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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

2016

Open to Public Inspection

For calendar year 2016 or tax year beginning , 2016, and ending , 20

Name of foundation: ALBERT B CUTTER MEMORIAL TRUST FUND

A Employer identification number: 95-6112842

Number and street (or P O box number if mail is not delivered to street address): BANK OF AMERICA, N.A. P.O. BOX 831041

Room/suite:

B Telephone number (see instructions): 800-357-7094

City or town, state or province, country, and ZIP or foreign postal code: DALLAS, TX 75283-1041

C If exemption application is pending, check here ▶ ☐

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

D 1 Foreign organizations, check here ▶ ☐

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

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

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

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶ $ 895,889.

J Accounting method: [X] 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 ▶ [X] if the foundation is **not** required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	18,355.	17,788.		STMT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-15,675.			
	b Gross sales price for all assets on line 6a 355,477.				
	7 Capital gain net income (from Part IV, line 2)				
	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)		66.		STMT 2
	12 **Total.** Add lines 1 through 11	2,680.	17,854.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	12,327.	7,396.		4,931.
	14 Other employee salaries and wages		NONE	NONE	
	15 Pension plans, employee benefits		NONE	NONE	
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) STMT 3	1,250.	750.	NONE	500.
	c Other professional fees (attach schedule) STMT 4	9,600.			9,600.
	17 Interest				
	18 Taxes (attach schedule) (see instructions) STMT 5	816.	664.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings		NONE	NONE	
	22 Printing and publications		NONE	NONE	
	23 Other expenses (attach schedule) STMT 6	315.	454.		60.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	24,308.	9,264.	NONE	15,091.
	25 Contributions, gifts, grants paid	40,507.			40,507.
	26 **Total expenses and disbursements** Add lines 24 and 25	64,815.	9,264.	NONE	55,598.
	27 Subtract line 26 from line 12				
	a **Excess of revenue over expenses and disbursements**	-62,135.			
	b **Net investment income** (if negative, enter -0-)		8,590.		
	c **Adjusted net income** (if negative, enter -0-)				

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Form **990-PF** (2016)

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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	4,981.	3,025.	3,025.
	2	Savings and temporary cash investments	34,675.	32,388.	32,388.
	3	Accounts receivable ▶			
		Less allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶ NONE			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations (attach schedule)			
	b	Investments - corporate stock (attach schedule) STMT 7	871,531.	807,450.	860,476.
	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) STMT 9			
	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)	911,187.	842,863.	895,889.
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)		NONE	
Net Assets or Fund Balances		**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ [X]			
	27	Capital stock, trust principal, or current funds	911,187.	842,863.	
	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)	911,187.	842,863.	
	31	Total liabilities and net assets/fund balances (see instructions)	911,187.	842,863.	

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	911,187.
2	Enter amount from Part I, line 27a	2	-62,135.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 10	3	533.
4	Add lines 1, 2, and 3	4	849,585.
5	Decreases not included in line 2 (itemize) ▶ SEE STATEMENT 11	5	6,722.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	842,863.

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)
1 a	PUBLICLY TRADED SECURITIES			
b	OTHER GAINS AND LOSSES			
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	258,116.		282,990.	-24,874.
b	97,361.		88,162.	9,199.
c				
d				
e				

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col. (h))
a				-24,874.
b				9,199.
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	-15,675.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? ☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e) Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2015	48,219.	933,728.	0.051641
2014	46,917.	974,359.	0.048152
2013	54,907.	954,631.	0.057516
2012	38,287.	924,303.	0.041423
2011	45,366.	938,940.	0.048316

2	**Total** of line 1, column (d)	2	0.247048
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	0.049410
4	Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	879,344.
5	Multiply line 4 by line 3	5	43,448.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	86.
7	Add lines 5 and 6	7	43,534.
8	Enter qualifying distributions from Part XII, line 4	8	55,598.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 see instructions)

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ [ ] and enter "N/A" on line 1 . . . Date of ruling or determination letter ________ (attach copy of letter if necessary - see instructions)			
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ [X] and enter 1% of Part I, line 27b		1	86.
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	86.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	NONE
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-		5	86.
6	Credits/Payments			
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a 260.		
b	Exempt foreign organizations - tax withheld at source	6b NONE		
c	Tax paid with application for extension of time to file (Form 8868)	6c NONE		
d	Backup withholding erroneously withheld	6d		
7	Total credits and payments Add lines 6a through 6d		7	260.
8	Enter any **penalty** for underpayment of estimated tax Check here [ ] if Form 2220 is attached		8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶		9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶		10	174.
11	Enter the amount of line 10 to be **Credited to 2017 estimated tax** ▶ 88. **Refunded** ▶		11	86.

Part VII-A Statements Regarding Activities

			Yes	No
1a	During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)?	1b		X
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ $ ________ (2) On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		X
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	X	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ CA			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		X

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

			Yes	No
11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ NONE

14 The books are in care of ▶ BANK OF AMERICA, N.A. Telephone no ▶ (866)461-7287

Located at ▶ 100 WESTMINSTER ST, PROVIDENCE, RI ZIP+4 ▶ 02903

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 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶			

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☒ Yes ☐ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days) ☐ Yes ☒ No			
b	If any answer is "Yes" to 1a(1)-(6), did **any** of the acts fail to qualify under the exceptions described in Regulations section 53 4941(d)-3 or in a current notice regarding disaster assistance (see instructions)?	1b		X
	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 2016?	1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))			
a	At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? ☐ Yes ☒ No			
	If "Yes," list the years ▶ ____ , ____ , ____ , ____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions)	2b		X
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ ____ , ____ , ____ , ____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2016 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 2016)*	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?	4b		X

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

			Yes	No
5a	During the year did the foundation pay or incur any amount to.			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? [ ] Yes [X] 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 [X] No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? [ ] Yes [X] No			
	(4) Provide a grant to an organization other than a charitable, etc, organization described in section 4945(d)(4)(A)? (see instructions) [ ] Yes [X] 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 [X] 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 [X] 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 [X] No			
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 15		12,327.		

2 Compensation of five highest-paid employees (other than those included on line 1 - see instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than $50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over $50,000 ▶ NONE

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		NONE
Total number of others receiving over $50,000 for professional services ▶		NONE

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

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	
2	
All other program-related investments See instructions	
3 NONE	
Total. Add lines 1 through 3 ▶	

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	861,739.
b	Average of monthly cash balances	1b	30,996.
c	Fair market value of all other assets (see instructions)	1c	NONE
d	**Total** (add lines 1a, b, and c)	1d	892,735.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	892,735.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	13,391.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	879,344.
6	**Minimum investment return.** Enter 5% of line 5	6	43,967.

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	43,967.
2a	Tax on investment income for 2016 from Part VI, line 5	2a	86.		
b	Income tax for 2016 (This does not include the tax from Part VI)	2b			
c	Add lines 2a and 2b			2c	86.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	43,881.
4	Recoveries of amounts treated as qualifying distributions			4	NONE
5	Add lines 3 and 4			5	43,881.
6	Deduction from distributable amount (see instructions)			6	NONE
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	43,881.

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	55,598.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	55,598.
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	86.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	55,512.

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

95-6112842

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				43,881.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			29,777.	
b Total for prior years 20 14 ,20 ,20		NONE		
3 Excess distributions carryover, if any, to 2016.				
a From 2011 NONE				
b From 2012 NONE				
c From 2013 NONE				
d From 2014 NONE				
e From 2015 NONE				
f **Total** of lines 3a through e	NONE			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ $ 55,598.				
a Applied to 2015, but not more than line 2a			29,777.	
b Applied to undistributed income of prior years (Election required - see instructions)		NONE		
c Treated as distributions out of corpus (Election required - see instructions)	NONE			
d Applied to 2016 distributable amount				25,821.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2016 (*If an amount appears in column (d), the same amount must be shown in column (a).*)	NONE			NONE
6 **Enter the net total of each column as indicated below:**				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	NONE			
b Prior years' undistributed income Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b Taxable amount - see instructions		NONE		
e Undistributed income for 2015 Subtract line 4a from line 2a Taxable amount - see instructions				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				18,060.
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)	NONE			
8 Excess distributions carryover from 2011 not applied on line 5 or line 7 (see instructions)	NONE			
9 **Excess distributions carryover to 2017.** Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9				
a Excess from 2012 NONE				
b Excess from 2013 NONE				
c Excess from 2014 NONE				
d Excess from 2015 NONE				
e Excess from 2016 NONE				

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9) NOT APPLICABLE

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, enter the date of the ruling . . . . ▶

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

	Tax year	Prior 3 years			
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	(e) Total
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test-enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942 (j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year - see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than $5,000). (See section 507(d)(2).)

NONE

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.

NONE

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:

SEE STATEMENT 17

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

SEE ATTACHED STATEMENT FOR LINE 2

c Any submission deadlines.

SEE ATTACHED STATEMENT FOR LINE 2

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

SEE ATTACHED STATEMENT FOR LINE 2

Part XV Supplementary Information *(continued)*

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE STATEMENT 27				40,507.
Total ▶ **3a**				40,507.
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	18,355.	
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	-15,675.	
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)				2,680.	

13 Total. Add line 12, columns (b), (d), and (e) . . . 13 2,680.

(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.)
	NOT APPLICABLE

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

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

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

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

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

b If "Yes," complete the following schedule

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

Sign Here

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

Karen J Kiser | 04/21/2017 | TRUSTEE

Signature of officer or trustee | Date | Title

BANK OF AMERICA, N.A.

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

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

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

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
USGI REPORTED AS NONQUALIFIED DIVIDENDS	369.	369.
FOREIGN DIVIDENDS	3,865.	3,865.
NONDIVIDEND DISTRIBUTIONS	764.	
DOMESTIC DIVIDENDS	6,481.	6,481.
OTHER INTEREST	1,110.	1,110.
FOREIGN INTEREST	46.	46.
U.S. GOVERNMENT INTEREST(FEDERAL TAXABLE	353.	353.
NON-TAXABLE FOREIGN INCOME	-197.	
NONDISTRIBUTIVE DIVIDENDS	39.	39.
NONQUALIFIED FOREIGN DIVIDENDS	1,260.	1,260.
NONQUALIFIED DOMESTIC DIVIDENDS	4,265.	4,265.
TOTAL	18,355.	17,788.

FORM 990PF, PART I - OTHER INCOME

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
PARTNERSHIP INCOME		66.
TOTALS		66.

FORM 990PF, PART I - ACCOUNTING FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
TAX PREPARATION FEE - BOA	1,250.	750.		500.
TOTALS	1,250.	750.	NONE	500.

FORM 990PF, PART I - OTHER PROFESSIONAL FEES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	CHARITABLE PURPOSES
OTHER PROFESSIONAL FEES - CHAR	9,600.	9,600.
TOTALS	9,600.	9,600.

FORM 990PF, PART I - TAXES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	511.	511.
EXCISE TAX ESTIMATES	152.	
FOREIGN TAXES ON QUALIFIED FOR	97.	97.
FOREIGN TAXES ON NONQUALIFIED	56.	56.
TOTALS	816.	664.

FORM 990PF, PART I - OTHER EXPENSES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	CHARITABLE PURPOSES
OTHER ALLOCABLE EXPENSE-PRINCI	115.	115.	
OTHER ALLOCABLE EXPENSE-INCOME	115.	115.	
STATE FILING FEE	60.		60.
INVSTMT EXPENSE	25.	25.	
PARTNERSHIP EXPENSES		199.	
TOTALS	315.	454.	60.

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
464287234 ISHARES MSCI EMERGIN			
922042858 VANGUARD FTSE EMERGI		32,425.	34,671.
19765H271 COLUMBIA LARGE CAP C			
19765H347 COLUMBIA LARGE CAP E			
19765J608 COLUMBIA MID CAP IND			
19765J814 COLUMBIA SMALL CAP I			
19765N245 COLUMBIA DIVIDEND IN			
19765P547 COLUMBIA REAL ESTATE			
19765L553 COLUMBIA HIGH YIELD			
19765N468 COLUMBIA INTERMEDIAT			
714199106 PERMANENT PORTFOLIO			
72200Q182 PIMCO ALL ASSET ALL			
197199763 COLUMBIA ACORN INTL			
19765H677 COLUMBIA MULTI-ADVIS			
722005220 PIMCO FOREIGN BOND F			
464287507 ISHARES CORE S&P MID	24,153.	14,345.	19,345.
464287655 ISHARES RUSSELL 2000	27,008.	21,812.	26,700.
921943858 VANGUARD FTSE DEVELO	34,105.	32,080.	31,607.
922908553 VANGUARD REIT ETF	47,102.	41,833.	52,654.
466001864 IVY ASSET STRATEGY F	53,187.		
693390841 PIMCO HIGH YIELD FD	9,588.	8,801.	9,111.
202671913 AGGREGATE BOND CTF	71,495.	70,403.	70,012.
207543877 SMALL CAP GROWTH LEA	15,630.	11,282.	13,343.
29099J109 EMERGING MARKETS STO	51,728.	54,468.	57,909.
302993993 MID CAP VALUE CTF	24,339.	18,665.	19,698.
303995997 SMALL CAP VALUE CTF	19,496.	11,340.	13,893.
323991307 MID CAP GROWTH CTF	24,292.	18,033.	17,522.
45399C107 DIVIDEND INCOME COMM	79,688.	77,279.	86,239.
99Z466163 HIGH QUALITY CORE CO	38,580.	22,542.	23,255.

FORM 990PF, PART II - CORPORATE STOCK

DESCRIPTION	BEGINNING BOOK VALUE	ENDING BOOK VALUE	ENDING FMV
99Z466197 INTERNATIONAL FOCUSE	86,582.	60,955.	64,391.
99Z501647 STRATEGIC GROWTH COM	69,644.	68,193.	82,612.
73935S105 POWERSHARES DB COMMO	40,409.	41,178.	28,037.
38145C646 GOLDMAN SACHS STRATE	70,055.	24,728.	22,426.
464287200 ISHARES CORE S&P 500	64,914.		
97717X701 WISDOMTREE EUROPE HE	19,536.		
464287226 ISHARES CORE US AGGR		43,132.	42,576.
922908363 VANGUARD S&P 500 ETF		68,947.	79,660.
00203H859 AQR MANAGED FUTURES		13,104.	11,747.
09256H286 BLACKROCK STRATEGIC		26,081.	26,376.
94987W737 WELLS FARGO ABSOLUTE		12,779.	13,469.
589509108 THE MERGER FD		13,045.	13,223.
TOTALS	871,531.	807,450.	860,476.

ALBERT B CUTTER MEMORIAL TRUST FUND 95-6112842

FORM 990PF, PART II - OTHER INVESTMENTS

DESCRIPTION	COST/ FMV C OR F
73935S105 POWERSHARES DB COMMO	C
TOTALS	

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

DESCRIPTION	AMOUNT
COMMON TRUST FUND TIMING ADJ	375.
MUTUAL FUND INCOME ADJ	154.
NET ROUNDING ADJ	4.
TOTAL	533.

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

DESCRIPTION	AMOUNT
SALES CBA - TIMING	2,644.
PARTNERSHIP BASIS ADJ	3,433.
ROC ADJ - PRIOR YEAR	645.
TOTAL	6,722.

ALBERT B CUTTER MEMORIAL TRUST FUND 95-6112842

Schedule D Detail of Short-term Capital Gains and Losses

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Short-term Gain/Loss
OTHER GAINS AND LOSSES					
85.254 INTERNATIONAL FOCUSED EQUITY	08/31/2015	05/31/2016	947.00	975.00	-28.00
TOTAL OTHER GAINS AND LOSSES			947.00	975.00	-28.00
Totals			947.00	975.00	-28.00

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ALBERT B CUTTER MEMORIAL TRUST FUND 95-6112842

Schedule D Detail of Long-term Capital Gains and Losses

Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
OTHER GAINS AND LOSSES					
351.37 AGGREGATE BOND CTF	05/31/2013	02/29/2016	5,970.00	5,893.00	77.00
185.607 SMALL CAP GROWTH LEADERS CTF	05/31/2013	05/31/2016	4,097.00	3,802.00	295.00
94.644 SMALL CAP GROWTH LEADERS CTF	05/31/2013	11/30/2016	2,349.00	2,112.00	237.00
48.545 EMERGING MARKETS STOCK COMMON	02/28/2014	08/31/2016	2,268.00	2,065.00	203.00
189.91 MID CAP VALUE CTF	05/31/2013	01/08/2016	5,079.00	5,871.00	-792.00
108.205 SMALL CAP VALUE CTF	05/31/2013	01/08/2016	2,339.00	2,511.00	-172.00
199.723 SMALL CAP VALUE CTF	05/31/2013	05/31/2016	4,935.00	4,600.00	335.00
90.722 SMALL CAP VALUE CTF	05/31/2013	11/30/2016	2,638.00	2,253.00	385.00
152.546 MID CAP GROWTH CTF	05/31/2013	01/08/2016	4,020.00	4,550.00	-530.00
76.179 MID CAP GROWTH CTF	02/28/2013	01/08/2016	2,007.00	2,195.00	-188.00
7.002 DIVIDEND INCOME COMMON TRUST	05/31/2013	01/08/2016	339.00	352.00	-13.00
9.521 DIVIDEND INCOME COMMON TRUST	05/31/2013	02/29/2016	471.00	483.00	-12.00
76.129 DIVIDEND INCOME COMMON TRUST	05/31/2013	05/31/2016	4,061.00	3,876.00	185.00
30.497 DIVIDEND INCOME COMMON TRUST	05/31/2013	11/30/2016	1,691.00	1,605.00	86.00
44. POWERSHARES DB COMMODITY INDEX TRACKING FUND UNIT BEN INT	06/30/2014	01/08/2016	562.00	599.00	-37.00
42. POWERSHARES DB COMMODITY INDEX TRACKING FUND UNIT BEN INT	05/31/2013	01/08/2016	536.00	549.00	-13.00
114. POWERSHARES DB COMMODITY INDEX	06/29/2012	01/08/2016	1,456.00	1,450.00	6.00
765.172 HIGH QUALITY CORE COMMON TRUST FUND	07/31/2013	01/08/2016	9,736.00	9,838.00	-102.00
617.884 HIGH QUALITY CORE COMMON TRUST FUND	07/31/2013	05/31/2016	8,539.00	8,112.00	427.00
1121.081 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND	12/20/2013	05/31/2016	12,456.00	12,812.00	-356.00
1022.092 INTERNATIONAL FOCUSED EQUITY COMMON TRUST FUND	12/20/2013	10/14/2016	11,472.00	11,659.00	-187.00
TOTAL OTHER GAINS AND LOSSES			87,021.00	87,187.00	-166.00
Totals			87,021.00	87,187.00	-166.00

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GAINS AND LOSSES FROM PASS-THRU ENTITIES

NET SHORT-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	-3,996.00	
TOTAL NET SHORT-TERM GAIN OR LOSS (ROUNDED)		-3,996.00

NET LONG-TERM GAIN (LOSS) FROM PARTNERSHIPS, S CORPORATIONS AND OTHER FIDUCIARIES

COMMON TRUST FUNDS	9,956.00	
PARTNERSHIPS, TRUSTS, S CORPORATIONS	3,433.00	
TOTAL NET LONG-TERM GAIN OR LOSS (ROUNDED)		13,389.00

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

OFFICER NAME:
FRAN BILDERBACK
ADDRESS:
1311 NETTLETON CT
RIVERSIDE, CA 92506
TITLE:
PRESIDENT
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

OFFICER NAME:
ROBERT NELSON
ADDRESS:
1311 NETTLETON CT
RIVERSIDE, CA 92506
TITLE:
VICE PRESIDENT
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

OFFICER NAME:
HOWARD BORN
ADDRESS:
1311 NETTLETON CT
RIVERSIDE, CA 92506
TITLE:
Member
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

OFFICER NAME:
MARY LOU KERRICK
ADDRESS:
1311 NETTLETON CT
RIVERSIDE, CA 92506
TITLE:
MEMBER
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

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

OFFICER NAME:
WILLIAM ASHWORTH
ADDRESS:
1311 NETTLETON CT
RIVERSIDE, CA 92506
TITLE:
MEMBER
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 2

OFFICER NAME:
DEBBY PHILLIPS
ADDRESS:
1311 NETTLETON CT
RIVERSIDE, CA 92506
TITLE:
EXEC SEC
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 40

OFFICER NAME:
BANK OF AMERICA, N.A.
ADDRESS:
100 WESTMINSTER ST
PROVIDENCE, RI 02903
TITLE:
TRUSTEE
AVERAGE HOURS PER WEEK DEVOTED TO POSITION: 1
COMPENSATION .... 12,327.

TOTAL COMPENSATION: 12,327.

RECIPIENT NAME:
BANK OF AMERICA, N.A.
ADDRESS:
100 WESTMINSTER ST
PROVIDENCE, RI 02903
RECIPIENT'S PHONE NUMBER: NONE
E-MAIL ADDRESS: NONE
FORM, INFORMATION AND MATERIALS:
FORMS ON REQUEST
NONE
NONE
SUBMISSION DEADLINES:
NONE
NONE
RESTRICTIONS OR LIMITATIONS ON AWARDS:
ASSIST AGED, SICK & NEEDY ADULTS AND SICK & CRIPPLED CHILDREN
WITH PREFERENCE TO RESIDENTS OF RIVERSIDE, CALIFORNIA
NONE

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

RECIPIENT NAME:
ARC RIVERSIDE
ADDRESS:
8138 MAR VISTA CT
RIVERSIDE, CA 92504
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SCHOLARSHIPS & HANDICAP NEEDS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,200.

RECIPIENT NAME:
CAROLYN WYLIE CENTER
ADDRESS:
4164 BROCKTON AVE
RIVERSIDE, CA 92501
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SCHOLARSHIPS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 7,200.

RECIPIENT NAME:
BOY SCOUTS OF AMERICA
ADDRESS:
1230 INDIANA CT
REDLANDS, CA 92325
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SUMMER CAMPERSHIPS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
EASTER SEALS SOCIETY
ADDRESS:
1035 E VALLEY PKWY
ESCONDIDO, CA 92025
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SUMMER CAMPERSHIPS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,500.

RECIPIENT NAME:
INSPIRE LIFE SKILLS TRAINING, INC.
ADDRESS:
2279 EAGLE GLEN PKWY #112
CORONA, CA 92883
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
FOSTER CARE NEEDS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
MEALS ON WHEELS
ADDRESS:
4845 BROCKTON AVE
RIVERSIDE, CA 92506
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
ELDERLY FOOD PROGRAM
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,475.

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

RECIPIENT NAME:
RIVERSIDE COMMUNITY COLLEGE FOUNDATION
ADDRESS:
4800 MAGNOLIA AVE
RIVERSIDE, CA 92506
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SCHOLARSHIPS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
SALVATION ARMY OF RIVERSIDE
ADDRESS:
3695 FIRST ST
RIVERSIDE, CA 92501
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
UNRESTRICTED GENERAL SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 6,550.

RECIPIENT NAME:
UNIVERSITY OF CALIFORNIA
ADDRESS:
900 UNIVERSITY AVE
RIVERSIDE, CA 92507
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SCHOLARSHIPS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

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

RECIPIENT NAME:
SAFE HOUSE
ADDRESS:
72-710 EAST LYNN ST
THOUSAND PALMS, CA 92276
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
ART THERAPY SUPPLIES
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 600.

RECIPIENT NAME:
HABITAT FOR HUMANITY
ADDRESS:
P.O. BOX 2216
RIVERSIDE, CA 92501
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
CONSTRUCTION ITEMS FOR HOMES
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
SUNSHINE SCHOOL & CENTER
ADDRESS:
9390 CALIFORNIA AVE
RIVERSIDE, CA 92503
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
NEEDS FOR HANDICAPPED CHILDREN
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
RIVERSIDE CITY MISSION
ADDRESS:
P.O. BOX 51269
RIVERSIDE, CA 92517
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
FOOD FOR NEEDY
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 500.

RECIPIENT NAME:
BIG BROTHERS, BIG SISTERS
ADDRESS:
4305 UNIVERSITY AVE, STE 300
SAN DIEGO, CA 92105
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
MENTOR CREDIT CHECKS
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,500.

RECIPIENT NAME:
OUR LADY OF PERPTUAL HELP
ADDRESS:
5250 CENTRAL AVE
RIVERSIDE, CA 92504
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
FOOD FOR THE NEEDY
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
FEEDING AMERICA
ADDRESS:
2950 JEFFERSON ST SUITE A
RIVERSIDE, CA 92504
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
FOOD FOR NEEDY
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 2,225.

RECIPIENT NAME:
PATH OF LIFE
ADDRESS:
PO BOX 446
RIVERSIDE, CA 92502
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
UNRESTRICTED GENERAL SUPPORT
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
TEEN CHALLENGE
ADDRESS:
5445 CHICAGO AVE
RIVERSIDE, CA 92507
RELATIONSHIP:
N/A
PURPOSE OF GRANT:
SUBSTANCE ABUSE
FOUNDATION STATUS OF RECIPIENT:
PC
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
KAREN KOMORAWSKI
ADDRESS:
5476 NOBLE ST
RIVERSIDE, CA 92503
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
RENT ASSISTANCE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 585.

RECIPIENT NAME:
RICHARD PETERSON
ADDRESS:
4660 VICTORIA AVE #501
RIVERSIDE, CA 92506
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
RENT ASSISTANCE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 1,000.

RECIPIENT NAME:
PETER LOWRY
ADDRESS:
8902 PINE NEEDLE CT
RIVERSIDE, CA 92508
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PSYCHOLOGICAL EVALUATION
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 500.

RECIPIENT NAME:
JOHANNE VELASCO
ADDRESS:
5995 PALM AVE, APT B
RIVERSIDE, CA 92506
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
RENT ASSISTANCE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 775.

RECIPIENT NAME:
TENA MUHAMMAD
ADDRESS:
19948 SILVERCREST LANE
RIVERSIDE, 92508
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
EYE GLASSES
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 277.

RECIPIENT NAME:
CHARLES BROWN
ADDRESS:
4660 VICTORIA AVE, #502
RIVERSIDE, CA 92507
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
RENT ASSISTANCE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 1,000.

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

RECIPIENT NAME:
JEORG TOOL
ADDRESS:
1055 W BLAINE, APT 88
RIVERSIDE, CA 92507
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
RENT AND ELECTRIC ASSISTANCE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 470.

RECIPIENT NAME:
MARIA MAGANA
ADDRESS:
3770 LOCUST ST
RIVERSIDE, CA 92501
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
CROCKPOT AND SKILLET
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 119.

RECIPIENT NAME:
ARLENA COX
ADDRESS:
7945 GARFIELD ST
RIVERSIDE, CA 92504
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
RENT ASSISTANCE
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 618.

RECIPIENT NAME:
DRAKE HASKINS
ADDRESS:
3557 DWIGHT AVE
RIVERSIDE, CA 92507
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
ASSISTANCE WITH ELECTRIC
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID .... 413.

TOTAL GRANTS PAID: 40,507.

FEDERAL FOOTNOTES

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 TIME SPENT BY THE TRUSTEE; RATHER, BANK OF AMERICA'S COMPENSATION AS CORPORATE TRUSTEE 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.