

Form **990-PF**
 Department of the Treasury
 Internal Revenue Service

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

OMB No. 1545-0052

2019

Open to Public Inspection

▶ 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.

For calendar year 2019, or tax year beginning 10-01-2019 , and ending 09-30-2020

Name of foundation HOWARD C CONNOR CHARITABLE FOUNDATION		A Employer identification number 22-3204723	
Number and street (or P.O. box number if mail is not delivered to street address) 265 FRANKLIN ST BOS-301	Room/suite	B Telephone number (see instructions) (781) 581-4215	
City or town, state or province, country, and ZIP or foreign postal code BOSTON, MA 02110		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here..... <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation ... <input type="checkbox"/>	
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ <u>2,009,198</u>		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
J Accounting method: <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____ (Part I, column (d) must be on cash basis.)			

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)</small>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	39,301	38,978		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	111,659			
	b Gross sales price for all assets on line 6a	673,107			
	7 Capital gain net income (from Part IV, line 2)		111,659		
	8 Net short-term capital gain			0	
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less: Cost of goods sold					
c Gross profit or (loss) (attach schedule)					
11 Other income (attach schedule)					
12 Total. Add lines 1 through 11	150,960	150,637			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	4,832	1,208		3,624
	14 Other employee salaries and wages		0	0	0
	15 Pension plans, employee benefits		0	0	
	16a Legal fees (attach schedule)				0
	b Accounting fees (attach schedule)	900	450	0	450
	c Other professional fees (attach schedule)	19,643	9,821		9,821
	17 Interest				0
	18 Taxes (attach schedule) (see instructions)	1,175	160		0
	19 Depreciation (attach schedule) and depletion	0	0		
	20 Occupancy				
	21 Travel, conferences, and meetings			0	0
	22 Printing and publications			0	0
	23 Other expenses (attach schedule)	35			35
	24 Total operating and administrative expenses. Add lines 13 through 23	26,585	11,639	0	13,930
	25 Contributions, gifts, grants paid	75,000			75,000
26 Total expenses and disbursements. Add lines 24 and 25	101,585	11,639	0	88,930	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	49,375				
b Net investment income (if negative, enter -0-)		138,998			
c Adjusted net income (if negative, enter -0-)			0		

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions.)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments			
	3 Accounts receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			0
	4 Pledges receivable ▶ _____ Less: allowance for doubtful accounts ▶ _____			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶ _____ Less: allowance for doubtful accounts ▶ _____ 0			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U.S. and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule)	1,482,779	1,529,746	2,009,198
	c Investments—corporate bonds (attach schedule)			
	11 Investments—land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)			0
	14 Land, buildings, and equipment: basis ▶ _____ Less: accumulated depreciation (attach schedule) ▶ _____			
15 Other assets (describe ▶ _____)				
16 Total assets (to be completed by all filers—see the instructions. Also, see page 1, item I)	1,482,779	1,529,746	2,009,198	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶ _____)			
	23 Total liabilities (add lines 17 through 22)			0
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here ▶ <input type="checkbox"/> 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 ▶ <input checked="" type="checkbox"/> and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds	1,482,779	1,529,746	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund			
28 Retained earnings, accumulated income, endowment, or other funds				
29 Total net assets or fund balances (see instructions)	1,482,779	1,529,746		
30 Total liabilities and net assets/fund balances (see instructions) .	1,482,779	1,529,746		

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	1,482,779
2 Enter amount from Part I, line 27a	2	49,375
3 Other increases not included in line 2 (itemize) ▶ _____	3	0
4 Add lines 1, 2, and 3	4	1,532,154
5 Decreases not included in line 2 (itemize) ▶ _____	5	2,408
6 Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29 .	6	1,529,746

Part IV Capital Gains and Losses for Tax on Investment Income

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

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

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

2 Capital gain net income or (net capital loss)	2	111,659
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c) (see instructions). If (loss), enter -0- in Part I, line 8	3	

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

(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	95,185	1,790,143	0.053172
2017	88,464	1,801,329	0.04911
2016	89,113	1,678,087	0.053104
2015	84,902	1,628,205	0.052145
2014	95,137	1,703,304	0.055854
2 Total of line 1, column (d)			0.263385
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			0.052677
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5			1,893,325
5 Multiply line 4 by line 3			99,735
6 Enter 1% of net investment income (1% of Part I, line 27b)			1,390
7 Add lines 5 and 6			101,125
8 Enter qualifying distributions from Part XII, line 4			88,930

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

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

Table with 11 rows for excise tax calculation. Includes sub-rows 6a-6d for credits. Total tax due is 2,816.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, expenditures, and state reporting. Includes sub-rows 8a, 8b, 9, 10.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-14 regarding controlled entities, distributions, public inspection requirements, and books in care.

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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.

Table with 3 columns: Question, Yes, No. Row 16 regarding interest in foreign countries.

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.

Main table with 3 columns: Question, Yes, No. Rows 1a-4b regarding Form 4720 exceptions and requirements.

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

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".		
(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services. ▶		0

Part IX-A Summary of Direct Charitable Activities

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

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

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

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)		
1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:	
a	Average monthly fair market value of securities.	1a 1,922,157
b	Average of monthly cash balances.	1b 0
c	Fair market value of all other assets (see instructions).	1c 0
d	Total (add lines 1a, b, and c).	1d 1,922,157
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 1,922,157
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4 28,832
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5 1,893,325
6	Minimum investment return. Enter 5% of line 5.	6 94,666

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here <input type="checkbox"/> and do not complete this part.)		
1	Minimum investment return from Part X, line 6.	1 94,666
2a	Tax on investment income for 2019 from Part VI, line 5.	2a 2,780
b	Income tax for 2019. (This does not include the tax from Part VI.).	2b
c	Add lines 2a and 2b.	2c 2,780
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3 91,886
4	Recoveries of amounts treated as qualifying distributions.	4 0
5	Add lines 3 and 4.	5 91,886
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 91,886

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 88,930
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 0
3	Amounts set aside for specific charitable projects that satisfy the:	
a	Suitability test (prior IRS approval required).	3a 0
b	Cash distribution test (attach the required schedule).	3b 0
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4 88,930
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions.	5 0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6 88,930

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

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				91,886
2 Undistributed income, if any, as of the end of 2019:				
a Enter amount for 2018 only.			0	
b Total for prior years: 20___, 20___, 20___		0		
3 Excess distributions carryover, if any, to 2019:				
a From 2014.	12,178			
b From 2015.	5,414			
c From 2016.	7,029			
d From 2017.	1,343			
e From 2018.	7,632			
f Total of lines 3a through e.	33,596			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ \$ <u>88,930</u>				
a Applied to 2018, but not more than line 2a			0	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2019 distributable amount.				88,930
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).)	2,956			2,956
6 Enter the net total of each column as indicated below:				
a Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	30,640			
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 instructions			0	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions)	9,222			
9 Excess distributions carryover to 2020. Subtract lines 7 and 8 from line 6a	21,418			
10 Analysis of line 9:				
a Excess from 2015.	5,414			
b Excess from 2016.	7,029			
c Excess from 2017.	1,343			
d Excess from 2018.	7,632			
e Excess from 2019.				

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

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

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

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

	Tax year	Prior 3 years			(e) Total
	(a) 2019	(b) 2018	(c) 2017	(d) 2016	
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).)
NA

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.
NA

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

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

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed:
JOHN DOHERTY EASTERN BANK
605 BROADWAY STREET
SAUGUS, MA 01906
(781) 581-4215

b The form in which applications should be submitted and information and materials they should include:
LETTER WHICH INCLUDES FINANCIAL DATA, ACTIVITIES OF ORGANIZATIONS, VERIFICATION OF TAX EXEMPT STATUS AND OTHER PERTINENT INFORMATION

c Any submission deadlines:
NONE. MEETINGS ARE HELD IN MAY AND NOVEMBER NONE

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:
AWARDS ARE MADE AT DISCRETION OF TRUSTEE TO NEW ENGLAND AREA TAX EXEMPT ORGANIZATIONS

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i> See Additional Data Table				
Total ▶ 3a				75,000
b <i>Approved for future payment</i>				
Total ▶ 3b				

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
51. AT & T INC		2019-01-08	2020-01-15
18. ABBOTT LABORATORIES INC		2018-02-28	2020-01-15
30. ADOBE INC.		2017-01-09	2020-01-15
15. ADOBE INC.		2017-01-09	2020-08-27
7. AIR PRODUCTS & CHEMICALS		2018-08-01	2020-01-15
30. ALBEMARLE CORP		2020-01-15	2020-04-28
110. ALBEMARLE CORP		2019-03-01	2020-04-28
30. ALLSTATE CORP		2016-03-02	2020-01-15
41. ALLSTATE CORP		2016-03-02	2020-04-28
1. ALPHABET, INC. CL C		2011-09-21	2020-01-15

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
1,934		1,594	340
1,567		1,098	469
10,386		3,255	7,131
7,676		1,628	6,048
1,650		1,133	517
1,925		2,401	-476
7,060		10,067	-3,007
3,414		1,960	1,454
4,240		2,678	1,562
1,436		272	1,164

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			340
			469
			7,131
			6,048
			517
			-476
			-3,007
			1,454
			1,562
			1,164

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
3. ALPHABET, INC. CL A		2011-09-21	2020-01-15
4. AMAZON.COM, INC		2016-10-11	2020-01-15
1. AMAZON.COM, INC		2016-10-11	2020-04-28
61. ANALOG DEVICES		2014-01-27	2020-01-15
43. APPLE INC		2013-11-14	2020-01-15
5. BLACKROCK INC.		2016-09-21	2020-01-15
25. BOEING CO		2019-04-02	2020-01-15
5. BROADCOM INC		2018-03-29	2020-01-15
53. BURLINGTON STORES, INC.		2018-10-17	2020-01-15
22. CVS HEALTH CORP HEALTH CORPORATION		2017-01-09	2020-01-15

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
4,307		819	3,488
7,494		3,318	4,176
2,325		830	1,495
7,181		2,987	4,194
13,511		3,238	10,273
2,644		1,840	804
8,289		9,846	-1,557
1,529		1,178	351
11,924		8,375	3,549
1,637		1,798	-161

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			3,488
			4,176
			1,495
			4,194
			10,273
			804
			-1,557
			351
			3,549
			-161

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
209. CVS HEALTH CORP HEALTH CORPORATION		2017-11-14	2020-08-25
7. CARRIER GLOBAL CORP		2020-01-15	2020-04-14
154. CARRIER GLOBAL CORP		2019-01-08	2020-04-14
38. CHEVRON CORP		2014-03-07	2020-01-15
66. COMCAST CORP NEW CL A		2016-09-14	2020-01-15
84. CONOCOPHILLIPS		2014-11-06	2020-01-15
9. COSTCO WHOLESALE CORP, NEW		2013-03-04	2019-11-01
55. COSTCO WHOLESALE CORP, NEW		2017-06-19	2020-01-15
22. DANAHER CORP		2017-06-12	2020-01-15
15. DANAHER CORP		2017-06-12	2020-04-28

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
13,229		16,577	-3,348
97		178	-81
2,131		3,113	-982
4,398		4,452	-54
3,062		2,151	911
5,435		5,969	-534
2,672		928	1,744
16,521		7,466	9,055
3,553		1,849	1,704
2,490		1,261	1,229

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			-3,348
			-81
			-982
			-54
			911
			-534
			1,744
			9,055
			1,704
			1,229

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
29. DANAHER CORP		2017-06-12	2020-06-16
53000. E M C CORP 2.65% 06/01/2020		2015-07-15	2020-01-31
22000. E M C CORP 2.65% 06/01/2020		2015-07-15	2020-06-01
471. ELANCO ANIMAL HEALTH		2019-03-06	2020-01-15
29. HOME DEPOT INC		2013-09-17	2020-01-15
1. HONEYWELL INT'L INC.		2012-05-02	2020-01-15
.475 INGERSOLL RAND INC		2019-08-13	2020-03-05
86. INGERSOLL RAND INC		2019-08-13	2020-03-06
22. INTERCONTEXCHANGE GROUP INC		2019-03-25	2020-01-15
170. I SHARES BARCLAYS 7-10 YR TREAS		2018-01-11	2020-01-15

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
5,063		2,437	2,626
53,157		53,022	135
22,000		22,000	
14,400		13,933	467
6,471		2,206	4,265
182		58	124
13		15	-2
2,233		2,634	-401
2,078		1,620	458
18,952		18,391	561

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			2,626
			135
			467
			4,265
			124
			-2
			-401
			458
			561

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
319. I SHARES BARCLAYS 7-10 YR TREAS		2019-01-08	2020-07-22
558. I SHARES BARCLAYS 1-3 YR TR BD		2019-05-14	2020-01-15
130. I SHARES RUSSELL 2000 TRUST		2019-01-08	2020-01-15
160. I SHARES BARCLAYS 3-7 YR T		2019-04-01	2020-01-15
282. I SHARES BARCLAYS 3-7 YR T		2019-04-01	2020-04-15
371. ISHARES A RATED CORPORATE BOND ETF		2019-01-08	2020-01-15
24. J P MORGAN CHASE & CO		2015-06-08	2020-01-15
20. JOHNSON & JOHNSON		2012-03-09	2020-01-15
15. MCDONALD'S CORP		2018-02-20	2020-01-15
. MERCK & CO			2020-06-25

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
39,000		33,202	5,798
47,250		46,955	295
21,759		18,365	3,394
20,210		19,608	602
37,616		34,559	3,057
20,349		18,650	1,699
3,317		1,613	1,704
2,938		1,298	1,640
3,130		2,376	754
10			10

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			5,798
			295
			3,394
			602
			3,057
			1,699
			1,704
			1,640
			754
			10

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
16. MERCK & CO INC. NEW		2011-08-05	2020-01-15
42. MICROSOFT		2019-04-17	2020-01-15
14. MOTOROLA SOLUTIONS, INC.		2019-01-08	2020-01-15
11. NEXTERA ENERGY INC		2017-07-19	2020-01-15
6. NORTHROP GRUMMAN		2017-11-21	2020-01-15
.5 OTIS WORLDWIDE CORP		2020-01-15	2020-04-08
3. OTIS WORLDWIDE CORP		2020-01-15	2020-04-14
77. OTIS WORLDWIDE CORP		2019-01-08	2020-04-14
9. PNC BANK CORP		2018-01-09	2020-01-15
20. PEPSICO INC		2018-11-15	2019-11-01

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
1,453		507	946
6,875		5,087	1,788
2,372		1,660	712
2,746		1,559	1,187
2,270		1,827	443
22		39	-17
135		233	-98
3,453		4,749	-1,296
1,418		1,339	79
2,759		2,335	424

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			946
			1,788
			712
			1,187
			443
			-17
			-98
			-1,296
			79
			424

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
11. PEPSICO INC		2018-11-15	2020-01-15
27. PHILLIPS 66		2019-01-08	2020-01-15
19. PROCTER & GAMBLE CO		2012-03-09	2020-01-15
70. SPDR S&P 500 ETF TRUST		2019-01-08	2020-04-01
33. SPDR S&P 500 ETF TRUST		2019-01-08	2020-06-05
20. SPDR S&P 500 ETF TRUST		2020-01-15	2020-06-05
1353. SPDR PORTFOLIO MORTGAGE BACKED BND FD		2020-01-15	2020-03-31
65. SPDR S&P BIOTECH		2018-10-24	2020-01-15
61. SALESFORCE.COM		2014-04-08	2020-01-15
21. SALESFORCE.COM		2014-04-08	2020-08-27

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
1,515		1,284	231
2,842		2,476	366
2,388		1,270	1,118
17,235		17,902	-667
10,564		8,439	2,125
6,403		6,577	-174
35,921		35,530	391
6,290		5,149	1,141
11,097		3,364	7,733
5,683		1,158	4,525

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			231
			366
			1,118
			-667
			2,125
			-174
			391
			1,141
			7,733
			4,525

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 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.)
15. CHARLES SCHWAB		2017-01-09	2020-01-15
401. CHARLES SCHWAB		2019-01-08	2020-04-28
24. SYSCO CORP		2017-08-15	2020-01-15
10. UNITEDHEALTH GROUP, INC		2018-01-09	2020-01-15
238. VANGUARD SHORT TERM BOND ETF		2019-01-08	2020-01-15
21. VERIZON COMMUNICATIONS INC		2012-03-09	2020-01-15
23. VISA, INC		2012-03-09	2020-01-15
27. WALMART, INC.		2019-01-08	2020-04-28
37. XCEL ENERGY, INC.		2012-02-03	2020-01-15
46. XCEL ENERGY, INC.		2012-03-09	2020-06-05

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
710		619	91
14,966		17,347	-2,381
1,983		1,242	741
2,940		2,250	690
19,207		18,695	512
1,245		822	423
4,536		676	3,860
3,469		2,570	899
2,371		982	1,389
3,023		1,224	1,799

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			91
			-2,381
			741
			690
			512
			423
			3,860
			899
			1,389
			1,799

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

List and describe the kind(s) of property sold (e.g., real estate, (a) 2-story brick warehouse; or common stock, 200 shs. MLC Co.)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
76. XCEL ENERGY, INC.		2012-03-09	2020-06-16
20. EATON CORP PLC		2017-10-31	2020-01-15
3. INGERSOLL RAND PLC		2019-08-13	2020-01-15
119. TRANE TECHNOLOGIES PLC		2020-03-06	2020-06-05

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
4,844		2,025	2,819
1,878		1,537	341
392		361	31
12,257		11,413	844

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col.(h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
			2,819
			341
			31
			844

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
WHITE MOUNTAIN SCHOOL 371 WEST FARM ROAD BETHLEHEM, NH 03574	NONE	CHARITABLE	GENERAL PURPOSE	10,000
ALL SAINTS PARISH 1773 BEACON STREET BROOKLINE, MA 024454214	NONE	CHARITABLE	GENERAL PURPOSE	10,000
BOYS & GIRLS CLUB OF LYNN 25 NORTH COMMON STREET LYNN, MA 019024391	NONE	CHARITABLE	GENERAL PURPOSE	5,000
Total ▶ 3a				75,000

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
UNITED SOUTH END SETTLEMENTS 566 COLUMBUS AVENUE Boston, MA 02118	NONE	CHARITABLE	GENERAL PURPOSE	10,000
ROGERSON COMMUNITIES ONE FLORENCE ST BOSTON, MA 02131	NONE	CHARITABLE	GENERAL PURPOSE	10,000
THE HOME FOR LITTLE WANDERERS 10 GUEST STREET Boston, MA 02135	NONE	CHARITABLE	UNRESTRICTED	10,000
Total ▶ 3a				75,000

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
MYSTIC VALLEY ELDER SERVICES 300 COMMERCIAL STREET19 MALDEN, MA 02148	NONE	CHARITABLE	GENERAL PURPOSE	10,000
MISSION OF DEEDS INC 6 CHAPIN AVENUE READING, MA 01867	NONE	CHARITABLE	GENERAL PURPOSE	10,000
Total ▶ 3a				75,000

TY 2019 Accounting Fees Schedule**Name:** HOWARD C CONNOR CHARITABLE FOUNDATION**EIN:** 22-3204723

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
TAX PREPARATION FEE (NON-ALLOC	900	450		450

TY 2019 Investments Corporate Stock Schedule**Name:** HOWARD C CONNOR CHARITABLE FOUNDATION**EIN:** 22-3204723**Investments Corporation Stock Schedule**

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT & T INC	11,906	10,861
ABBOTT LABORATORIES INC	13,170	23,507
ADOBE INC.	4,557	20,598
AIR PRODUCTS & CHEMICALS	14,034	25,318
ALBEMARLE CORP		
ALLSTATE CORP	13,919	18,640
ALPHABET, INC. CL C	2,184	11,757
ALPHABET, INC. CL A	11,265	35,174
AMAZON.COM, INC	14,298	53,528
ANALOG DEVICES	5,382	12,841
APPLE INC	9,603	62,074
BLACKROCK INC.	13,721	20,851
BMO TCH CORPORATE INCOME FUND	41,015	44,992
BOEING CO		
BROADCOM INC	18,217	28,781
BURLINGTON STORES, INC.	10,089	13,396
CVS HEALTH CORP HEALTH CORPORA		
CATERPILLAR FINANCIAL 3.25% 12	76,945	82,579
CHEVRON CORP	12,832	8,856
COMCAST CORP NEW CL A	13,067	18,550
CONOCOPHILLIPS	12,304	6,896
COSTCO WHOLESALE CORP, NEW		
CROWN CASTLE INTERNATIONAL COR	16,320	21,312
DANAHER CORP	8,825	22,610
E M C CORP 2.65% 06/01/2020		
ELANCO ANIMAL HEALTH		
FACEBOOK CL A	17,778	37,452
HOME DEPOT INC	6,163	22,495
HONEYWELL INT'L INC.	7,456	19,589
INTERCONTEXCHANGE GROUP INC	12,959	17,609

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
I SHARES BARCLAYS 7-10 YR TREA		
I SHARES BARCLAYS 1-3 YR TR BD		
I SHARES RUSSELL 2000 TRUST	19,636	20,821
I SHARES BARCLAYS 3-7 YR T		
ISHARES A RATED CORPORATE BOND		
J P MORGAN CHASE & CO	26,894	33,983
JOHNSON & JOHNSON	10,547	21,736
MCDONALD'S CORP	16,584	21,730
MERCK & CO INC. NEW	10,560	20,406
MICROSOFT	34,659	59,313
FEDERATED GOV'T OBLIGATION TAX	58,537	58,537
MOTOROLA SOLUTIONS, INC.	11,968	15,838
NEXTERA ENERGY INC	11,833	21,927
NORTHROP GRUMMAN	18,386	19,560
PNC BANK CORP	21,966	18,355
PEPSICO INC	12,375	14,692
PHILLIPS 66	9,995	5,651
PROCTER & GAMBLE CO	9,339	19,320
SPDR S&P 500 ETF TRUST	15,311	17,749
SPDR S&P BIOTECH	19,172	26,966
SALESFORCE.COM	4,506	20,357
CHARLES SCHWAB		
SYSCO CORP	14,044	16,551
SYSCO CORP 2.6% 06/12/2022	76,568	77,512
UNITED TECHNOLOGIES CORP		
UNITEDHEALTH GROUP, INC	17,101	23,695
VANGUARD SHORT TERM BOND ETF		
VERIZON COMMUNICATIONS INC	11,564	16,538
VISA, INC	5,231	31,595
WALMART, INC.	16,928	23,505

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
WELLS FARGO & CO 3% 02/19/2025	24,826	27,039
WEYERHAEUSER CO 4.625% 09/15/2	78,278	83,462
XCEL ENERGY, INC.	5,007	12,905
XILINX, INC. 3% 03/15/2021	78,660	75,893
EATON CORP PLC	13,440	16,937
INGERSOLL RAND PLC		
AKAMAI TECHNOLOGIES	13,921	13,486
APPLIED MATERIALS	14,968	16,824
BANK OF NEW YORK MELLON 3.4% 0	59,088	69,382
GLOBAL PAYMENTS INC	18,871	17,758
GUGGENHEIM HIGH YIELD FUND	24,215	26,271
ILLINOIS TOOL WORKS	11,743	12,365
IQVIA HOLDINGS INC	19,277	19,704
I SHARES RUSSELL MIDCAP GROWTH	23,479	25,758
I SHARES RUSSELL 1000 INDEX FU	36,458	44,916
KEYCORP 2.25% 04/06/2027	61,280	63,564
LOWES COMPANIES INC 2.5% 04/15	61,697	65,045
PRINCIPAL PREFERRED SECURITIES	24,215	26,314
RAYTHEON TECHNOLOGIES CORP	17,625	14,788
SPDR PORTFOLIO INT TERM CORP B	55,188	56,390
SPDR INDUSTRIAL SELECT	17,242	17,628
SPDR TECHNOLOGY IDX	17,321	26,141
STRYKER CORP	13,430	14,794
ULTA BEAUTY, INC.	17,804	15,231

TY 2019 Other Decreases Schedule**Name:** HOWARD C CONNOR CHARITABLE FOUNDATION**EIN:** 22-3204723

Description	Amount
ADJUSTMENT TO BOOK VALUE	2,408

TY 2019 Other Expenses Schedule**Name:** HOWARD C CONNOR CHARITABLE FOUNDATION**EIN:** 22-3204723**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER ALLOCABLE EXPENSE-PRINCI	35	0		35

TY 2019 Other Professional Fees Schedule**Name:** HOWARD C CONNOR CHARITABLE FOUNDATION**EIN:** 22-3204723

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMNT MNGMNT FEES (NON-DED)	19,643	9,821		9,821

TY 2019 Taxes Schedule**Name:** HOWARD C CONNOR CHARITABLE FOUNDATION**EIN:** 22-3204723

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	128	128		0
FEDERAL TAX PAYMENT - PRIOR YE	1,015	0		0
FOREIGN TAXES ON QUALIFIED FOR	32	32		0