

Return of Private Foundation

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

OMB No 1545-0052

2016

Department of the Treasury
Internal Revenue ServiceDo 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.

Open to Public Inspection

For calendar year 2016 or tax year beginning APR 1, 2016, and ending MAR 31, 2017

Name of foundation
ASSOCIATION FOR THE RELIEF OF AGED WOMEN OF NEW BEDFORD

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite
432 COUNTY STREET

City or town, state or province, country, and ZIP or foreign postal code
NEW BEDFORD, MA 02740

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

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16) **\$ 17,806,757.** (Part I, column (d) must be on cash basis)

J Accounting method: ☐ Cash ☒ Accrual
☐ Other (specify)

A Employer identification number
04-6056367

B Telephone number
(508) 717-0400

C If exemption application is pending, check here ☐

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

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

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

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))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1	Contributions, gifts, grants, etc., received	17.		N/A	
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	385,475.	385,475.		STATEMENT 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	775,256.			
b	Gross sales price for all assets on line 6a	5,849,217.			
7	Capital gain net income (from Part IV, line 2)		775,256.		
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)				
11	Other income				
12	Total. Add lines 1 through 11	1,160,748.	1,160,731.		
13	Compensation of officers, directors, trustees, etc.	80,835.	0.		80,835.
14	Other employee salaries and wages	20,197.	0.		20,197.
15	Pension plans, employee benefits	5,078.	0.		5,078.
16a	Legal fees				
b	Accounting fees	STMT 2 32,675.	11,436.		21,239.
c	Other professional fees	STMT 3 85,183.	17,036.		68,147.
17	Interest				
18	Taxes	STMT 4 30,375.	0.		7,729.
19	Depreciation and depletion				
20	Occupancy	18,151.	0.		18,151.
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses	STMT 5 18,518.	0.		18,518.
24	Total operating and administrative expenses. Add lines 13 through 23	291,012.	28,472.		239,894.
25	Contributions, gifts, grants paid	695,091.			695,091.
26	Total expenses and disbursements. Add lines 24 and 25	986,103.	28,472.		934,985.
27	Subtract line 26 from line 12.				
a	Excess of revenue over expenses and disbursements	174,645.			
b	Net investment income (if negative, enter -0-)		1,132,259.		
c	Adjusted net income (if negative, enter -0-)			N/A	

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Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments	741,530.	821,960.	821,960.
	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			
	7 Other notes and loans receivable ▶ Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock			
	c Investments - corporate bonds			
	11 Investments - land, buildings and equipment basis ▶ Less: accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 6	16,141,647.	16,959,477.	16,959,477.
Liabilities	14 Land, buildings, and equipment basis ▶ 2,560. Less: accumulated depreciation STMT 7 ▶ 2,560.			
	15 Other assets (describe ▶ STATEMENT 8)	29,846.	25,320.	25,320.
	16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item 1)	16,913,023.	17,806,757.	17,806,757.
	17 Accounts payable and accrued expenses	19,219.	15,358.	
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	19,219.	15,358.	
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	16,627,759.	17,525,354.	
	25 Temporarily restricted			
	26 Permanently restricted	266,045.	266,045.	
	Foundations that do not follow SFAS 117, check here ▶ ☐ and complete lines 27 through 31			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances	16,893,804.	17,791,399.	
	31 Total liabilities and net assets/fund balances	16,913,023.	17,806,757.	

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	16,893,804.
2 Enter amount from Part I, line 27a	2	174,645.
3 Other increases not included in line 2 (itemize) ▶ UNREALIZED GAINS/LOSSES	3	722,950.
4 Add lines 1, 2, and 3	4	17,791,399.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	17,791,399.

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Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SALE OF INVESTMENTS	P	VARIOUS	12/31/16
b SALE OF INVESTMENTS	P	VARIOUS	12/31/16
c CAPITAL GAINS DIVIDENDS			
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 4,666,926.		3,859,102.	807,824.
b 1,177,034.		1,214,859.	-37,825.
c 5,257.			5,257.
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(j) 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			807,824.
b			-37,825.
c			5,257.
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	775,256.
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) If (loss), enter -0- in Part I, line 8	If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8	3	N/A

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	942,398.	16,492,201.	.057142
2014	1,015,127.	17,437,968.	.058214
2013	987,152.	16,747,743.	.058942
2012	961,933.	15,843,291.	.060715
2011	922,801.	15,671,988.	.058882

2 Total of line 1, column (d)	2	.293895
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	.058779
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5	4	16,243,241.
5 Multiply line 4 by line 3	5	954,761.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	11,323.
7 Add lines 5 and 6	7	966,084.
8 Enter qualifying distributions from Part XII, line 4	8	934,985.

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.

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

1a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary-see instructions)			
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b		1	22,645.
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	22,645.
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	22,645.
6 Credits/Payments:			
a 2016 estimated tax payments and 2015 overpayment credited to 2016	6a 20,000.		
b Exempt foreign organizations - tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments Add lines 6a through 6d		7	20,000.
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	2,645.
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 2017 estimated tax ☐ Refunded ☐		11	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for the definition)? <i>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</i>	1b	X
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. ☐ \$ 0. (2) On foundation managers ☐ \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ☐ \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>	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? <i>If "Yes," attach a conformed copy of the changes</i>	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? <i>If "Yes," attach the statement required by General Instruction T</i>	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? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	X
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ MA		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If "No," attach explanation</i>	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)? <i>If "Yes," complete Part XIV</i>	9	X
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	X

N/A

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Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		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)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	X	
14 The books are in care of ► CHERYL RANDALL-MACH Telephone no. ► 508-717-0400 Located at ► 432 COUNTY STREET, NEW BEDFORD, MA ZIP+4 ► 02740		
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 N/A		
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? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►		X

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)? N/A 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.) N/A 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) N/A		
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 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?		X

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

5a During the year did the foundation pay or incur any amount to:

- | | |
|---|---|
| (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? | ☐ Yes ☒ No |
| (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? | ☐ Yes ☒ No |
| (3) Provide a grant to an individual for travel, study, or other similar purposes? | ☐ Yes ☒ No |
| (4) Provide a grant to an organization other than a charitable, etc., organization described in section 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)?
Organizations relying on a current notice regarding disaster assistance check here

N/A
▶ ☐

5b

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

6b

X

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(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 9		80,835.	2,465.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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
CHERYL RANDALL-MACH - 432 COUNTY STREET, NEW BEDFORD, MA 02740	EXEC DIR 40.00	80,835.	2,465.	0.

Total number of other employees paid over \$50,000

▶ **0**

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

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
US TRUST 225 FRANKLIN STREET, BOSTON, MA 02110	INVESTMENT SERVICES	85,183.

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 THE ORGANIZATION AIDES AGED WOMEN AND OTHER EXEMPT ORGANIZATIONS BY FURNISHING FINANCIAL ASSISTANCE AND RELIEF	695,091.
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions	
3	
Total. Add lines 1 through 3	0.

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	16,394,703.
b	Average of monthly cash balances	1b	878,528.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	17,273,231.
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	17,273,231.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions) STMT 10	4	1,029,990.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	16,243,241.
6	Minimum investment return. Enter 5% of line 5	6	812,162.

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	812,162.
2a	Tax on investment income for 2016 from Part VI, line 5	2a	22,645.
b	Income tax for 2016 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	22,645.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	789,517.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	789,517.
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	789,517.

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	934,985.
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	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	934,985.
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	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	934,985.

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.

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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				789,517.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2016				
a From 2011	169,592.			
b From 2012	195,194.			
c From 2013	173,473.			
d From 2014	159,501.			
e From 2015	136,990.			
f Total of lines 3a through e	834,750.			
4 Qualifying distributions for 2016 from Part XII, line 4: ► \$ 934,985.				
a Applied to 2015, but not more than line 2a			0.	
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 2016 distributable amount				789,517.
e Remaining amount distributed out of corpus	145,468.			
5 Excess distributions carryover applied to 2016 (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	980,218.			
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 2015 Subtract line 4a from line 2a. Taxable amount - see instr			0.	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				0.
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 2011 not applied on line 5 or line 7	169,592.			
9 Excess distributions carryover to 2017 Subtract lines 7 and 8 from line 6a	810,626.			
10 Analysis of line 9.				
a Excess from 2012	195,194.			
b Excess from 2013	173,473.			
c Excess from 2014	159,501.			
d Excess from 2015	136,990.			
e Excess from 2016	145,468.			

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2016.03050 ASSOCIATION FOR THE RELIEF ARAW6361

**ASSOCIATION FOR THE RELIEF OF AGED WOMEN
OF NEW BEDFORD**

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Part XV **Supplementary Information** (continued)

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

Recipient	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
Name and address (home or business)				
a Paid during the year				
ACUSHNET COUNCIL ON AGING 59 1/2 S MAIN ST ACUSHNET, MA 02743		TOWN AGENCY	ELDER SERVICES	16,600.
ART THERAPY INSPIRATIONAL ART FOR SENIORS, INC. 1 BROOKLAWN STREET NEW BEDFORD, MA 02745		PUBLIC CHARITY	ELDER SERVICES	8,000.
COASTLINE ELDERLY SERVICES, INC. 1646 PURCHASE STREET NEW BEDFORD, MA 027406819		PUBLIC CHARITY	RETURN OF UNEXPENDED PRIOR YEAR GRANT	-848.
DARTMOUTH COUNCIL ON AGING 628 DARTMOUTH STREET S DARTMOUTH, MA 02748		TOWN AGENCY	ELDER SERVICES	60,606.
FAIRHAVEN COUNCIL ON AGING 229 HUTTLESTON AVENUE FAIRHAVEN, MA 027191956		TOWN AGENCY	ELDER SERVICES	58,477.
Total SEE CONTINUATION SHEET(S) ▶ 3a				695,091.
b Approved for future payment				
NONE				
Total				0

▶ 3a

▶ 3b

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income
	(a) Business code	(b) Amount	(c) Exclu- sion 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			385,475.
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			775,256.
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue:						
a _____						
b _____						
c _____						
d _____						
e _____						
12 Subtotal. Add columns (b), (d), and (e)		0.		0.		1,160,731.
13 Total. Add line 12, columns (b), (d), and (e)					13	1,160,731.

(See worksheet in line 13 instructions to verify calculations.)

[illegible]

Form 990-PF (2016)

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

Yes	No
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1a(1)		X
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1a(2)		X
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1b(1)	X
-------	---

1b(2)	X
-------	---

1b(3)	X
-------	---

1b(4)	X
-------	---

1b(5)		X
-------	--	---

1b(6)		X
-------	--	---

1c		X
----	--	---

ther assets,

HOW IN

☐ Yes ☒ No

May the IRS discuss this return with the preparer shown below (see instr.)?

☒ Yes ☐ No

Form **990-PF** (2016)

04-6056367

3 Grants and Contributions Paid During the Year (Continuation)

623631
04-01-16

FORM 990-PF	DIVIDENDS AND INTEREST FROM SECURITIES	STATEMENT	1
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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
US TRUST	390,732.	5,257.	385,475.	385,475.	
TO PART I, LINE 4	390,732.	5,257.	385,475.	385,475.	

FORM 990-PF	ACCOUNTING FEES	STATEMENT	2
-------------	-----------------	-----------	---

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTANTS	32,675.	11,436.		21,239.
TO FORM 990-PF, PG 1, LN 16B	32,675.	11,436.		21,239.

FORM 990-PF	OTHER PROFESSIONAL FEES	STATEMENT	3
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
US TRUST	85,183.	17,036.		68,147.
TO FORM 990-PF, PG 1, LN 16C	85,183.	17,036.		68,147.

FORM 990-PF	TAXES	STATEMENT	4
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAX	22,646.	0.		0.
PAYROLL TAXES	7,729.	0.		7,729.
TO FORM 990-PF, PG 1, LN 18	30,375.	0.		7,729.

FORM 990-PF	OTHER EXPENSES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
MISC ADMINISTRATIVE EXPENSE	15,527.	0.		15,527.	
INSURANCE	2,991.	0.		2,991.	
TO FORM 990-PF, PG 1, LN 23	18,518.	0.		18,518.	

FORM 990-PF	OTHER INVESTMENTS		STATEMENT	6
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE	
	COST	16,959,477.	16,959,477.	
TOTAL TO FORM 990-PF, PART II, LINE 13		16,959,477.	16,959,477.	

FORM 990-PF	DEPRECIATION OF ASSETS NOT HELD FOR INVESTMENT		STATEMENT	7
DESCRIPTION	COST OR OTHER BASIS	ACCUMULATED DEPRECIATION	BOOK VALUE	
COMPUTER	1,470.	1,470.	0.	
COMPUTER EQUIPMENT	1,090.	1,090.	0.	
TOTAL TO FM 990-PF, PART II, LN 14	2,560.	2,560.	0.	

FORM 990-PF	OTHER ASSETS		STATEMENT	8
DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE	
ACCRUED INVESTMENT INCOME	29,846.	25,320.	25,320.	
TO FORM 990-PF, PART II, LINE 15	29,846.	25,320.	25,320.	

FORM 990-PF

PART VIII - LIST OF OFFICERS, DIRECTORS
TRUSTEES AND FOUNDATION MANAGERS

STATEMENT 9

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN- SATION	EMPLOYEE BEN PLAN CONTRIB	EXPENSE ACCOUNT
CHERYL RANDALL-MACH	EXECUTIVE DIRECTOR 40.00	80,835.	2,465.	0.
NANCY KURTZ	CLERK 6.00	0.	0.	0.
ROSEMARY SABER	VICE PRESIDENT 6.00	0.	0.	0.
JO-ANN BEAULIEU	DIRECTOR 6.00	0.	0.	0.
ROSEANNE O'CONNELL	DIRECTOR 6.00	0.	0.	0.
SHANNON BACHMAN	DIRECTOR 6.00	0.	0.	0.
SANDRA FOGG	DIRECTOR 1.00	0.	0.	0.
THERESA MANNING	DIRECTOR 1.00	0.	0.	0.
GILLIAN HARRIS	DIRECTOR 1.00	0.	0.	0.
BARBARA WACKOWSKI-FARIA	DIRECTOR 1.00	0.	0.	0.
JEAN SILVER	DIRECTOR 2.00	0.	0.	0.

ASSOCIATION FOR THE RELIEF OF AGED WOMEN

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SUSAN ROTHSCILD	DIRECTOR			
	6.00	0.	0.	0.
GRETCHEN WHIPPLE	DIRECTOR			
	1.00	0.	0.	0.
DEBORAH BROOKE	PRESIDENT			
	6.00	0.	0.	0.
DIANE BREAUULT	DIRECTOR			
	6.00	0.	0.	0.
JEANETTE DOYLE	TREASURER			
	6.00	0.	0.	0.
ANN FOX	DIRECTOR			
	1.00	0.	0.	0.
TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII		80,835.	2,465.	0.

FORM 990-PF	CASH DEEMED CHARITABLE EXPLANATION STATEMENT	STATEMENT 10
	PART X, LINE 4	

\$1,029,990 IS DEEMED NECESSARY TO PAY BUDGETED EXPENSES AND
DISBURSEMENTS.

2016 DEPRECIATION AND AMORTIZATION REPORT

FORM 990-PF PAGE 1

990-PF

Asset No	Description	Date Acquired	Method	Life	C o n v	Line No	Unadjusted Cost Or Basis	Bus % Excl	Section 179 Expense	* Reduction In Basis	Basis For Depreciation	Beginning Accumulated Depreciation	Current Sec 179 Expense	Current Year Deduction	Ending Accumulated Depreciation
1	COMPUTER	01/06/07	SL	5.00		16	1,470.				1,470.	1,470.		0.	1,470.
3	COMPUTER EQUIPMENT	08/14/09	SL	5.00		16	1,090.				1,090.	1,090.		0.	1,090.
	* TOTAL 990-PF PG 1 DEPR						2,560.				2,560.	2,560.		0.	2,560.

ASSOCIATION FOR THE RELIEF OF AGED WOMEN, INC.

04-6056367

PAGE 11, PART XV, LINE 3A

OTHER INDIVIDUALS

APR 16 - MAR 17

PAYMENTS FOR BENEFICIARIES

A, D	New Bedford, MA	3,477 76
A, M	S Dartmouth, MA	429 45
A, M	Acushnet, MA	4,023 55
A, F	Fairhaven, MA	671 45
A, D	New Bedford, MA	856 42
A, J	Acushnet, MA	2,721 48
B, M	New Bedford, MA	747 38
B, C	Fairhaven, MA	567 55
B, E	Acushnet, MA	412 00
B, J	Fairhaven, MA	2,059 23
B, R	Dartmouth, MA	1,180 00
B, A	Fairhaven, MA	3,794 88
C, M	New Bedford, MA	3,617 20
C, C	Westport, MA	6,098 75
C, L	Fairhaven, MA	2,142 00
C, C	New Bedford, MA	1,084 59
C, E	Acushnet, MA	136 86
C, D	Westport, MA	3,265 95
C, E	Fairhaven, MA	3,191 96
C, M	Westport, MA	2,871 45
C, J	New Bedford, MA	3,863 00
C, S	New Bedford, MA	5,296 61
C, L	New Bedford, MA	6,590 62
C, J	New Bedford, MA	616 41
C, Y	New Bedford, MA	142 88
C, D	Fairhaven, MA	3,000 00
C, D	Westport, MA	2,765 43
D, M	N Dartmouth MA	2,392 23
D, M	New Bedford, MA	900 00
D, C	Fairhaven, MA	4,584 50
D, P	Fairhaven, MA	4,606 59
D, V	Fairhaven, MA	2,661 52
D, F	New Bedford, MA	121 00
C, L	New Bedford, MA	1,440 00
D, C	New Bedford, MA	83 52
D, M	Fairhaven, MA	3,318 00
D, F	New Bedford, MA	710 50
D, J	New Bedford, MA	685 00
D, L	N Dartmouth MA	2,289 30
F, B	New Bedford, MA	1,299 04
F, E	Westport, MA	2,684 43

F, S	New Bedford, MA	3,000 00
F, M	Fairhaven, MA	2,291 63
F, E	S Dartmouth, MA	490 00
F, L	New Bedford, MA	4,106 25
F, M	New Bedford, MA	597 04
F, M	N Dartmouth MA	1,915 99
G, B	Fairhaven, MA	2,809 88
G, A	Westport, MA	783 30
G, V	Westport, MA	2,368 49
G, V	New Bedford, MA	453 76
G, C	New Bedford, MA	2,673 62
G, D	Fairhaven, MA	2,289 57
G, P	Westport, MA	732 40
G, E	S Dartmouth, MA	671 45
G, O	N Dartmouth MA	973 49
G, N	Fairhaven, MA	1,230 00
H, I	New Bedford, MA	291 07
H, D	New Bedford, MA	2,289 54
H, E	Fairhaven, MA	2,108 90
H, B	New Bedford, MA	-130 00
I, L	New Bedford, MA	1,570 77
J, S	Fairhaven, MA	2,298 12
K, J	Fairhaven, MA	1,063 85
K, V	Westport, MA	100 00
L, H	S Dartmouth, MA	2,684 50
L, S	Dartmouth, MA	2,295 00
L, M	New Bedford, MA	634 73
L, C	S Dartmouth, MA	2,290 12
L, G	Westport, MA	1,923 45
L, C	New Bedford, MA	804 22
L, E	New Bedford, MA	7,018 00
L, A	Westport, MA	2,292 00
M, H	Westport, MA	4,149 06
M, C	Fairhaven, MA	2,010 84
M, T	New Bedford, MA	1,100 00
M, E	Acushnet, MA	538 00
M, H	New Bedford, MA	257 91
M, M	New Bedford, MA	2,000 00
M, E	S Dartmouth, MA	1,024 00
M, J	New Bedford, MA	400 00
M, M	New Bedford, MA	692 00
M, M	Fairhaven, MA	3,160 88
M, I	Westport, MA	3,074 83
M, J	N Dartmouth MA	2,292 00
M, C	Acushnet, MA	2,292 00
M, S	New Bedford, MA	1,600 00
M, J	Acushnet, MA	3,908 48
M, J	Fairhaven, MA	1,988 50
M, C	Fairhaven, MA	266 42

M, H	S Dartmouth, MA	3,100 00
N, P	N Dartmouth MA	2,618 41
O, A	New Bedford, MA	4,254 68
O, R	New Bedford, MA	-315 83
P, C	S Dartmouth, MA	1,782 80
P, L	Fairhaven, MA	2,189 30
P, M	Fairhaven, MA	5,279 30
P, G	New Bedford, MA	3,618 09
P, B	S Dartmouth, MA	2,140 83
P, S	Westport, MA	2,510 15
P, V	Fairhaven, MA	2,473 68
P, Z	New Bedford, MA	528 45
P, H	Fairhaven, MA	7,895 21
P, H	New Bedford, MA	779 93
P, D	N Dartmouth MA	671 45
Q, J	New Bedford, MA	2,846 43
R, H	S Dartmouth, MA	2,621 45
R, A	S Dartmouth, MA	1,485 00
R, C	New Bedford, MA	200 00
R, D	Westport, MA	671 45
R, R	Fairhaven, MA	5,288 96
R, L	Westport, MA	9,055 58
R, K	N Dartmouth MA	100 00
R, R	New Bedford, MA	1,671 40
R, A	New Bedford, MA	2,633 42
R, A	New Bedford, MA	1,824 46
R, A	S Dartmouth, MA	1,641 15
R, F	N Dartmouth MA	483 72
R, M	Westport, MA	3,163 21
R, L	New Bedford, MA	792 56
S, D	N Dartmouth MA	270 00
S, I	New Bedford, MA	527 10
S, M	Fairhaven, MA	2,793 84
S, J	Fairhaven, MA	7,997 45
S, B	New Bedford, MA	4,635 00
S, A	New Bedford, MA	2,312 07
S, C	Acushnet, MA	929 99
S, D	S Dartmouth, MA	3,700 00
S, L	Fairhaven, MA	2,861 33
S, R	New Bedford, MA	1,054 72
S, A	Westport, MA	639 71
S, B	Westport, MA	3,172 00
S, P	New Bedford, MA	2,288 96
S, R	New Bedford, MA	1,324 76
S, A	S Dartmouth, MA	178 82
S, P	Fairhaven, MA	7,193 91
T, M	New Bedford, MA	441 00
T, M	New Bedford, MA	458 34
T, P	Fairhaven, MA	172 71

T, J	New Bedford, MA	1,424 82
V, R	Fairhaven, MA	2,282 50
V, G	Acushnet, MA	1,103 95
V, K	Westport, MA	2,292 00
V, P	New Bedford, MA	1,624 97
W, F	New Bedford, MA	200 00
W, B	New Bedford, MA	593 96
W, T	Westport, MA	671 45
W, L	Fairhaven, MA	2,292 00
Z, G	Fairhaven, MA	2,236 68
Total PAYMENTS FOR BENEFICIARIES		312,755 83