S CHARLTON CHARITY FD UW

EIN: 04-6010540

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	260	260		0
EXCISE TAX ESTIMATES	2,100	0		0
FOREIGN TAXES ON QUALIFIED FOR	180	180		0