

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](http://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

, and ending

Name of foundation

**CAMBRIDGE SAVINGS CHARITABLE  
FOUNDATION, INC.**

A Employer identification number

**48-1307731**

Number and street (or P.O. box number if mail is not delivered to street address)

**1374 MASSACHUSETTS AVENUE**

Room/suite

B Telephone number

**617-864-7000**

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

**CAMBRIDGE, MA 02138**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 changeD 1. Foreign organizations, check here ☐2. Foreign organizations meeting the 85% test,  
check here and attach computation ☐

H Check type of organization:

☒ Section 501(c)(3) exempt private foundation☐ Section 4947(a)(1) nonexempt charitable trust☐ Other taxable private foundationE If private foundation status was terminated  
under section 507(b)(1)(A), check here ☐I Fair market value of all assets at end of year  
(from Part II, col. (c), line 16)**\$ 1,473,964.**J Accounting method: ☐ Cash ☒ Accrual☐ Other (specify)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

2 Check ☒ If the foundation is not required to attach Sch. B3 Interest on savings and temporary  
cash investments

4 Dividends and interest from securities

5a Gross rents

b Net rental income or (loss)

6a Net gain or (loss) from sale of assets not on line 10

b Gross sales price for all  
assets on line 10 **681,490.**

7 Capital gain net income (from Part IV, line 2)

8 Net short-term capital gain

9 Income modifications

10a Gross sales less returns  
and allowances

b Less: Cost of goods sold

c Gross profit or (loss)

11 Other income

12 Total. Add lines 1 through 11

13 Compensation of officers, directors, trustees, etc.

14 Other employee salaries and wages

15 Pension plans, employee benefits

16a Legal fees

b Accounting fees **RECEIVED STMT 4**

c Other professional fees

17 Interest

18 Taxes **MAY 24 2019**

19 Depreciation and depletion

20 Occupancy **OGDEN, UT**

21 Travel, conferences, and meetings

22 Printing and publications

23 Other expenses **STMT 5**

24 Total operating and administrative

expenses. Add lines 13 through 23

25 Contributions, gifts, grants paid

26 Total expenses and disbursements.

Add lines 24 and 25

27 Subtract line 26 from line 12

a Excess of revenue over expenses and disbursements

b Net investment income (if negative, enter -0-)

c Adjusted net income (if negative, enter -0-)

3/4

Revenue

Operating and Administrative Expenses

919

13

SCANNED JUL 09 2019

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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 |
| <b>Assets</b>                                                                                           | 1 Cash - non-interest-bearing                                                                                                  |                   |                |                       |
|                                                                                                         | 2 Savings and temporary cash investments                                                                                       | 480,016.          | 242,398.       | 242,398.              |
|                                                                                                         | 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                                                                                                                         | 1,963,029.        | 1,231,566.     | 1,231,566.            |
| 14 Land, buildings, and equipment basis ▶                                                               |                                                                                                                                |                   |                |                       |
| Less: accumulated depreciation ▶                                                                        |                                                                                                                                |                   |                |                       |
| 15 Other assets (describe ▶)                                                                            |                                                                                                                                |                   |                |                       |
| 16 <b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item I) |                                                                                                                                | 2,443,045.        | 1,473,964.     | 1,473,964.            |
| <b>Liabilities</b>                                                                                      | 17 Accounts payable and accrued expenses                                                                                       |                   |                |                       |
|                                                                                                         | 18 Grants payable                                                                                                              |                   |                |                       |
|                                                                                                         | 19 Deferred revenue                                                                                                            |                   |                |                       |
|                                                                                                         | 20 Loans from officers, directors, trustees, and other disqualified persons                                                    |                   |                |                       |
|                                                                                                         | 21 Mortgages and other notes payable                                                                                           |                   |                |                       |
|                                                                                                         | 22 Other liabilities (describe ▶)                                                                                              |                   |                |                       |
| 23 <b>Total liabilities</b> (add lines 17 through 22)                                                   |                                                                                                                                | 0.                | 0.             |                       |
| <b>Net Assets or Fund Balances</b>                                                                      | Foundations that follow SFAS 117, check here and complete lines 24 through 26, and lines 30 and 31. ▶ <input type="checkbox"/> |                   |                |                       |
|                                                                                                         | 24 Unrestricted                                                                                                                |                   |                |                       |
|                                                                                                         | 25 Temporarily restricted                                                                                                      |                   |                |                       |
|                                                                                                         | 26 Permanently restricted                                                                                                      |                   |                |                       |
|                                                                                                         | Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>    |                   |                |                       |
|                                                                                                         | 27 Capital stock, trust principal, or current funds                                                                            | 0.                | 0.             |                       |
|                                                                                                         | 28 Paid-in or capital surplus, or land, bldg., and equipment fund                                                              | 0.                | 0.             |                       |
|                                                                                                         | 29 Retained earnings, accumulated income, endowment, or other funds                                                            | 2,443,045.        | 1,473,964.     |                       |
|                                                                                                         | 30 <b>Total net assets or fund balances</b>                                                                                    | 2,443,045.        | 1,473,964.     |                       |
| 31 <b>Total liabilities and net assets/fund balances</b>                                                |                                                                                                                                | 2,443,045.        | 1,473,964.     |                       |

**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<br>(must agree with end-of-year figure reported on prior year's return) | 1 | 2,443,045. |
| 2 Enter amount from Part I, line 27a                                                                                                                            | 2 | <854,943.> |
| 3 Other increases not included in line 2 (itemize) ▶                                                                                                            | 3 | 0.         |
| 4 Add lines 1, 2, and 3                                                                                                                                         | 4 | 1,588,102. |
| 5 Decreases not included in line 2 (itemize) ▶ <b>CHANGE IN UNREALIZED GAIN OR LOSS</b>                                                                         | 5 | 114,138.   |
| 6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30                                                         | 6 | 1,473,964. |

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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 (for example, real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.) | (b) How acquired<br>P - Purchase<br>D - Donation | (c) Date acquired<br>(mo., day, yr.) | (d) Date sold<br>(mo., day, yr.) |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------|----------------------------------|
| <b>1a REGIONS FINANCIAL CORP</b>                                                                                                          | D                                                | 12/11/14                             | 12/31/18                         |
| <b>b BROOKLINE BANCORP INC</b>                                                                                                            | D                                                | 06/05/14                             | 12/31/18                         |
| <b>c BROOKLINE BANCORP INC</b>                                                                                                            | D                                                | 10/07/16                             | 12/31/18                         |
| <b>d BROOKLINE BANCORP INC</b>                                                                                                            | D                                                | 03/12/14                             | 12/31/18                         |
| <b>e</b>                                                                                                                                  |                                                  |                                      |                                  |

| (e) Gross sales price | (f) Depreciation allowed<br>(or allowable) | (g) Cost or other basis<br>plus expense of sale | (h) Gain or (loss)<br>((e) plus (f) minus (g)) |
|-----------------------|--------------------------------------------|-------------------------------------------------|------------------------------------------------|
| <b>a 227,148.</b>     |                                            | <b>124,282.</b>                                 | <b>102,866.</b>                                |
| <b>b 121,988.</b>     |                                            | <b>64,977.</b>                                  | <b>57,011.</b>                                 |
| <b>c 133,415.</b>     |                                            | <b>71,064.</b>                                  | <b>62,351.</b>                                 |
| <b>d 198,939.</b>     |                                            | <b>120,926.</b>                                 | <b>78,013.</b>                                 |
| <b>e</b>              |                                            |                                                 |                                                |

| Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69. |                                      |                                                 | (i) Gains (Col. (h) gain minus<br>col. (k), but not less than -0-) or<br>Losses (from col. (h)) |
|----------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------|
| (i) FMV as of 12/31/69                                                                       | (j) Adjusted basis<br>as of 12/31/69 | (k) Excess of col. (i)<br>over col. (j), if any |                                                                                                 |
| <b>a</b>                                                                                     |                                      |                                                 | <b>102,866.</b>                                                                                 |
| <b>b</b>                                                                                     |                                      |                                                 | <b>57,011.</b>                                                                                  |
| <b>c</b>                                                                                     |                                      |                                                 | <b>62,351.</b>                                                                                  |
| <b>d</b>                                                                                     |                                      |                                                 | <b>78,013.</b>                                                                                  |
| <b>e</b>                                                                                     |                                      |                                                 |                                                                                                 |

|                                                                                                                                                                                        |                                                                                     |          |                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------|-----------------|
| <b>2</b> Capital gain net income or (net capital loss)                                                                                                                                 | { If gain, also enter in Part I, line 7<br>If (loss), enter -0- in Part I, line 7 } | <b>2</b> | <b>300,241.</b> |
| <b>3</b> Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):<br>If gain, also enter in Part I, line 8, column (c).<br>If (loss), enter -0- in Part I, line 8 | { }                                                                                 | <b>3</b> | <b>N/A</b>      |

**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 doesn't 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)<br>Base period years<br>Calendar year (or tax year beginning in) | (b)<br>Adjusted qualifying distributions | (c)<br>Net value of noncharitable-use assets | (d)<br>Distribution ratio<br>(col. (b) divided by col. (c)) |
|----------------------------------------------------------------------|------------------------------------------|----------------------------------------------|-------------------------------------------------------------|
| 2017                                                                 | 309,450.                                 | 665,930.                                     | .464688                                                     |
| 2016                                                                 | 412,600.                                 | 353,010.                                     | 1.168805                                                    |
| 2015                                                                 | 336,155.                                 | 360,071.                                     | .933580                                                     |
| 2014                                                                 | 392,092.                                 | 447,873.                                     | .875454                                                     |
| 2013                                                                 | 559,290.                                 | 883,010.                                     | .633390                                                     |

|                                                                                                                                                                                         |          |                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|-------------------|
| <b>2</b> Total of line 1, column (d)                                                                                                                                                    | <b>2</b> | <b>4.075917</b>   |
| <b>3</b> 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 | <b>3</b> | <b>.815183</b>    |
| <b>4</b> Enter the net value of noncharitable-use assets for 2018 from Part X, line 5                                                                                                   | <b>4</b> | <b>1,945,759.</b> |
| <b>5</b> Multiply line 4 by line 3                                                                                                                                                      | <b>5</b> | <b>1,586,150.</b> |
| <b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)                                                                                                                     | <b>6</b> | <b>3,380.</b>     |
| <b>7</b> Add lines 5 and 6                                                                                                                                                              | <b>7</b> | <b>1,589,530.</b> |
| <b>8</b> Enter qualifying distributions from Part XII, line 4                                                                                                                           | <b>8</b> | <b>980,594.</b>   |

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

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-)

3 Add lines 1 and 2

4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)

5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-

6 Credits/Payments:

a 2018 estimated tax payments and 2017 overpayment credited to 2018

b Exempt foreign organizations - tax withheld at source

c Tax paid with application for extension of time to file (Form 8868)

d Backup withholding erroneously withheld

7 Total credits and payments. Add lines 6a through 6d

8 Enter any penalty for underpayment of estimated tax. Check here ☒ if Form 2220 is attached

9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed

10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid

11 Enter the amount of line 10 to be: Credited to 2019 estimated tax ☐Refunded ☐

|    |    |
|----|----|
| 6a | 0. |
| 6b | 0. |
| 6c | 0. |
| 6d | 0. |

|    |        |
|----|--------|
| 1  | 6,760. |
| 2  | 0.     |
| 3  | 6,760. |
| 4  | 0.     |
| 5  | 6,760. |
| 7  | 0.     |
| 8  | 1.     |
| 9  | 6,761. |
| 10 |        |
| 11 |        |

**Part VII-A Statements Regarding Activities**

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?

b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition

If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.

c Did the foundation file Form 1120-POL for this year?

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?

If "Yes," attach a detailed description of the activities.

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

4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?

b If "Yes," has it filed a tax return on Form 990-T for this year?

5 Was there a liquidation, termination, dissolution, or substantial contraction during the year?

If "Yes," attach the statement required by General Instruction T.

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?

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

8a Enter the states to which the foundation reports or with which it is registered. See instructions. ☐

MA

b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation

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 tax year beginning in 2018? See the instructions for Part XIV. If "Yes," complete Part XIV

10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses

|    | Yes | No |
|----|-----|----|
| 1a |     | X  |
| 1b |     | X  |
| 1c |     | X  |
| 2  |     | X  |
| 3  |     | X  |
| 4a |     | X  |
| 4b |     |    |
| 5  |     | X  |
| 6  | X   |    |
| 7  | X   |    |
| 8a | X   |    |
| 9  |     | X  |
| 10 |     | X  |

N/A

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FOUNDATION, INC.**

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

- 11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions
- 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
- 13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?

|    | Yes | No |
|----|-----|----|
| 11 |     | X  |
| 12 | X   | X  |
| 13 | X   |    |

Website address **N/A**

- 14 The books are in care of **DANA PHILBROOK** Telephone no. **617-864-8700**  
Located at **1374 MASSACHUSETTS AVENUE, CAMBRIDGE, MA** ZIP+4 **02138**

- 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 **N/A**

- 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?

|    | Yes | No |
|----|-----|----|
| 16 |     | X  |

See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country

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

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

- 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?
- (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
- (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
- (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
- (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)?
- (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

☐ Yes ☒ No

☐ Yes ☒ No

☒ Yes ☐ No

☐ Yes ☒ No

☐ 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  
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?

|    | Yes | No |
|----|-----|----|
| 1a |     |    |
| 1b |     | X  |
| 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 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

- 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.

|    |  |  |
|----|--|--|
| 2a |  |  |
| 2b |  |  |

- 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.)

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 2018?

|    |  |   |
|----|--|---|
| 3a |  |   |
| 3b |  |   |
| 4a |  | X |
| 4b |  | X |

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(continued)

- ☐ Yes ☒ No

- ☐
- Yes
- ☒
- No

- ☐ Yes ☒ No

- ☐
- Yes
- ☒
- No

- ☐ Yes ☒ No

- |                                                                             | Yes | No |
|-----------------------------------------------------------------------------|-----|----|
| (c) The respondent has been convicted of a crime involving moral turpitude. |     |    |



- N/A

- ☐
- Yes
- ☐
- No

|                                                                                     |                                                                                     |                                                                                     |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <b>5b</b>                                                                           | <b>1</b>                                                                            | <b>X</b>                                                                            |
|  |  |  |

- ☐
- Yes
- ☒
- No

- |    |  |   |
|----|--|---|
| 6b |  | X |
|----|--|---|

|    |    |    |
|----|----|----|
| 01 | 02 | 03 |
| 04 | 05 | 06 |

- ☐
- Yes
- ☒
- No

- N/A

- ☐ Yes ☒ No

| (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 7      |                                                           | 18,000.                                   | 0.                                                                    | 0.                                    |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |
|                      |                                                           |                                           |                                                                       |                                       |

[illegible]

|   |   |
|---|---|
| ▶ | 0 |
|---|---|

2018.03040 CAMBRIDGE SAVINGS CHARITA 45935V\_1

## Form 990-PF (2018)

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

[illegible]

0

| List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc. |     | Expenses |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------|
| 1                                                                                                                                                                                                                                                      | N/A | 0.       |
|                                                                                                                                                                                                                                                        |     |          |
|                                                                                                                                                                                                                                                        |     |          |
| 2                                                                                                                                                                                                                                                      |     |          |
|                                                                                                                                                                                                                                                        |     |          |
|                                                                                                                                                                                                                                                        |     |          |
| 3                                                                                                                                                                                                                                                      |     |          |
|                                                                                                                                                                                                                                                        |     |          |
|                                                                                                                                                                                                                                                        |     |          |
| 4                                                                                                                                                                                                                                                      |     |          |
|                                                                                                                                                                                                                                                        |     |          |
|                                                                                                                                                                                                                                                        |     |          |

| Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2. | Amount                           |
|-------------------------------------------------------------------------------------------------------------------|----------------------------------|
| <b>1</b> <b>NONE</b><br><br><br><br>                                                                              | <br><br><br>0.                   |
| <b>2</b><br><br><br><br>                                                                                          | <br><br><br><br>                 |
| All other program-related investments. See instructions.<br><b>3</b><br><br><br><br><br><br><br><br>              | <br><br><br><br><br><br><br><br> |
| <b>Total.</b> Add lines 1 through 3                                                                               | 0.                               |

823561 12-11-18

CAMBRIDGE SAVINGS CHARITABLE  
FOUNDATION, INC.**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 | 1,750,363. |
| b | Average of monthly cash balances                                                                            | 1b | 225,027.   |
| c | Fair market value of all other assets                                                                       | 1c |            |
| d | <b>Total</b> (add lines 1a, b, and c)                                                                       | 1d | 1,975,390. |
| 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  | 1,975,390. |
| 4 | Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)   | 4  | 29,631.    |
| 5 | <b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4 | 5  | 1,945,759. |
| 6 | <b>Minimum investment return.</b> Enter 5% of line 5                                                        | 6  | 97,288.    |

**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  | 97,288. |
| 2a | Tax on investment income for 2018 from Part VI, line 5                                                    | 2a | 6,760.  |
| b  | Income tax for 2018. (This does not include the tax from Part VI.)                                        | 2b |         |
| c  | Add lines 2a and 2b                                                                                       | 2c | 6,760.  |
| 3  | Distributable amount before adjustments. Subtract line 2c from line 1                                     | 3  | 90,528. |
| 4  | Recoveries of amounts treated as qualifying distributions                                                 | 4  | 0.      |
| 5  | Add lines 3 and 4                                                                                         | 5  | 90,528. |
| 6  | Deduction from distributable amount (see instructions)                                                    | 6  | 0.      |
| 7  | <b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 | 7  | 90,528. |

**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 | 980,594. |
| 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 | <b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4                 | 4  | 980,594. |
| 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 | <b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4                                                             | 6  | 980,594. |

**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.



**CAMBRIDGE SAVINGS CHARITABLE  
FOUNDATION, INC.**

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

|                                                                                                                                                                                   | (a)<br>Corpus | (b)<br>Years prior to 2017 | (c)<br>2017 | (d)<br>2018 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------------------|-------------|-------------|
| <b>1</b> Distributable amount for 2018 from Part XI, line 7                                                                                                                       |               |                            |             | 90,528.     |
| <b>2</b> Undistributed income, if any, as of the end of 2018                                                                                                                      |               |                            |             |             |
| <b>a</b> Enter amount for 2017 only                                                                                                                                               |               |                            | 0.          |             |
| <b>b</b> Total for prior years:                                                                                                                                                   |               | 0.                         |             |             |
| <b>3</b> Excess distributions carryover, if any, to 2018:                                                                                                                         |               |                            |             |             |
| <b>a</b> From 2013                                                                                                                                                                | 515,183.      |                            |             |             |
| <b>b</b> From 2014                                                                                                                                                                | 369,714.      |                            |             |             |
| <b>c</b> From 2015                                                                                                                                                                | 319,039.      |                            |             |             |
| <b>d</b> From 2016                                                                                                                                                                | 399,135.      |                            |             |             |
| <b>e</b> From 2017                                                                                                                                                                | 276,176.      |                            |             |             |
| <b>f</b> Total of lines 3a through e                                                                                                                                              | 1,879,247.    |                            |             |             |
| <b>4</b> Qualifying distributions for 2018 from Part XII, line 4: ► \$                                                                                                            | 980,594.      |                            |             |             |
| <b>a</b> Applied to 2017, but not more than line 2a                                                                                                                               |               |                            | 0.          |             |
| <b>b</b> Applied to undistributed income of prior years (Election required - see instructions)                                                                                    |               | 0.                         |             |             |
| <b>c</b> Treated as distributions out of corpus (Election required - see instructions)                                                                                            | 0.            |                            |             |             |
| <b>d</b> Applied to 2018 distributable amount                                                                                                                                     |               |                            |             | 90,528.     |
| <b>e</b> Remaining amount distributed out of corpus                                                                                                                               | 890,066.      |                            |             |             |
| <b>5</b> Excess distributions carryover applied to 2018 (If an amount appears in column (d), the same amount must be shown in column (a).)                                        | 0.            |                            |             | 0.          |
| <b>6</b> Enter the net total of each column as indicated below:                                                                                                                   |               |                            |             |             |
| <b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5                                                                                                                          | 2,769,313.    |                            |             |             |
| <b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b                                                                                                         |               | 0.                         |             |             |
| <b>c</b> 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.                         |             |             |
| <b>d</b> Subtract line 6c from line 6b. Taxable amount - see instructions                                                                                                         |               | 0.                         |             |             |
| <b>e</b> Undistributed income for 2017. Subtract line 4a from line 2a. Taxable amount - see instr.                                                                                |               |                            | 0.          |             |
| <b>f</b> Undistributed income for 2018. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2019                                                              |               |                            |             | 0.          |
| <b>7</b> 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.            |                            |             |             |
| <b>8</b> Excess distributions carryover from 2013 not applied on line 5 or line 7                                                                                                 | 515,183.      |                            |             |             |
| <b>9</b> Excess distributions carryover to 2019. Subtract lines 7 and 8 from line 6a                                                                                              | 2,254,130.    |                            |             |             |
| <b>10</b> Analysis of line 9:                                                                                                                                                     |               |                            |             |             |
| <b>a</b> Excess from 2014                                                                                                                                                         | 369,714.      |                            |             |             |
| <b>b</b> Excess from 2015                                                                                                                                                         | 319,039.      |                            |             |             |
| <b>c</b> Excess from 2016                                                                                                                                                         | 399,135.      |                            |             |             |
| <b>d</b> Excess from 2017                                                                                                                                                         | 276,176.      |                            |             |             |
| <b>e</b> Excess from 2018                                                                                                                                                         | 890,066.      |                            |             |             |

## Form 990-PF (2018)

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

N/A

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

**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<sup>1</sup>

**(4) Gross investment income**

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

### 1 Information Regarding Foundation Managers:

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

NONE

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

**NONE**

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

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

a The name, address, and telephone number or email address of the person to whom applications should be addressed:

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

**c Any submission deadlines:**

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

**CAMBRIDGE SAVINGS CHARITABLE  
FOUNDATION, INC.**

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**Part XV** **Supplementary Information** (continued)

| <b>3 Grants and Contributions Paid During the Year or Approved for Future Payment</b> |                                                                                                                    |                                      |                                     |          |
|---------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------|----------|
| Recipient<br>Name and address (home or business)                                      | If recipient is an individual,<br>show any relationship to<br>any foundation manager<br>or substantial contributor | Foundation<br>status of<br>recipient | Purpose of grant or<br>contribution | Amount   |
| <b>a Paid during the year</b>                                                         |                                                                                                                    |                                      |                                     |          |
| PLEASE SEE ATTACHMENT<br>ON FILE - DETAILS UPON REQUEST                               | NOT RELATED                                                                                                        | PC                                   | EXEMPT PURPOSE                      | 959,618. |
|                                                                                       |                                                                                                                    |                                      |                                     |          |
|                                                                                       |                                                                                                                    |                                      |                                     |          |
|                                                                                       |                                                                                                                    |                                      |                                     |          |
|                                                                                       |                                                                                                                    |                                      |                                     |          |
|                                                                                       |                                                                                                                    |                                      |                                     |          |
| <b>Total</b>                                                                          |                                                                                                                    |                                      | <b>3a</b>                           | 959,618. |
| <b>b Approved for future payment</b>                                                  |                                                                                                                    |                                      |                                     |          |
| COMMUNITY SERVINGS<br>18 MARBURY TERRACE<br>JAMAICA PLAIN 02130                       | NOT RELATED                                                                                                        | PC                                   | EXEMPT PURPOSE                      | 75,000.  |
| FIDELITY HOUSE<br>25 MEDFORD STREET<br>ARLINGTON 02474                                | NOT RELATED                                                                                                        | PC                                   | EXEMPT PURPOSE                      | 25,000.  |
|                                                                                       |                                                                                                                    |                                      |                                     |          |
| <b>Total</b>                                                                          |                                                                                                                    |                                      | <b>3b</b>                           | 100,000. |

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FORM 990-PF

GAIN OR (LOSS) FROM SALE OF ASSETS

STATEMENT 1

| (A)<br>DESCRIPTION OF PROPERTY | (B)<br>GROSS<br>SALES PRICE | (C)<br>VALUE AT<br>TIME OF ACQ. | (D)<br>EXPENSE OF<br>SALE | (E)<br>DEPREC. | (F)<br>GAIN OR LOSS |
|--------------------------------|-----------------------------|---------------------------------|---------------------------|----------------|---------------------|
| REGIONS FINANCIAL CORP         | 227,148.                    | 210,600.                        | 0.                        | 0.             | 16,548.             |

| (A)<br>DESCRIPTION OF PROPERTY | (B)<br>GROSS<br>SALES PRICE | (C)<br>VALUE AT<br>TIME OF ACQ. | (D)<br>EXPENSE OF<br>SALE | (E)<br>DEPREC. | (F)<br>GAIN OR LOSS |
|--------------------------------|-----------------------------|---------------------------------|---------------------------|----------------|---------------------|
| BROOKLINE BANCORP INC          | 121,988.                    | 102,846.                        | 0.                        | 0.             | 19,142.             |

| (A)<br>DESCRIPTION OF PROPERTY | (B)<br>GROSS<br>SALES PRICE | (C)<br>VALUE AT<br>TIME OF ACQ. | (D)<br>EXPENSE OF<br>SALE | (E)<br>DEPREC. | (F)<br>GAIN OR LOSS |
|--------------------------------|-----------------------------|---------------------------------|---------------------------|----------------|---------------------|
| BROOKLINE BANCORP INC          | 133,415.                    | 112,479.                        | 0.                        | 0.             | 20,936.             |

| (A)<br>DESCRIPTION OF PROPERTY | (B)<br>GROSS<br>SALES PRICE | (C)<br>VALUE AT<br>TIME OF ACQ. | (D)<br>EXPENSE OF<br>SALE | (E)<br>DEPREC. | (F)<br>GAIN OR LOSS |
|--------------------------------|-----------------------------|---------------------------------|---------------------------|----------------|---------------------|
| BROOKLINE BANCORP INC          | 198,939.                    | 191,400.                        | 0.                        | 0.             | 7,539.              |

CAPITAL GAINS DIVIDENDS FROM PART IV

0.

TOTAL TO FORM 990-PF, PART I, LINE 6A

64,165.

## FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 2

| SOURCE                  | (A)<br>REVENUE<br>PER BOOKS | (B)<br>NET INVESTMENT<br>INCOME | (C)<br>ADJUSTED<br>NET INCOME |
|-------------------------|-----------------------------|---------------------------------|-------------------------------|
| SHORT-TERM INVESTMENTS  | 37,736.                     | 37,736.                         |                               |
| TOTAL TO PART I, LINE 3 | 37,736.                     | 37,736.                         |                               |

## FORM 990-PF OTHER INCOME STATEMENT 3

| DESCRIPTION                           | (A)<br>REVENUE<br>PER BOOKS | (B)<br>NET INVEST-<br>MENT INCOME | (C)<br>ADJUSTED<br>NET INCOME |
|---------------------------------------|-----------------------------|-----------------------------------|-------------------------------|
| CITC STATE TAX CREDIT                 | 23,750.                     | 0.                                |                               |
| TOTAL TO FORM 990-PF, PART I, LINE 11 | 23,750.                     | 0.                                |                               |

## FORM 990-PF ACCOUNTING FEES STATEMENT 4

| DESCRIPTION                  | (A)<br>EXPENSES<br>PER BOOKS | (B)<br>NET INVEST-<br>MENT INCOME | (C)<br>ADJUSTED<br>NET INCOME | (D)<br>CHARITABLE<br>PURPOSES |
|------------------------------|------------------------------|-----------------------------------|-------------------------------|-------------------------------|
| ACCOUNTING FEES              | 1,700.                       | 0.                                |                               | 1,700.                        |
| TO FORM 990-PF, PG 1, LN 16B | 1,700.                       | 0.                                |                               | 1,700.                        |

## FORM 990-PF OTHER EXPENSES STATEMENT 5

| DESCRIPTION                 | (A)<br>EXPENSES<br>PER BOOKS | (B)<br>NET INVEST-<br>MENT INCOME | (C)<br>ADJUSTED<br>NET INCOME | (D)<br>CHARITABLE<br>PURPOSES |
|-----------------------------|------------------------------|-----------------------------------|-------------------------------|-------------------------------|
| STATE FILING FEES           | 500.                         | 0.                                |                               | 500.                          |
| OFFICE SUPPLIES             | 233.                         | 0.                                |                               | 233.                          |
| OPERATING EXPENSE           | 543.                         | 0.                                |                               | 543.                          |
| TO FORM 990-PF, PG 1, LN 23 | 1,276.                       | 0.                                |                               | 1,276.                        |

FORM 990-PF

OTHER INVESTMENTS

STATEMENT 6

| DESCRIPTION                            | VALUATION<br>METHOD | BOOK VALUE | FAIR MARKET<br>VALUE |
|----------------------------------------|---------------------|------------|----------------------|
| INVESTMENTS                            | FMV                 | 1,231,566. | 1,231,566.           |
| TOTAL TO FORM 990-PF, PART II, LINE 13 |                     | 1,231,566. | 1,231,566.           |



FORM 990-PF

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

STATEMENT 7

| NAME AND ADDRESS                                                       | TITLE AND<br>AVRG HRS/WK          | COMPEN-<br>SATION | EMPLOYEE<br>BEN PLAN CONTRIB | EXPENSE<br>ACCOUNT |
|------------------------------------------------------------------------|-----------------------------------|-------------------|------------------------------|--------------------|
| ANNE ADAMS CUSHMAN<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138 | DIRECTOR<br>1.00                  | 3,000.            | 0.                           | 0.                 |
| ROBERT P REARDON<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138   | DIRECTOR<br>1.00                  | 4,500.            | 0.                           | 0.                 |
| ROBERT J RAMSEY<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138    | DIRECTOR<br>1.00                  | 3,750.            | 0.                           | 0.                 |
| ROBERT M WILSON<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138    | DIRECTOR<br>1.00                  | 3,000.            | 0.                           | 0.                 |
| WAYNE PATENAUDE<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138    | PRESIDENT/CEO/CHAIR<br>1.00       | 0.                | 0.                           | 0.                 |
| SUSAN LAPIERRE<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138     | SVP/ASSISTANT CLERK<br>1.00       | 0.                | 0.                           | 0.                 |
| CHARLIE LYONS<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138      | DIRECTOR<br>1.00                  | 3,750.            | 0.                           | 0.                 |
| STEPHEN J COUKOS<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138   | EVP/GENERAL COUNSEL/CLERK<br>1.00 | 0.                | 0.                           | 0.                 |
| MICHAEL GILLES<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138     | TREASURER<br>1.00                 | 0.                | 0.                           | 0.                 |
| DANA PHILBROOK<br>1374 MASSACHUSETTS AVENUE<br>CAMBRIDGE, MA 02138     | SVP/CONTROLLER<br>1.00            | 0.                | 0.                           | 0.                 |

CAMBRIDGE SAVINGS CHARITABLE FOUNDATION,

48-1307731

TOTALS INCLUDED ON 990-PF, PAGE 6, PART VIII

18,000.

0.

0.