

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 1545-0047

2019

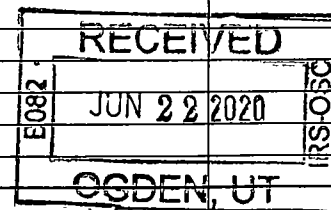
Open to Public Inspection

For calendar year 2019 or tax year beginning

, and ending

Name of foundation THE CHAMBERS FOUNDATION		A Employer identification number 25-6803781
Number and street (or P O box number if mail is not delivered to street address) 1107 RIVER CRESCENT DRIVE	Room/suite	B Telephone number 410-266-6590
City or town, state or province, country, and ZIP or foreign postal code ANNAPOLIS, MD 21401		C If exemption application is pending, check here ☐
G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1 Foreign organizations, check here ☐ 2 Foreign organizations meeting the 85% test, check here and attach computation ☐
H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 1,349,012.	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				N/A	
2 Check ☒ if the foundation is not required to attach Sch B					
3 Interest on savings and temporary cash investments		105.	105.		STATEMENT 1
4 Dividends and interest from securities		23,657.	23,657.		STATEMENT 2
5a Gross rents					
b Net rental income (or loss)					
6a Net gain (or loss) from sale of assets not on line 10		188,932.			
b Gross sales price for all assets on line 6a 903,593.					
7 Capital gain net income (from Part IV, line 2)			188,932.		
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		21.	21.		STATEMENT 3
12 Total Add lines 1 through 11		212,715.	212,715.		
13 Compensation of officers, directors, trustees, etc		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees STMT 4		1,365.	0.		0.
c Other professional fees STMT 5		10,845.	10,845.		0.
17 Interest					
18 Taxes STMT 6		630.	630.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses					
24 Total operating and administrative expenses Add lines 13 through 23		12,840.	11,475.		0.
25 Contributions, gifts, grants paid		56,679.			56,679.
26 Total expenses and disbursements. Add lines 24 and 25		69,519.	11,475.		56,679.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		143,196.			
b Net investment income (if negative, enter -0-)			201,240.		
c Adjusted net income (if negative, enter -0-)				N/A	



Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing		68,418.	29,216.	29,216.
	2	Savings and temporary cash investments				
	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 STMT 8	859,003.	916,539.	1,071,395.	
	c	Investments - corporate bonds				
	11	Investments - land, buildings, and equipment basis ▶				
	Less accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other STMT 9	84,089.	214,416.	248,401.		
14	Land, buildings, and equipment: basis ▶					
	Less accumulated depreciation ▶					
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	1,011,510.	1,160,171.	1,349,012.		
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
23	Total liabilities (add lines 17 through 22)	0.	0.			
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ ☐					
	and complete lines 24, 25, 29, and 30					
	24	Net assets without donor restrictions				
	25	Net assets with donor restrictions				
	Foundations that do not follow FASB ASC 958, check here ▶ ☒					
	and complete lines 26 through 30.					
	26	Capital stock, trust principal, or current funds	0.	0.		
	27	Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
28	Retained earnings, accumulated income, endowment, or other funds	1,011,510.	1,160,171.			
29	Total net assets or fund balances	1,011,510.	1,160,171.			
30	Total liabilities and net assets/fund balances	1,011,510.	1,160,171.			

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 29 (must agree with end-of-year figure reported on prior year's return)	1	1,011,510.
2	Enter amount from Part I, line 27a	2	143,196.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 7	3	5,465.
4	Add lines 1, 2, and 3	4	1,160,171.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	1,160,171.

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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 P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a UBS #18382 - SEE ATTACHED		P	12/26/12	11/26/19
b UBS #18573 - SEE ATTACHED		P	01/11/19	12/15/19
c UBS #18573 - SEE ATTACHED		P	02/02/11	12/15/19
d UBS #18573 - SEE ATTACHED		P	08/25/09	12/15/19
e CAPITAL GAINS DIVIDENDS				

(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 48,803.		25,261.	23,542.
b 328,529.		318,398.	10,131.
c 168,912.		148,203.	20,709.
d 353,346.		222,799.	130,547.
e 4,003.			4,003.

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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			23,542.
b			10,131.
c			20,709.
d			130,547.
e			4,003.

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	188,932.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	{		3	N/A

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation 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) 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))
2018	56,523.	1,134,028.	.049843
2017	47,000.	1,048,851.	.044811
2016	40,100.	889,999.	.045056
2015	41,431.	827,947.	.050041
2014	39,355.	779,204.	.050507

2 Total of line 1, column (d)	2	.240258
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	.048052
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	1,216,192.
5 Multiply line 4 by line 3	5	58,440.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2,012.
7 Add lines 5 and 6	7	60,452.
8 Enter qualifying distributions from Part XII, line 4 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.	8	56,679.

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)		1	4,025.
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-)		2	0.
3 Add lines 1 and 2		3	4,025.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only; others, enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	4,025.
6 Credits/Payments:			
a 2019 estimated tax payments and 2018 overpayment credited to 2019	6a	1,600.	
b Exempt foreign organizations - tax withheld at source	6b	0.	
c Tax paid with application for extension of time to file (Form 8868)	6c	0.	
d Backup withholding erroneously withheld	6d	0.	
7 Total credits and payments. Add lines 6a through 6d	7	1,600.	
8 Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	0.	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	2,425.	
10 Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		
11 Enter the amount of line 10 to be: Credited to 2020 estimated tax ☐ Refunded ☐	11		

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
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.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ☐ \$ 0. (2) On foundation managers. ☐ \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ☐ \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
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		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?		X
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered. See instructions. ☐ NONE		
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	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2019 or the tax year beginning in 2019? See the instructions for Part XIV. If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	X	

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Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule. See instructions	11	X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement. See instructions	12	X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X
14 The books are in care of ► UBS FINANCIAL SERVICES INC Telephone no ► 855-729-4745 Located at ► 1 CITIZENS PLAZA, SUITE 900, PROVIDENCE, RI ZIP+4 ► 02903-1345		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - check here and enter the amount of tax-exempt interest received or accrued during the year	15	N/A
16 At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ►	16	X

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

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

	Yes	No
1a During the year, did the foundation (either directly or indirectly): (1) Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? ☐ Yes ☒ No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) ☐ Yes ☒ No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance? See instructions. Organizations relying on a current notice regarding disaster assistance, check here	N/A	
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 2019?	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 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? ☐ Yes ☒ No If "Yes," list the years ►		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	N/A	
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
b If "Yes," did it have excess business holdings in 2019 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.)	N/A	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2019?	4b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year, did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No**b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions

N/A

5b

Organizations relying on a current notice regarding disaster assistance, check here

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

N/A

☐ Yes ☐ No

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

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?**6b**

If "Yes" to 6b, file Form 8870.

X

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b**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(s) 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, and 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
ROBERT N. CHAMBERS	TRUSTEE			
1107 RIVER CRESCENT DR				
ANNAPOLIS, MD 21401	1.00	0.	0.	0.
JAMES D. CHAMBERS	TRUSTEE			
1107 RIVER CRESCENT DR				
ANNAPOLIS, MD 21401	1.00	0.	0.	0.
DAVID P. CHAMBERS	TRUSTEE			
1107 RIVER CRESCENT DR				
ANNAPOLIS, MD 21401	1.00	0.	0.	0.

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

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

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

0

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

[illegible]

C

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	
2		
3		
4		

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

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	1,185,896.
b	Average of monthly cash balances	1b	48,817.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	1,234,713.
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	1,234,713.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	18,521.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,216,192.
6	Minimum investment return. Enter 5% of line 5	6	60,810.

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	60,810.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	4,025.
b	Income tax for 2019. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	4,025.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	56,785.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	56,785.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	56,785.

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	56,679.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	56,679.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	56,679.

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

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				56,785.
2 Undistributed income, if any, as of the end of 2019				
a Enter amount for 2018 only			1,651.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2019:				
a From 2014				
b From 2015				
c From 2016				
d From 2017				
e From 2018				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ \$ 56,679.				
a Applied to 2018, but not more than line 2a			1,651.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2019 distributable amount				55,028.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a).)	0.			0.
6 Enter the net total of each column as indicated below:	0.			
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2018. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				1,757.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2014 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2015				
b Excess from 2016				
c Excess from 2017				
d Excess from 2018				
e Excess from 2019				

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

N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section

☐ 4942(j)(3) or ☐ 4942(j)(5)

2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed

b 85% of line 2a

c Qualifying distributions from Part XII, line 4, for each year listed

d Amounts included in line 2c not used directly for active conduct of exempt activities

e Qualifying distributions made directly for active conduct of exempt activities.

Subtract line 2d from line 2c

3 Complete 3a, b, or c for the alternative test relied upon:

a "Assets" alternative test - enter:

(1) Value of all assets

(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6, for each year listed

c "Support" alternative test - enter:

(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)

(3) Largest amount of support from an exempt organization

(4) Gross investment income

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see instructions.)**1 Information Regarding Foundation Managers:**

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

NONE

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

NONE

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

Check here ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., 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:

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				
ANNE ARUNDEL COUNTY FOOD & RESOURCE BANK PO BOX 650 CROWNSVILLE, MD 21032	NONE	501 (C) (3)	PROGRAM SUPPORT PROGRAM SUPPORT PROGRAM SUPPORT	8,097.
CLEN-MOORE PRESBYTERIAN CHURCH 220 E CLEN-MOORE BLVD NEW CASTLE, PA 16105	NONE	501 (C) (3)	PROGRAM SUPPORT	8,097.
NEW CASTLE YMCA 20 W. WASHINGTON ST NEW CASTLE, PA 16101	NONE	501 (C) (3)	PROGRAM SUPPORT	8,097.
GENEROSITY GLOBAL - POWER SHOWER 907 E. SARATOGA ST. BALTIMORE, MD 21202	NONE	501 (C) (3)	PROGRAM SUPPORT	8,097.
YWCA OF ANNAPOLIS & ANNE ARUNDEL COUNTY 1517 RITCHIE HWY, STE 201 ARNOLD, MD 21012	NONE	501 (C) (3)	PROGRAM SUPPORT PROGRAM SUPPORT	8,097.
Total	SEE CONTINUATION SHEET(S)			56,679.
b Approved for future payment				
NONE				
Total				0.

Form 990-PF (2019)

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 | | X |
| | (2) Other assets | | X |
| b | Other transactions: | | |
| | (1) Sales of assets to a noncharitable exempt organization | | X |
| | (2) Purchases of assets from a noncharitable exempt organization | | X |
| | (3) Rental of facilities, equipment, or other assets | | X |
| | (4) Reimbursement arrangements | | X |
| | (5) Loans or loan guarantees | | X |
| | (6) Performance of services or membership or fundraising solicitations | | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received. | | |

[illegible]

- 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
N/A		

**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.

May the IRS discuss this return with the preparer shown below? See instr

☒ Yes ☐ No

Signature of officer or trustee

Date _____

Title

TRUSTEE

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if
self-employed

PTIN

**Paid
Preparer
Use Only**

THOMAS JOHNSTON

Firm's name ► **PACKER THOMAS**

Firm's address ► 6601 WESTFORD PLACE, SUITE 101
CANFIELD, OH 44406

Firm's EIN ► 34-1667340

Phone no. (330) 533-9777

Form **990-PF** (2019)

3 Grants and Contributions Paid During the Year (Continuation)**Total from continuation sheets**

Part XV Supplementary Information

3a , Grants and Contributions Paid During the Year Continuation of Purpose of Grant or Contribution

NAME OF RECIPIENT - ANNE ARUNDEL COUNTY FOOD & RESOURCE BANK

PROGRAM SUPPORT

PROGRAM SUPPORT

PROGRAM SUPPORT

PROGRAM SUPPORT

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
UBS RH 18382	11.	11.	
UBS RH 18573	94.	94.	
TOTAL TO PART I, LINE 3	105.	105.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
UBS RH 18382	6,801.	0.	6,801.	6,801.	
UBS RH 18573	20,859.	4,003.	16,856.	16,856.	
TO PART I, LINE 4	27,660.	4,003.	23,657.	23,657.	

FORM 990-PF OTHER INCOME STATEMENT 3

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
UBS #18573	21.	21.	
TOTAL TO FORM 990-PF, PART I, LINE 11	21.	21.	

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
PROFESSIONAL FEES	1,365.	0.		0.
TO FORM 990-PF, PG 1, LN 16B	1,365.	0.		0.

FORM 990-PF	OTHER PROFESSIONAL FEES			STATEMENT	5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
INVESTMENT FEES	10,845.	10,845.			0.
TO FORM 990-PF, PG 1, LN 16C	10,845.	10,845.			0.

FORM 990-PF	TAXES			STATEMENT	6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES	
FOREIGN TAX PAID	630.	630.			0.
TO FORM 990-PF, PG 1, LN 18	630.	630.			0.

FORM 990-PF	OTHER INCREASES IN NET ASSETS OR FUND BALANCES			STATEMENT	7
DESCRIPTION					AMOUNT
ADJUSTMENT TO COST BASIS FROM PRIOR YEARS' CONTRIBUTIONS					5,465.
TOTAL TO FORM 990-PF, PART III, LINE 3					5,465.

FORM 990-PF	CORPORATE STOCK		STATEMENT	8
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE		
JOHNSON & JOHNSON	81,122.	93,357.		
ALLERGAN PLC	5,673.	8,794.		
SEAGATE TECHNOLOGY	5,139.	7,021.		
TE CONNECTIVITY LTD	4,550.	5,559.		
AUTODESK INC	3,376.	4,587.		
BIOGEN	10,518.	10,089.		
BROADCOM CORP	6,409.	7,584.		
APPLE INC	11,013.	18,206.		
COMCAST CORP	22,129.	26,083.		
CREE INC	3,107.	2,723.		

WALT DISNEY CO	10,696.	12,583.
DOLBY LABORATORIES	2,862.	2,958.
EXXON MOBIL CORP	4,876.	4,187.
FLUOR CORP	4,936.	2,398.
L3 TECHNOLOGIES	3,990.	5,540.
LIBERTY MEDIA CORP CL A	115.	175.
LIBERTY MEDIA CORP CL C	178.	276.
MICROSOFT CORP	14,025.	20,816.
NATIONAL OILWELL VARCO INC	3,998.	3,181.
NUCOR CORP	3,658.	3,546.
PPG INDUSTRIES INC	6,499.	8,009.
PROCTER & GAMBLE	5,935.	7,869.
RAYTHEON COMPANY	5,899.	7,471.
3M COMPANY	2,086.	3,528.
TRAVELERS COMPANIES	3,062.	3,835.
UNITED PARCEL SERVICE	10,350.	11,355.
UNITEDHEALTH GROUP	22,407.	32,041.
VERTEX PHARMACEUTICALS INCORPORATED	3,930.	5,036.
WASTE MGMT INC	4,340.	6,040.
CITRIX SYSTEMS	11,242.	12,643.
FREEMPORT MCMORAN COPPER & GOLD CL B	3,259.	3,949.
IMMUNOGEN INC	896.	995.
IONIS PHARMACEUTICALS	4,248.	3,987.
AMC NETWORKS INC	1,536.	1,027.
METLIFE INC	17,952.	20,031.
PENTAIR LTD	1,853.	2,064.
AMERICAN TOWER CORP	3,717.	5,746.
COCA COLA	5,433.	6,642.
HOME DEPOT	9,323.	11,793.
INTEL CORP	1,382.	2,155.
MERCK & CO	5,844.	8,367.
NESTLE	5,199.	6,496.
NEXTERA ENERGY	2,665.	5,085.
DISCOVERY COMMUNICATIONS	2,137.	2,292.
TEXAS INSTRUMENTS	5,258.	7,826.
UNION PACIFIC CORP	8,265.	11,028.
VERIZON COMMUNICATIONS	5,896.	6,570.
WEC ENERGY GRP	2,345.	2,951.
MCDONALDS CORP	3,298.	4,347.
MEDTRONIC PLC	1,955.	2,382.
PFIZER INC	6,258.	6,426.
ECOLAB INC	6,750.	8,299.
LIBERTY BROADBAND CORP SER A	390.	623.
LIBERTY BROADBAND CORP SER C	310.	503.
NOW INC	1,343.	1,079.
NUANCE COMMUNICATIONS	1,545.	1,961.
SYSCO CORP	2,688.	3,678.
TWITTER INC	7,705.	7,596.
ANHEUSER BUSCH	11,145.	10,009.
WESTERN DIGITAL CORP	3,810.	5,839.
ZOETIS, INC	6,890.	10,323.
BANK OF AMER CORP	12,630.	16,589.
BLACKROCK, INC	3,273.	3,519.
JOHNSON CONTROLS	6,221.	7,043.

LIBERTY SIRIUSXM GROUP SER A	730.	918.
LIBERTY SIRIUSXM GROUP SER C	1,393.	1,781.
LIONS GATE ENTERTAINMENT CORP	1,124.	606.
MONDELEZ INTL INC	4,248.	5,398.
ENBRIDGE INC	4,611.	5,210.
LOGMEIN INC	857.	857.
MASTERCARD INC CL A	2,419.	5,673.
PHILLIPS 66	7,239.	8,801.
US BANCORP	5,417.	6,403.
VISA INC	10,226.	13,341.
WILLIAMS COS INC	6,124.	5,290.
AMERICAN INTL GROUP	4,791.	5,698.
CISCO	6,791.	7,338.
GCI LIBERTY INC CL A	356.	567.
LINDE PLC EU	8,752.	10,219.
PNC FINANCIAL	5,205.	6,385.
QURATE RETAIL INC	5,007.	1,905.
VULCAN MATERIALS CO	3,609.	4,896.
ABBVIE INC	1,553.	1,682.
ADOBE INC	6,186.	6,926.
ADVANCED AUTO PARTS INC	3,579.	3,684.
AKAMAI TECHNOLOGIES INC	3,742.	4,060.
ALEXION PHARMACEUTICALS INC	4,407.	3,785.
ALIBABA GROUP HLDG LTD	3,382.	4,242.
ALLY FINANCIAL INC	5,379.	6,356.
ALPHABET INC	10,762.	13,380.
ALTICE USA INC	3,684.	3,582.
AMAZON.COM INC	15,027.	14,783.
AMERICAN EXPRESS CO	3,593.	3,610.
AMERIPRISE FINANCIAL INC	10,543.	14,159.
AMGEN INC	8,532.	10,607.
POLLO GLOBAL MGMT LLC	3,915.	4,723.
ARCONIC INC	4,752.	5,323.
AUTOZONE INC	3,241.	3,574.
BEST BUY	4,570.	6,673.
BOMARIN PHARMACEUTICAL INC	2,560.	2,537.
BLACKSTONE GROUP INC	7,302.	8,727.
BOSTON PROPERTIES INC	1,196.	1,241.
BH ROBINSON WORLDWIDE INC	1,456.	1,329.
BABOT OIL & GAS CORP	1,106.	801.
CARDINAL HEALTH INC	7,979.	8,700.
CATERPILLAR INC	3,037.	3,397.
CELANESE CORP	6,250.	7,018.
CERENCE INC	223.	294.
CF INDUSTRIES HOLDINGS INC	4,442.	4,297.
CHITIGROUP INC	9,355.	11,984.
CITIZENS FINANCIAL GROUP INC	861.	975.
COMERICA INC	3,372.	3,444.
COSTCO WHOLESALE CORP	3,177.	3,527.
CSX CORPORATION	5,037.	4,776.
DAVITA INC	2,067.	2,176.
DELTA AIRLINES INC	7,690.	8,246.
DEVON ENERGY CORP	2,637.	2,441.
DISCOVER FINANCIAL SERVICES	2,417.	3,138.

DOVER CORP	1,909.	2,766.
EBAY INC	8,623.	8,414.
EDISON INTL	3,881.	3,997.
EQUINIX INC	3,518.	4,086.
FACEBOOK INC	9,411.	10,057.
FIDELITY NATL INFORMATION	3,616.	3,755.
FIFTH THIRD BANCORP	4,879.	5,933.
FIREYE INC	1,813.	2,132.
FRANKLIN RESOURCES INC	4,858.	3,975.
GRAINGER INC	4,565.	5,755.
HESS CORP	2,229.	2,539.
HOLLYFRONTIER CORP	832.	862.
HONEYWELL INTL INC	4,370.	4,425.
HUNTINGTON INGALLS INDS INC	2,157.	2,509.
IHS MARKIT LTD	3,465.	4,144.
INTL PAPER CO	6,087.	7,276.
JUNIPER NETWORKS INC	673.	616.
KEYCORP NEW	1,289.	1,457.
KINDER MORGAN INC	5,960.	6,287.
KOHL'S CORP	620.	560.
KROGER COMPANY	2,785.	3,479.
LAM RESEARCH CORP	1,058.	2,047.
LILLY ELI & CO	6,969.	8,149.
LINCOLN NATL CORP	1,270.	1,180.
MCCORMICK & CO	1,839.	2,037.
MCKESSON CORP	4,162.	4,150.
NUTANIX INC	1,880.	2,282.
NVIDIA CORP	2,683.	3,765.
NXP SEMICONDUCTORS	6,053.	8,017.
OCCIDENTAL PETROLEUM	1,297.	1,154.
ORACLE CORP	6,804.	6,464.
PALO ALTO NETWORKS INC	3,544.	3,931.
PIONEER NAT RES CO	3,197.	3,179.
QUALCOMM INC	10,464.	12,440.
REGENCY CENTERS CORP	3,486.	3,344.
REGIONS FINANCIAL CORP	2,894.	3,312.
ROCKWELL AUTOMATION INC	5,260.	6,485.
SALESFORCE.COM INC	3,222.	3,253.
SCHWAB CHARLES CORP	4,307.	5,089.
SPIRIT AEROSYSTEMS HOLDINGS INC	4,730.	4,446.
SPLUNK INC	2,633.	3,145.
STARBUCKS CORP	4,378.	4,924.
SYNCHRONY FINL	2,084.	2,845.
TERADYNE INC	1,600.	1,773.
TEXTRON INC	4,599.	4,103.
THERMO FISHER SCIENTIFIC INC	4,637.	5,198.
UBER TECHNOLOGIES INC	2,910.	2,052.
UNTD TECHNOLOGIES CORP	6,634.	8,087.
VICI PROPERTIES INC	1,060.	1,226.
VMWARE INC	4,516.	4,250.
VORNADO REALTY TRUST	927.	931.
VOYA FINANCIAL INC	4,308.	5,976.
WALGREENS BOOTS ALLIANCE INC	6,191.	6,486.
WATERS CORP	6,180.	6,776.

THE CHAMBERS FOUNDATION

25-6803781

WELLS FARGO & CO	12,062.	13,773.
WESTERN UNION CO	3,111.	4,606.
WHIRLPOOL CORP	1,916.	2,065.
YUM BRANDS INC	4,685.	5,238.
TOTAL TO FORM 990-PF, PART II, LINE 10B	916,539.	1,071,395.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	9
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DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
AMERICAN FUNDS EUROPACIFIC GROWTH	COST	160,892.	186,985.
AMERICAN FUNDS NEW WORLD CLASS F2	COST	26,815.	31,226.
BRANDES EMERGING MARKETS CLASS I	COST	26,709.	30,190.
TOTAL TO FORM 990-PF, PART II, LINE 13		214,416.	248,401.

FORM 990-PF	LIST OF SUBSTANTIAL CONTRIBUTORS PART VII-A, LINE 10	STATEMENT	10
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NAME OF CONTRIBUTOR

ADDRESS

ROBERT CHAMBERS

1107 RIVER CRESCENT DRIVE
ANNAPOLIS, MD 21401