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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.
▶ Go to *www.irs.gov/Form990PF* for instructions and the latest information.

OMB No 1545-0052

2018

Open to Public Inspection

For calendar year 2018, or tax year beginning 01-01-2018 , and ending 12-31-2018

Name of foundation
BERKSHIRE BANK FOUNDATION INC

A Employer identification number
04-3365869

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
PO BOX 1308

B Telephone number (see instructions)
(413) 236-3733

City or town, state or province, country, and ZIP or foreign postal code
PITTSFIELD, MA 01202

C If exemption application is pending, check here ▶ ☐

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

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

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

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

I Fair market value of all assets at end of year (from Part II, col (c), *line 16*) ▶$ 26,844,570

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

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

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

			(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1	Contributions, gifts, grants, etc , received (attach schedule)	2,000,000			
	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	679,790	679,790		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	1,624,445			
	b	Gross sales price for all assets on line 6a 16,599,561				
	7	Capital gain net income (from Part IV, line 2)		1,624,445		
	8	Net short-term capital gain				
	9	Income modifications				
	10a	Gross sales less returns and allowances				
	b	Less Cost of goods sold				
	c	Gross profit or (loss) (attach schedule)				
	11	Other income (attach schedule)				
	12	**Total.** Add lines 1 through 11	4,304,235	2,304,235		
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc	185,885			185,885
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	12,500			12,500
	c	Other professional fees (attach schedule)	165,774	138,886		26,888
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	22,228	676		
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	262,678			262,678
	24	**Total operating and administrative expenses.** Add lines 13 through 23	649,065	139,562		487,951
	25	Contributions, gifts, grants paid	2,744,728			2,406,927
	26	**Total expenses and disbursements.** Add lines 24 and 25	3,393,793	139,562		2,894,878
	27	Subtract line 26 from line 12				
	a	**Excess of revenue over expenses and disbursements**	910,442			
	b	**Net investment income** (if negative, enter -0-)		2,164,673		
	c	**Adjusted net income** (if negative, enter -0-)				

Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

			Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	1,058,550	244,042	244,042
	3	Accounts receivable ▶ 253,028			
		Less allowance for doubtful accounts ▶		253,028	253,028
	4	Pledges receivable ▶			
		Less allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7	Other notes and loans receivable (attach schedule) ▶			
		Less allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges	27,288	5,736	5,736
	10a	Investments—U S and state government obligations (attach schedule)			
	b	Investments—corporate stock (attach schedule)			
	c	Investments—corporate bonds (attach schedule)			
	11	Investments—land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	23,178,540	25,040,801	26,235,728
	14	Land, buildings, and equipment basis ▶			
		Less accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)	101,749	106,036	106,036
	16	**Total assets** (to be completed by all filers—see the instructions Also, see page 1, item I)	24,366,127	25,649,643	26,844,570
Liabilities	17	Accounts payable and accrued expenses	26,210	28,938	
	18	Grants payable	448,737	819,083	
	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)	474,947	848,021	
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	23,891,180	24,801,622	
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☐ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	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)	23,891,180	24,801,622	
	31	**Total liabilities and net assets/fund balances** (see instructions)	24,366,127	25,649,643	

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	23,891,180
2	Enter amount from Part I, line 27a	2	910,442
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	24,801,622
5	Decreases not included in line 2 (itemize) ▶	5	
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	24,801,622

Part IV **Capital Gains and Losses for Tax on Investment Income**

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

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

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

2 Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	**2**	1,624,445
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		**3**	

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

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2017	2,392,024	28,648,766	0 08350
2016	2,217,974	25,839,763	0 08584
2015	1,995,248	22,713,843	0 08784
2014	1,155,446	15,393,921	0 07506
2013	1,373,983	15,559,213	0 08831

2 **Total** of line 1, column (d)	**2**	0 420540
3 Average distribution ratio for the 5-year base period—divide the total on line 2 by 5 0, or by the number of years the foundation has been in existence if less than 5 years	**3**	0 084108
4 Enter the net value of noncharitable-use assets for 2018 from Part X, line 5	**4**	29,294,299
5 Multiply line 4 by line 3	**5**	2,463,885
6 Enter 1% of net investment income (1% of Part I, line 27b)	**6**	21,647
7 Add lines 5 and 6	**7**	2,485,532
8 Enter qualifying distributions from Part XII, line 4	**8**	2,894,878

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ and enter "N/A" on line 1 Date of ruling or determination letter ________ **(attach copy of letter if necessary–see instructions)**		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ▶ ☑ and enter 1% of Part I, line 27b	1	21,647
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	21,647
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	
5	**Tax based on investment income.** Subtract line 4 from line 3 If zero or less, enter -0-	5	21,647
6	Credits/Payments		
a	2018 estimated tax payments and 2017 overpayment credited to 2018 — 6a — 27,288		
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	27,288
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	5,641
11	Enter the amount of line 10 to be **Credited to 2019 estimated tax** ▶ 5,641 **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		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition)	1b		No
	*If the answer is "Yes" to **1a** or **1b**, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities*			
c	Did the foundation file **Form 1120-POL** for this year?	1c		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year **(1)** On the foundation ▶ $ ________ **(2)** On foundation managers ▶ $ ________			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ $ ________			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		No
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T*	5		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
7	Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV*	7	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ DE, MA			
b	If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? *If "No," attach explanation*	8b	Yes	
9	Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2018 or the taxable year beginning in 2018? See the instructions for Part XIV If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses*	10		No

Part VII-A Statements Regarding Activities (continued)

			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		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement See instructions	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶BERKSHIREBANK COM

14 The books are in care of ▶LORI GAZZILLO-KIELY Telephone no ▶(413) 236-3733

Located at ▶PO BOX 1308 PITTSFIELD MA ZIP+4 ▶01202

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 2018, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		No
	See 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		No
	Organizations relying on a current notice regarding disaster assistance check here. ▶	☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2018?		1c		No
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))				
a	At the end of tax year 2018, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2018?	☐ Yes ☑ No			
	If "Yes," list the years ▶ 20____ , 20____ , 20____ , 20____				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions)		2b		No
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here ▶ 20____ , 20____ , 20____ , 20____				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☑ No			
b	If "Yes," did it have excess business holdings in 2018 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 2018).*		3b		No
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2018?		4b		No

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 ☑ No			
	(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?. ☐ Yes ☑ No			
	(3) Provide a grant to an individual for travel, study, or other similar purposes? ☑ Yes ☐ No			
	(4) Provide a grant to an organization other than a charitable, etc , organization described in section 4945(d)(4)(A)? See instructions. ☐ Yes ☑ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?. ☐ Yes ☑ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53 4945 or in a current notice regarding disaster assistance? See instructions	5b		No
	Organizations relying on a current notice regarding disaster assistance check here. ▶ ☐			
c	If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?. ☐ Yes ☑ No *If "Yes," attach the statement required by Regulations section 53 4945–5(d)*			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?. ☐ Yes ☑ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? *If "Yes" to 6b, file Form 8870*	6b		No
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☑ No			
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		No
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment during the year? ☐ Yes ☑ No			

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 Additional Data Table				

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
GARY LEVANTE 66 WEST STREET PITTSFIELD, MA 01201	vp corp responsib 40 00	84,269	8,672	
Total number of other employees paid over $50,000. ▶				

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

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

(a) Name and address of each person paid more than $50,000	**(b)** Type of service	**(c)** Compensation
BERKSHIRE BANK INC PO BOX 1308 PITTSFIELD, MA 01202	CUSTODIAL / ADVISOR	512,427

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

Part IX-A Summary of Direct Charitable Activities

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

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

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

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

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc , purposes			
a	Average monthly fair market value of securities.		1a	28,759,704
b	Average of monthly cash balances.		1b	943,508
c	Fair market value of all other assets (see instructions).		1c	37,193
d	**Total** (add lines 1a, b, and c).		1d	29,740,405
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	
3	Subtract line 2 from line 1d.		3	29,740,405
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).		4	446,106
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3 Enter here and on Part V, line 4		5	29,294,299
6	**Minimum investment return.** Enter 5% of line 5.		6	1,464,715

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	1,464,715
2a	Tax on investment income for 2018 from Part VI, line 5.	2a 21,647		
b	Income tax for 2018 (This does not include the tax from Part VI).	2b		
c	Add lines 2a and 2b.		2c	21,647
3	Distributable amount before adjustments Subtract line 2c from line 1.		3	1,443,068
4	Recoveries of amounts treated as qualifying distributions.		4	
5	Add lines 3 and 4.		5	1,443,068
6	Deduction from distributable amount (see instructions).		6	
7	**Distributable amount** as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.		7	1,443,068

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	2,894,878
b	Program-related investments—total from Part IX-B.	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	
b	Cash distribution test (attach the required schedule).	3b	
4	**Qualifying distributions.** Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	2,894,878
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	21,647
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	2,873,231

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

Part XIII **Undistributed Income** (see instructions)

		(a) Corpus	(b) Years prior to 2017	(c) 2017	(d) 2018
1 Distributable amount for 2018 from Part XI, line 7					1,443,068
2 Undistributed income, if any, as of the end of 2018					
a Enter amount for 2017 only.					
b Total for prior years 20____ , 20____ , 20____					
3 Excess distributions carryover, if any, to 2018					
a From 2013.	627,712				
b From 2014.	410,384				
c From 2015.	888,178				
d From 2016.	1,021,934				
e From 2017.	1,001,010				
f **Total** of lines 3a through e.		3,949,218			
4 Qualifying distributions for 2018 from Part XII, line 4 ▶ $ 2,894,878					
a Applied to 2017, but not more than line 2a					
b Applied to undistributed income of prior years (Election required—see instructions).					
c Treated as distributions out of corpus (Election required—see instructions).		0			
d Applied to 2018 distributable amount.					1,443,068
e Remaining amount distributed out of corpus		1,451,810			
5 Excess distributions carryover applied to 2018 *(If an amount appears in column (d), the same amount must be shown in column (a))*					
6 **Enter the net total of each column as indicated below:**					
a Corpus Add lines 3f, 4c, and 4e Subtract line 5		5,401,028			
b Prior years' undistributed income Subtract line 4b from line 2b					
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.					
d Subtract line 6c from line 6b Taxable amount —see instructions					
e Undistributed income for 2017 Subtract line 4a from line 2a Taxable amount—see instructions					
f Undistributed income for 2018 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2019					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)					
8 Excess distributions carryover from 2013 not applied on line 5 or line 7 (see instructions) . . .		627,712			
9 **Excess distributions carryover to 2019.** Subtract lines 7 and 8 from line 6a		4,773,316			
10 Analysis of line 9					
a Excess from 2014. . . .	410,384				
b Excess from 2015. . . .	888,178				
c Excess from 2016. . . .	1,021,934				
d Excess from 2017. . . .	1,001,010				
e Excess from 2018. . . .	1,451,810				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2018, enter the date of the ruling. . . . . ▶

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

	Tax year	Prior 3 years			
	(a) 2018	**(b)** 2017	**(c)** 2016	**(d)** 2015	**(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))

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ▶ ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds If the foundation makes gifts, grants, etc to individuals or organizations under other conditions, complete items 2a, b, c, and d See instructions

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed

LORI GAZZILLO-KIELY EXECUTIVE DIREC
24 NORTH STREET PO BOX 1308
PITTSFIELD, MA 01202
(413) 447-1722
LKIELY@BERKSHIREBANK COM

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

WRITTEN APPLICATION INCLUDING IRS DETERMINATION LETTER OF 501(C)(3) STATUS, CURRENT BOARD LIST, BOARD APPROVED OPERATING BUDGET AND MOST RECENT ANNUAL REPORT, FORM 990 AND FINANCIAL AUDIT REPORT

c Any submission deadlines

15TH OF DECEMBER, MARCH, JUNE AND SEPTEMBER

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

ONLY TAX EXEMPT ORGANIZATION THAT QUALIFY AS A SECTION 501(C)(3) PUBLIC CHARITY

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year*				
SEE ATTACHED LISTING VARIOUS PITTSFIELD, MA 01201	NONE	N/A	SEE ATTACHED LISTING	2,406,927
Total . . . . ▶ 3a				
b *Approved for future payment*				
SEE ATTACHED LISTING VARIOUS PITTSFIELD, MA 01201	NONE	N/A	SEE ATTACHED LISTING	819,083
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	679,790	
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			14	1,624,445	
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). .				2,304,235	

13 **Total.** Add line 12, columns (b), (d), and (e). 13 2,304,235

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)

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

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

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

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

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) (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

******	2019-05-09	******
Signature of officer or trustee	Date	Title

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

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
BARRY J CLAIRMONT				P01259587
Firm's name ▶ Lombardi Clairmont & Keegan CPAs				Firm's EIN ▶04-2511474
Firm's address ▶ 35 Pearl Street Pittsfield, MA 012014718				Phone no (413) 499-3733

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1 28321 Virtus Classic SEIX Floating Rate High Income Fund	P	2017-01-01	2018-01-01
1 1735 Ishares 3-7 Year Treasury Bond	P	2017-01-01	2018-01-01
2555 Ishares MBS	P	2017-01-01	2018-01-01
1430 Ishares Intermediate Corporate Bond	P	2017-01-01	2018-01-01
840 Vanguard Short-term Corporate Bond	P	2017-01-01	2018-01-01
16 Allergan PLC	P	2017-01-01	2018-01-01
307 AMC Network Inc	P	2017-01-01	2018-01-01
56 Apple Inc	P	2017-01-01	2018-01-01
383 Applied Materials	P	2017-01-01	2018-01-01
72 BAE Systems PLC	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
236,170		248,353	-12,183
207,118		211,943	-4,825
265,174		271,928	-6,754
152,213		157,681	-5,468
65,439		67,229	-1,790
2,747		3,702	-955
17,642		16,739	903
10,515		9,116	1,399
15,552		19,220	-3,668
2,457		2,318	139

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-12,183
			-4,825
			-6,754
			-5,468
			-1,790
			-955
			903
			1,399
			-3,668
			139

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	152 Bank of America Corp	P	2017-01-01	2018-01-01
1	10 Blackrock Inc	P	2017-01-01	2018-01-01
	13 Chubb Corp	P	2017-01-01	2018-01-01
	10 Citigroup	P	2017-01-01	2018-01-01
	12 Cummins Inc	P	2017-01-01	2018-01-01
	45 Danaher Corp	P	2017-01-01	2018-01-01
	37 Delta Air Lines Inc	P	2017-01-01	2018-01-01
	371 Dish Network Corp	P	2017-01-01	2018-01-01
	55 Disney Walt Co	P	2017-01-01	2018-01-01
	25 Dominion Energy, Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
4,656		4,223	433
5,424		4,763	661
1,726		1,982	-256
689		738	-49
1,714		2,149	-435
4,507		4,146	361
2,088		1,869	219
12,429		22,630	-10,201
6,147		5,887	260
1,820		2,014	-194

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			433
			661
			-256
			-49
			-435
			361
			219
			-10,201
			260
			-194

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	6 Exxon Mobil Corp	P	2017-01-01	2018-01-01
1	129 Facebook Inc	P	2017-01-01	2018-01-01
	12 Fortive Corp	P	2017-01-01	2018-01-01
	9 5 Garrett Motion, Inc	P	2017-01-01	2018-01-01
	5 Gilead Sciences Inc	P	2017-01-01	2018-01-01
	13 Honeywell International Inc	P	2017-01-01	2018-01-01
	93 Halliburton Co	P	2017-01-01	2018-01-01
	21 Home Depot Inc	P	2017-01-01	2018-01-01
	804 Juniper Networks Inc	P	2017-01-01	2018-01-01
	110 Lyondellbasell Industries	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
469		533	-64
21,224		19,243	1,981
846		891	-45
140		149	-9
364		385	-21
1,949		1,901	48
4,897		4,361	536
4,037		3,520	517
19,877		23,706	-3,829
10,730		10,463	267

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-64
			1,981
			-45
			-9
			-21
			48
			536
			517
			-3,829
			267

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	**(b)** How acquired P—Purchase D—Donation	**(c)** Date acquired (mo , day, yr)	**(d)** Date sold (mo , day, yr)
67 Marathon Pete Corp	P	2017-01-01	2018-01-01
1 77 McCormick & Co Inc	P	2017-01-01	2018-01-01
132 Merck & Co	P	2017-01-01	2018-01-01
31 Metlife Inc	P	2017-01-01	2018-01-01
504 Micron Technology Inc	P	2017-01-01	2018-01-01
166 Microsoft Corp	P	2017-01-01	2018-01-01
19 Monster Beverage Corp	P	2017-01-01	2018-01-01
29 Nextera Energy	P	2017-01-01	2018-01-01
28 Novartis AG Sponsored ADR	P	2017-01-01	2018-01-01
150 Occidental Pete Corp	P	2017-01-01	2018-01-01

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

(e) Gross sales price	**(f)** Depreciation allowed (or allowable)	**(g)** Cost or other basis plus expense of sale	**(h)** Gain or (loss) (e) plus (f) minus (g)
4,922		3,867	1,055
9,804		7,592	2,212
8,714		8,449	265
1,489		1,681	-192
23,155		15,238	7,917
15,723		14,070	1,653
1,178		1,078	100
4,822		4,508	314
2,424		2,262	162
11,575		10,727	848

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			**(l)** Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	**(j)** Adjusted basis as of 12/31/69	**(k)** Excess of col (i) over col (j), if any	
			1,055
			2,212
			265
			-192
			7,917
			1,653
			100
			314
			162
			848

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	161 Pfizer Inc	P	2017-01-01	2018-01-01
1	56 Procter & Gamble Co	P	2017-01-01	2018-01-01
	43 Quanta Svcs Inc	P	2017-01-01	2018-01-01
	15 833 Resideo Technologies	P	2017-01-01	2018-01-01
	324 Schlumberger LTD	P	2017-01-01	2018-01-01
	38 Signature BK New York	P	2017-01-01	2018-01-01
	31 State Street Corp	P	2017-01-01	2018-01-01
	67 TJX Cos Inc	P	2017-01-01	2018-01-01
	29 T Mobile US Inc	P	2017-01-01	2018-01-01
	20 Trimble Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
6,445		5,725	720
4,984		4,871	113
1,457		1,636	-179
310		399	-89
18,218		23,602	-5,384
4,397		5,058	-661
3,174		2,901	273
6,332		5,031	1,301
1,746		1,977	-231
734		856	-122

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			720
			113
			-179
			-89
			-5,384
			-661
			273
			1,301
			-231
			-122

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	76 Union Pacific Corp	P	2017-01-01	2018-01-01
1	7 Ulta Beauty, Inc	P	2017-01-01	2018-01-01
	49 Valero Energy Corp	P	2017-01-01	2018-01-01
	80 Verizon Communications	P	2017-01-01	2018-01-01
	91 Visa Inc	P	2017-01-01	2018-01-01
	126 Voya Finl Inc	P	2017-01-01	2018-01-01
	24 Xilinx inc	P	2017-01-01	2018-01-01
	63 YUM Brands	P	2017-01-01	2018-01-01
	82 048 Baron Emerging Markets Fund	P	2017-01-01	2018-11-21
	95 297 Johcm International Select Fund	P	2017-01-01	2018-11-21

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
10,616		8,905	1,711
1,933		1,727	206
5,116		3,750	1,366
4,231		4,262	-31
11,542		9,983	1,559
6,666		5,272	1,394
2,014		1,962	52
5,439		4,754	685
1,042		1,026	16
2,038		2,266	-228

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			1,711
			206
			1,366
			-31
			1,559
			1,394
			52
			685
			16
			-228

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	**(b)** How acquired P—Purchase D—Donation	**(c)** Date acquired (mo , day, yr)	**(d)** Date sold (mo , day, yr)
5536 417 MFS New Discovery Value Fund	P	2017-01-01	2018-01-01
1 47 Ishares Russell Midcap Value	P	2017-01-01	2018-01-01
1417 Ishares Russell Midcap Growth	P	2017-01-01	2018-01-01
1500 Ishares Russell 2000 growth	P	2017-01-01	2018-01-01
3279 Ishares Global Infrastructure	P	2017-01-01	2018-10-16
1664 SPDR S&P 500 ETF Trust	P	2017-01-01	2018-01-01
282 Vanguard Intl Equity Index Fds All World EX US	P	2017-01-01	2018-01-01
1226 Vanguard Index FDS REIT	P	2017-01-01	2018-02-02
75000 Abbvie Inc 2%	P	2017-01-01	2018-11-06
15000 Home Depot Inc 2 25%	P	2017-01-01	2018-09-10

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

(e) Gross sales price	**(f)** Depreciation allowed (or allowable)	**(g)** Cost or other basis plus expense of sale	**(h)** Gain or (loss) (e) plus (f) minus (g)
83,356		83,050	306
4,014		4,003	11
173,484		158,131	15,353
295,307		307,595	-12,288
136,229		137,043	-814
453,234		436,278	16,956
14,861		13,153	1,708
94,516		99,078	-4,562
75,000		75,000	
150,000		150,000	

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			**(l)** Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	**(j)** Adjusted basis as of 12/31/69	**(k)** Excess of col (i) over col (j), if any	
			306
			11
			15,353
			-12,288
			-814
			16,956
			1,708
			-4,562

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	**(b)** How acquired P—Purchase D—Donation	**(c)** Date acquired (mo , day, yr)	**(d)** Date sold (mo , day, yr)
	39818 Virtus Classic SEIX Floating Rate High Income Fund	P	2017-01-01	2018-11-21
1	2200 Ishares MBS	P	2017-01-01	2018-08-07
	104 Allergan PLC	P	2017-01-01	2018-01-01
	995 AMC Networks Inc	P	2017-01-01	2018-01-01
	568 Apple Inc	P	2017-01-01	2018-01-01
	501 Applied Materials, Inc	P	2017-01-01	2018-01-01
	170 BAE Systems, PLC	P	2017-01-01	2018-04-30
	2243 Bank of America Corp	P	2017-01-01	2018-01-01
	156 Blackrock Inc	P	2017-01-01	2018-01-01
	19 Booking Holdings, Inc	P	2017-01-01	2018-02-02

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

(e) Gross sales price	**(f)** Depreciation allowed (or allowable)	**(g)** Cost or other basis plus expense of sale	**(h)** Gain or (loss) (e) plus (f) minus (g)
341,240		350,000	-8,760
227,972		236,797	-8,825
17,397		24,063	-6,666
54,032		56,063	-2,031
94,472		53,671	40,801
17,375		25,589	-8,214
5,801		5,767	34
71,543		52,304	19,239
85,109		46,263	38,846
35,591		25,541	10,050

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			**(l)** Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	**(j)** Adjusted basis as of 12/31/69	**(k)** Excess of col (i) over col (j), if any	
			-8,760
			-8,825
			-6,666
			-2,031
			40,801
			-8,214
			34
			19,239
			38,846
			10,050

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	170 Brighthouse Finl Inc	P	2017-01-01	2018-02-02
1	227 Celgene Corp	P	2017-01-01	2018-01-01
	462 Chubb Corp	P	2017-01-01	2018-01-01
	9 Cisco Systems	P	2017-01-01	2018-10-30
	42 Citigroup Inc	P	2017-01-01	2018-04-30
	335 Cummins Inc	P	2017-01-01	2018-01-01
	962 CVS Health Corporation	P	2017-01-01	2018-02-02
	567 Danaher Corp	P	2017-01-01	2018-01-01
	1599 Delta Air Lines Inc	P	2017-01-01	2018-01-01
	1127 Dish Network Corp	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
10,606		8,675	1,931
22,079		25,195	-3,116
70,085		56,707	13,378
400		402	-2
2,896		3,259	-363
60,657		49,232	11,425
73,577		84,555	-10,978
57,651		37,826	19,825
87,490		64,576	22,914
42,007		69,814	-27,807

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			1,931
			-3,116
			13,378
			-2
			-363
			11,425
			-10,978
			19,825
			22,914
			-27,807

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	433 Disney Walt Co	P	2017-01-01	2018-01-01
1	472 Dominion Energy, Inc	P	2017-01-01	2018-01-01
	551 Exxon Mobil Corp	P	2017-01-01	2018-01-01
	699 Facebook Inc	P	2017-01-01	2018-01-01
	338 FMC Corp	P	2017-01-01	2018-01-01
	332 Fortive Corp	P	2017-01-01	2018-01-01
	17 4 Garrett Motion, Inc	P	2017-01-01	2018-01-01
	1284 General Mills	P	2017-01-01	2018-02-02
	732 Gilead Sciences Inc	P	2017-01-01	2018-01-01
	51 Alphabet Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
46,994		41,688	5,306
35,564		33,818	1,746
45,863		48,569	-2,706
127,484		52,231	75,253
28,847		20,544	8,303
25,012		15,683	9,329
256		296	-40
72,051		65,011	7,040
60,101		55,108	4,993
56,642		32,476	24,166

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			5,306
			1,746
			-2,706
			75,253
			8,303
			9,329
			-40
			7,040
			4,993
			24,166

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	830 Halliburton Co	P	2017-01-01	2018-01-01
1	260 Home Depot Inc	P	2017-01-01	2018-01-01
	29 Honeywell International	P	2017-01-01	2018-04-30
	2907 Juniper Networks Inc	P	2017-01-01	2018-01-01
	787 Lyondellbasell Industries	P	2017-01-01	2018-01-01
	1162 LKQ Corp	P	2017-01-01	2018-02-02
	580 Marathon Pete Corp	P	2017-01-01	2018-01-01
	530 McCormick & Co Inc	P	2017-01-01	2018-01-01
	301 Merck & Co	P	2017-01-01	2018-01-01
	1057 Metlife Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
43,699		38,919	4,780
50,514		33,769	16,745
4,207		4,577	-370
73,486		86,693	-13,207
84,878		65,302	19,576
47,904		31,001	16,903
39,824		28,096	11,728
58,413		43,764	14,649
19,526		17,866	1,660
50,184		43,414	6,770

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			4,780
			16,745
			-370
			-13,207
			19,576
			16,903
			11,728
			14,649
			1,660
			6,770

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	2609 Micron Technology Inc	P	2017-01-01	2018-01-01
1	1423 Microsoft Corp	P	2017-01-01	2018-01-01
	93 Molson Coors Brewing Co	P	2017-01-01	2018-02-16
	54 Monster Beverage Corp	P	2017-01-01	2018-02-16
	307 Nextera Energy	P	2017-01-01	2018-01-01
	345 Novartis AG Sponsored ADR	P	2017-01-01	2018-01-01
	876 Occidental Pete Corp	P	2017-01-01	2018-01-01
	1444 Pfizer Inc	P	2017-01-01	2018-01-01
	550 Procter & Gamble Co	P	2017-01-01	2018-01-01
	1111 Quanta Svcs Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
112,139		64,186	47,953
132,232		74,819	57,413
7,553		7,524	29
3,533		3,617	-84
48,294		33,049	15,245
30,365		25,134	5,231
65,244		70,013	-4,769
53,870		45,225	8,645
46,457		44,806	1,651
39,939		40,678	-739

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			47,953
			57,413
			29
			-84
			15,245
			5,231
			-4,769
			8,645
			1,651
			-739

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	29 Resideo Technologies	P	2017-01-01	2018-11-02
1	1323 Schlumberger LTD	P	2017-01-01	2018-01-01
	68 Signature Bank NY	P	2017-01-01	2018-01-01
	646 State Street Corp	P	2017-01-01	2018-01-01
	893 TJX Cos Inc	P	2017-01-01	2018-01-01
	348 T Mobile US Inc	P	2017-01-01	2018-01-01
	988 Trimble Inc	P	2017-01-01	2018-01-01
	13 Ulta Beauty, Inc	P	2017-01-01	2018-10-31
	563 Union Pacific Corp	P	2017-01-01	2018-01-01
	710 Valero Energy Corp	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
676		793	-117
88,400		97,998	-9,598
7,832		10,752	-2,920
69,275		42,438	26,837
71,749		55,527	16,222
21,949		22,961	-1,012
42,819		34,028	8,791
3,589		3,207	382
73,835		50,822	23,013
66,740		43,591	23,149

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-117
			-9,598
			-2,920
			26,837
			16,222
			-1,012
			8,791
			382
			23,013
			23,149

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	1150 Verizon Communications	P	2017-01-01	2018-01-01
1	816 Visa Inc	P	2017-01-01	2018-01-01
	1080 Voya Final Inc	P	2017-01-01	2018-01-01
	1809 Wells Fargo & Co	P	2017-01-01	2018-02-02
	43 Xilinx Inc	P	2017-01-01	2018-11-20
	815 YUM Brands	P	2017-01-01	2018-01-01
	82 552 Baron Emerging Markets Fund	P	2017-01-01	2018-11-21
	11932 079 Johcm International Select Fund	P	2017-01-01	2018-01-01
	10664 23 MFS New Discovery Value Fund	P	2017-01-01	2018-01-01
	152 Ishares Russell Midcap Value	P	2017-01-01	2018-04-30

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
61,031		53,188	7,843
99,510		43,803	55,707
55,576		44,720	10,856
116,379		75,781	40,598
3,609		3,463	146
67,365		48,946	18,419
1,048		1,033	15
259,450		242,714	16,736
160,612		139,381	21,231
13,229		12,550	679

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			7,843
			55,707
			10,856
			40,598
			146
			18,419
			15
			16,736
			21,231
			679

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	5587 Ishares Global Infrastructure	P	2017-01-01	2018-10-16
1	735 Ishares Russell Midcap Growth	P	2017-01-01	2018-10-30
	2200 Ishares Russell 2000 Growth	P	2017-01-01	2018-01-01
	1600 SPDR S&P 500 ETF Trust	P	2017-01-01	2018-01-01
	1466 Vanguard Intl Equity Index All World EX US	P	2017-01-01	2018-01-01
	8026 Vanguard FTSE Emerging Markets	P	2017-01-01	2018-01-01
	1136 Vanguard Index FDS REIT	P	2017-01-01	2018-02-02
	20000 Berkshire Hills Bancorp	P	2017-01-01	2018-06-07
	100000 Abbvie Inc 2%	P	2017-01-01	2018-11-06
	100000 Home Depot Inc 2 25%	P	2017-01-01	2018-09-10

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
232,116		232,116	
88,041		97,019	-8,978
431,267		449,960	-18,693
428,887		442,936	-14,049
78,760		67,862	10,898
302,583		362,084	-59,501
87,578		69,122	18,456
875,484		243,477	632,007
100,000		100,000	
100,000		100,000	

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-8,978
			-18,693
			-14,049
			10,898
			-59,501
			18,456
			632,007

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	34377 397 Virtus Classic SEIX Floating Rate High Income Fund	P	2017-01-01	2018-01-01
1	6500 Ishares 3-7 year treasury bond fund	P	2017-01-01	2018-01-01
	48 Allergan PLC	P	2017-01-01	2018-01-01
	685 AMC Networks Inc	P	2017-01-01	2018-01-01
	286 Apple Inc	P	2017-01-01	2018-01-01
	646 Applied Matls Inc	P	2017-01-01	2018-01-01
	152 Bae Sys Plc	P	2017-01-01	2018-03-02
	694 Bank of America Corp	P	2017-01-01	2018-01-01
	55 Blackrock Inc	P	2017-01-01	2018-01-01
	5 Booking Holdings Inc	P	2017-01-01	2018-03-02

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
294,614		300,000	-5,386
775,375		777,606	-2,231
7,924		11,106	-3,182
39,420		38,195	1,225
56,593		20,392	36,201
24,867		32,497	-7,630
4,901		4,936	-35
21,786		16,174	5,612
29,364		12,033	17,331
10,137		6,721	3,416

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-5,386
			-2,231
			-3,182
			1,225
			36,201
			-7,630
			-35
			5,612
			17,331
			3,416

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	27 Celgene Corp	P	2017-01-01	2018-03-02
1	110 Chubb Corp	P	2017-01-01	2018-01-01
	45 Cisco Systems Inc	P	2017-01-01	2018-10-30
	127 Citigroup Inc	P	2017-01-01	2018-01-01
	82 Cummins Inc	P	2017-01-01	2018-01-01
	167 Danaher Corp	P	2017-01-01	2018-01-01
	247 Delta Air Lines Inc	P	2017-01-01	2018-01-01
	774 Dish Network Corp	P	2017-01-01	2018-01-01
	215 Disney Walt Co	P	2017-01-01	2018-01-01
	141 Dominion Energy, Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
2,423		2,781	-358
15,811		12,687	3,124
2,000		2,009	-9
9,340		9,573	-233
13,168		12,042	1,126
16,267		7,363	8,904
14,016		10,319	3,697
26,450		46,954	-20,504
23,567		11,830	11,737
10,474		7,594	2,880

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-358
			3,124
			-9
			-233
			1,126
			8,904
			3,697
			-20,504
			11,737
			2,880

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	76 Exxon Mobil Corp	P	2017-01-01	2018-01-01
1	287 Facebook Inc	P	2017-01-01	2018-01-01
	53 FMC Corp	P	2017-01-01	2018-01-01
	101 Fortive Corp	P	2017-01-01	2018-01-01
	19 8 Garrett Motion Inc	P	2017-01-01	2018-01-01
	123 Gilead Sciences Inc	P	2017-01-01	2018-01-01
	19 Alphabet Inc	P	2017-01-01	2018-01-01
	161 Halliburton Co	P	2017-01-01	2018-01-01
	66 Home Depot Inc	P	2017-01-01	2018-01-01
	76 Honeywell International Inc	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
6,035		5,411	624
47,613		21,445	26,168
4,447		3,814	633
7,501		6,065	1,436
291		306	-15
9,728		8,954	774
20,993		6,661	14,332
7,963		7,549	414
12,684		8,592	4,092
11,483		10,837	646

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			624
			26,168
			633
			1,436
			-15
			774
			14,332
			414
			4,092
			646

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	1575 Juniper Networks Inc	P	2017-01-01	2018-01-01
1	317 Lyondellbasell Industries	P	2017-01-01	2018-01-01
	162 Marathon Pete Corp	P	2017-01-01	2018-01-01
	239 McCormick & Co Inc	P	2017-01-01	2018-01-01
	343 Merck & Co Inc	P	2017-01-01	2018-01-01
	255 Metlife Inc	P	2017-01-01	2018-01-01
	1213 Micron Technology Inc	P	2017-01-01	2018-01-01
	528 Microsoft Corp	P	2017-01-01	2018-01-01
	114 Molson Coors Brewing Co	P	2017-01-01	2018-01-01
	133 Monster Beverage Corp	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
38,836		46,970	-8,134
31,851		29,139	2,712
11,346		7,847	3,499
29,927		19,240	10,687
22,348		22,132	216
11,751		10,451	1,300
56,239		29,649	26,590
50,168		31,221	18,947
9,332		9,417	-85
8,653		7,356	1,297

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-8,134
			2,712
			3,499
			10,687
			216
			1,300
			26,590
			18,947
			-85
			1,297

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	76 Nextera Energy	P	2017-01-01	2018-01-01
1	176 Novartis AG Sponsored ADR	P	2017-01-01	2018-01-01
	361 Occidental Pete Corp	P	2017-01-01	2018-01-01
	558 Pfizer Inc	P	2017-01-01	2018-01-01
	232 Procter & Gamble	P	2017-01-01	2018-01-01
	288 Quanta Svcs Inc	P	2017-01-01	2018-01-01
	33 Resideo	P	2017-01-01	2018-11-02
	592 Schlumberger LTD	P	2017-01-01	2018-01-01
	257 Signature BK New York	P	2017-01-01	2018-01-01
	213 State Street Corp	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
12,246		4,973	7,273
15,269		14,640	629
27,057		35,328	-8,271
21,717		15,790	5,927
20,054		16,201	3,853
10,018		10,545	-527
769		819	-50
33,029		40,905	-7,876
30,410		33,160	-2,750
20,993		9,691	11,302

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			7,273
			629
			-8,271
			5,927
			3,853
			-527
			-50
			-7,876
			-2,750
			11,302

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	171 TJX Cos Inc	P	2017-01-01	2018-01-01
1	102 T Mobile US Inc	P	2017-01-01	2018-01-01
	252 Trimble Inc	P	2017-01-01	2018-01-01
	17 Ulta Beauty Inc	P	2017-01-01	2018-10-31
	204 Union Pacific Corp	P	2017-01-01	2018-01-01
	271 Valero Energy Corp	P	2017-01-01	2018-01-01
	241 Verizon Communications	P	2017-01-01	2018-01-01
	289 Visa Inc	P	2017-01-01	2018-01-01
	344 Voya Finl Inc	P	2017-01-01	2018-01-01
	46 Xilinx Inc	P	2017-01-01	2018-11-20

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
15,510		5,408	10,102
6,305		6,730	-425
9,783		8,679	1,104
4,694		4,193	501
28,651		12,289	16,362
26,069		16,312	9,757
12,684		7,796	4,888
36,706		18,010	18,696
17,991		14,244	3,747
3,861		3,704	157

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			10,102
			-425
			1,104
			501
			16,362
			9,757
			4,888
			18,696
			3,747
			157

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	199 YUM Brands	P	2017-01-01	2018-01-01
1	9100 621 Johcm International Select Fund	P	2017-01-01	2018-01-01
	1171 15 Barron Emerging Markets Fund	P	2017-01-01	2018-01-01
	13306 477 MFS New Discovery Value Fund	P	2017-01-01	2018-01-01
	1224 Ishares Russell Midcap Value	P	2017-01-01	2018-01-01
	3217 Ishares Russell Midcap Growth	P	2017-01-01	2018-01-01
	3000 Ishares Russell 2000 Growth ETF	P	2017-01-01	2018-01-01
	7543 Ishares Global Infrastructure	P	2017-01-01	2018-01-01
	7724 SPDR S&P 500 ETF Trust	P	2017-01-01	2018-01-01
	4059 Vanguard Intl Equity Index Fds All World EX US	P	2017-01-01	2018-01-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
16,129		8,478	7,651
195,844		199,727	-3,883
14,790		15,483	-693
200,818		178,062	22,756
106,691		104,179	2,512
396,401		286,645	109,756
590,615		614,616	-24,001
312,911		316,383	-3,472
2,053,626		2,017,168	36,458
199,918		209,000	-9,082

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			7,651
			-3,883
			-693
			22,756
			2,512
			109,756
			-24,001
			-3,472
			36,458
			-9,082

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

	(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
	9089 Vanguard FTSE Energing Markets	P	2017-01-01	2018-09-17
1	2000 Vanguard Short-term Corporate Bond Fund	P	2017-01-01	2018-11-20
	2539 Vanguard Index FDS REIT	P	2017-01-01	2018-02-02

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
367,873		410,040	-42,167
155,258		156,090	-832
195,740		154,965	40,775

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) **or** Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			-42,167
			-832
			40,775

Form 990PF Part VIII Line 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
MICHAEL J FERRY 66 WEST STREET PITTSFIELD, MA 01201	Chairman 0 00	0		
CATHERINE B MILLER 66 WEST STREET PITTSFIELD, MA 01201	VICE CHAIRMAN 0 00	0		
LORI GAZZILLO-KIELY 66 WEST STREET PITTSFIELD, MA 01201	Secretary 40 00	185,885		
J WILLIAR DUNLAEVY 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		
MICHAEL P DALY 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		
JAMES MOSES 66 WEST STREET PITTSFIELD, MA 01201	Treasurer 0 00	0		
SEAN A GRAY 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		
D JEFFREY TEMPLETON 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		
ROBERT M CURLEY 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		
LINDA A JOHNSTON 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		
THOMAS R BARNEY 66 WEST STREET PITTSFIELD, MA 01201	Director 0 00	0		

TY 2018 Accounting Fees Schedule

Name: BERKSHIRE BANK FOUNDATION INC

EIN: 04-3365869

Software ID: 18007218

Software Version: 2018v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Audit	12,500	0	0	12,500

TY 2018 Investments - Other Schedule

Name: BERKSHIRE BANK FOUNDATION INC

EIN: 04-3365869

Software ID: 18007218

Software Version: 2018v3.1

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
INVESTMENTS IN MARKETABLE SECURITIES	AT COST	25,040,801	26,235,728

TY 2018 Other Assets Schedule

Name: BERKSHIRE BANK FOUNDATION INC

EIN: 04-3365869

Software ID: 18007218

Software Version: 2018v3.1

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
accrued income			68,843
Accrued income	64,556	68,843	
Collection - Popcorn Wagon	37,193	37,193	
COLLECTION - POPCORN WAGON			37,193

TY 2018 Other Expenses Schedule

Name: BERKSHIRE BANK FOUNDATION INC

EIN: 04-3365869

Software ID: 18007218

Software Version: 2018v3.1

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Filing fees	250			250
Management fees	187,656			187,656
Marketing	1,758			1,758
Membership fees	500			500
Office expense	32,072			32,072
Special projects expense	21,552			21,552
Travel	18,890			18,890

TY 2018 Other Professional Fees Schedule

Name: BERKSHIRE BANK FOUNDATION INC

EIN: 04-3365869

Software ID: 18007218

Software Version: 2018v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Bookkeeping	8,009	0	0	8,009
Investment fees	138,886	138,886	0	0
Other professional fees	18,879	0	0	18,879

TY 2018 Taxes Schedule

Name: BERKSHIRE BANK FOUNDATION INC

EIN: 04-3365869

Software ID: 18007218

Software Version: 2018v3.1

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Federal excise tax	21,552			
Foreign taxes	676	676		

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

Schedule of Contributors

▶ Attach to Form 990, 990-EZ, or 990-PF
▶ Go to *www irs gov/Form990* for the latest information

OMB No 1545-0047

2018

Name of the organization
BERKSHIRE BANK FOUNDATION INC

Employer identification number
04-3365869

Organization type (check one)

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

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

General Rule

☑ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or other property) from any one contributor Complete Parts I and II See instructions for determining a contributor's total contributions

Special Rules

☐ For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1 Complete Parts I and II

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

☐ For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc , purposes, but no such contributions totaled more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc , contributions totaling $5,000 or more during the year . . . . ▶ $ ____________

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

Name of organization
BERKSHIRE BANK FOUNDATION INC

Employer identification number
04-3365869

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

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	BERKSHIRE BANK PO BOX 1308 PITTSFIELD, MA 01202	$ 2,000,000	Person ☑ Payroll ☐ Noncash ☐ (Complete Part II for noncash contributions)

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

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

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

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

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

Name of organization	Employer identification number
BERKSHIRE BANK FOUNDATION INC	04-3365869

Part II Noncash Property

(See instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		$	

Name of organization	**Employer identification number**
BERKSHIRE BANK FOUNDATION INC	04-3365869

Part III *Exclusively* **religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of** *exclusively* **religious, charitable, etc., contributions of $1,000 or less for the year. (Enter this information once. See instructions.) ▶ $** ____________

Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP 4	Relationship of transferor to transferee