

**Return of Organization Exempt From Income Tax**

**2005**

Department of the Treasury  
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

Open to Public Inspection

The organization may have to use a copy of this return to satisfy state reporting requirements

**A For the 2005 calendar year, or tax year beginning** \_\_\_\_\_ **and ending** \_\_\_\_\_

**B** Check if applicable:  
 Address change  
 Name change  
 Initial return  
 Final return  
 Amended return  
 Application pending

**C Name of organization**  
 Cambridge Camping Association, Inc.  
 Number and street (or P O box if mail is not delivered to street address) Room/suite  
 99 Bishop Allen Drive  
 City or town, state or country, and ZIP + 4  
 Cambridge, MA 02139

**D Employer identification number**  
04-6002073

**E Telephone number**  
617-864-0960

**F Accounting method**  Cash  Accrual  
 Other (specify) \_\_\_\_\_

**G Website:** N/A

**J Organization type** (check only one)  501(c) ( 3 ) (insert no)  4947(a)(1) or  527

**K Check here**  if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization chooses to file a return, be sure to file a complete return. Some states require a complete return.

**L Gross receipts** Add lines 6b, 8b, 9b, and 10b to line 12 **766,030.**

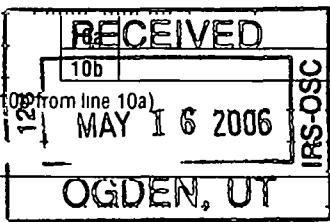
**H and I are not applicable to section 527 organizations**  
**H(a)** Is this a group return for affiliates?  Yes  No  
**H(b)** If "Yes," enter number of affiliates **N/A**  
**H(c)** Are all affiliates included? **N/A**  Yes  No (If "No," attach a list)  
**H(d)** Is this a separate return filed by an organization covered by a group ruling?  Yes  No  
**I** Group Exemption Number **N/A**

**M** Check  if the organization is not required to attach Sch B (Form 990, 990-EZ, or 990-PF)

**Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances**

Revenue	1	Contributions, gifts, grants, and similar amounts received				
	a	Direct public support	1a	324,348.		
	b	Indirect public support	1b	45,563.		
	c	Government contributions (grants)	1c	61,827.		
	d	Total (add lines 1a through 1c) (cash \$ 431,738. noncash \$ _____)	1d	431,738.		
	2	Program service revenue including government fees and contracts (from Part VII, line 93)	2	69,435.		
	3	Membership dues and assessments	3			
	4	Interest on savings and temporary cash investments	4	456.		
	5	Dividends and interest from securities	5	16,573.		
	6 a	Gross rents See Statement 1	6a	2,640.		
	b	Less rental expenses	6b			
	c	Net rental income or (loss) (subtract line 6b from line 6a)	6c	2,640.		
7	Other investment income (describe _____)	7				
8 a	Gross amount from sales of assets other than inventory	(A) Securities	245,066.	8a		
	b Less cost or other basis and sales expenses	(B) Other	223,200.	8b		
	c Gain or (loss) (attach schedule)		21,866.	8c		
	d Net gain or (loss) (combine line 8c, columns (A) and (B)) Stmt 2			8d	21,866.	
9	Special events and activities (attach schedule) If any amount is from gaming, check here <input type="checkbox"/>					
a	Gross revenue (not including \$ _____ of contributions reported on line 1a)	9a				
b	Less direct expenses other than fundraising expenses	9b				
c	Net income or (loss) from special events (subtract line 9b from line 9a)	9c				
10 a	Gross sales of inventory, less returns and allowances	10a				
b	Less cost of goods sold	10b				
c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	10c				
11	Other revenue (from Part VII, line 103)	11	122.			
12	Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)	12	542,830.			
Expenses	13	Program services (from line 44, column (B))	13	346,730.		
	14	Management and general (from line 44, column (C))	14	61,586.		
	15	Fundraising (from line 44, column (D))	15	60,501.		
	16	Payments to affiliates (attach schedule)	16			
	17	Total expenses (add lines 16 and 44, column (A))	17	468,817.		
Net Assets	18	Excess or (deficit) for the year (subtract line 17 from line 12)	18	74,013.		
	19	Net assets or fund balances at beginning of year (from line 73, column (A))	19	320,136.		
	20	Other changes in net assets or fund balances (attach explanation) See Statement 3	20	-21,868.		
	21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)	21	372,281.		

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**Part II Statement of Functional Expenses**

All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I	(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (attach schedule) (cash \$ <u>0</u> • noncash \$ <u>0</u> ) If this amount includes foreign grants, check here <input type="checkbox"/>	22			
23 Specific assistance to individuals (attach schedule)	23			
24 Benefits paid to or for members (attach schedule)	24			
25 Compensation of officers, directors, etc. **	25 58,320.	24,435.	22,250.	11,635.
26 Other salaries and wages	26 145,369.	137,147.	2,059.	6,163.
27 Pension plan contributions	27			
28 Other employee benefits	28 10,642.	4,446.	4,007.	2,189.
29 Payroll taxes	29 15,571.	12,141.	2,132.	1,298.
30 Professional fundraising fees	30			
31 Accounting fees	31 4,950.		4,950.	
32 Legal fees	32			
33 Supplies	33 15,727.	13,262.	2,094.	371.
34 Telephone	34 2,758.	1,735.	678.	345.
35 Postage and shipping	35 5,511.	1,520.	468.	3,523.
36 Occupancy	36 46,364.	29,737.	9,123.	7,504.
37 Equipment rental and maintenance	37			
38 Printing and publications	38 9,890.	2,077.	167.	7,646.
39 Travel	39			
40 Conferences, conventions, and meetings	40			
41 Interest	41			
42 Depreciation, depletion, etc. (attach schedule)	42			
43 Other expenses not covered above (itemize):				
a _____	43a			
b _____	43b			
c _____	43c			
d _____	43d			
e _____	43e			
f _____	43f			
g See Statement 4	43g 153,715.	120,230.	13,658.	19,827.
44 Total functional expenses. Add lines 22 through 43. (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	44 468,817.	346,730.	61,586.	60,501.

Joint Costs. Check  if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services?  Yes  No  
 If "Yes," enter (i) the aggregate amount of these joint costs \$ N/A, (ii) the amount allocated to Program services \$ N/A,  
 (iii) the amount allocated to Management and general \$ N/A, and (iv) the amount allocated to Fundraising \$ N/A

\*\* See Statement 5

**Part III Statement of Program Service Accomplishments** (See the instructions.)

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

What is the organization's primary exempt purpose? ▶ <u>See Statement 6</u>	Program Service Expenses (Required for 501(c)(3) and (4) orgs. and 4947(a)(1) trusts, but optional for others)
All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)	
<b>a Overnight and Day Camp Placement - Information and referral about camp options. Registration and selection of camp. Arrangement of fees according to need.</b>	
(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	81,952.
<b>b Cambridge Adventure Day Camp - Full summer, full day activities including arts and crafts and recreation for inner city Cambridge children.</b>	
(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	208,359.
<b>c Daybreak Camps - Special needs program for children with emotional and behavioral difficulties.</b>	
(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	51,511.
<b>d Teen Apprenticeship Program - Provides training to teenagers to be camp counsellors.</b>	
(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	4,908.
<b>e Other program services (attach schedule)</b>	
(Grants and allocations \$ ) If this amount includes foreign grants, check here ▶ <input type="checkbox"/>	
<b>f Total of Program Service Expenses</b> (should equal line 44, column (B), Program services) ▶	346,730.

**Part IV Balance Sheets** (See the instructions)

**Note:** Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.

		(A) Beginning of year		(B) End of year
<b>Assets</b>	45 Cash - non-interest-bearing	40,937.	45	33,806.
	46 Savings and temporary cash investments	34,450.	46	92,904.
	47 a Accounts receivable	47a 35,002.		
	b Less: allowance for doubtful accounts	47b	30,103.	47c 35,002.
	48 a Pledges receivable	48a		48c
	b Less: allowance for doubtful accounts	48b		48c
	49 Grants receivable			49
	50 Receivables from officers, directors, trustees, and key employees			50
	51 a Other notes and loans receivable	51a		
	b Less: allowance for doubtful accounts	51b		51c
	52 Inventories for sale or use			52
	53 Prepaid expenses and deferred charges	4,152.	53	6,112.
	54 Investments - securities Stmt 7 Stmt 8 <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV	214,428.	54	261,104.
	55 a Investments - land, buildings, and equipment: basis Stmt 9	55a		
	b Less: accumulated depreciation	55b		55c
56 Investments - other			56	
57 a Land, buildings, and equipment: basis	57a			
b Less: accumulated depreciation	57b		57c	
58 Other assets (describe <input type="checkbox"/> )			58	
<b>59 Total assets (must equal line 74). Add lines 45 through 58</b>		324,070.	59	428,928.
<b>Liabilities</b>	60 Accounts payable and accrued expenses	3,934.	60	25,081.
	61 Grants payable		61	
	62 Deferred revenue		62	19,761.
	63 Loans from officers, directors, trustees, and key employees		63	
	64 a Tax-exempt bond liabilities		64a	
	b Mortgages and other notes payable		64b	
65 Other liabilities (describe <input type="checkbox"/> Payroll withholdings )		65	11,805.	
<b>66 Total liabilities. Add lines 60 through 65</b>		3,934.	66	56,647.
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.</b>			
	67 Unrestricted	318,948.	67	369,501.
	68 Temporarily restricted	1,188.	68	2,780.
	69 Permanently restricted		69	
	<b>Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74.</b>			
	70 Capital stock, trust principal, or current funds		70	
	71 Paid-in or capital surplus, or land, building, and equipment fund		71	
	72 Retained earnings, endowment, accumulated income, or other funds		72	
<b>73 Total net assets or fund balances (add lines 67 through 69 or lines 70 through 72, column (A) must equal line 19, column (B) must equal line 21)</b>		320,136.	73	372,281.
<b>74 Total liabilities and net assets/fund balances. Add lines 66 and 73</b>		324,070.	74	428,928.





Part VI Other Information (continued)

Yes No

82 a Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value? 82a Yes No X
b If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.) 82b N/A
83 a Did the organization comply with the public inspection requirements for returns and exemption applications? 83a X
b Did the organization comply with the disclosure requirements relating to quid pro quo contributions? 83b X
84 a Did the organization solicit any contributions or gifts that were not tax deductible? 84a X
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? 84b N/A
85 501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members? 85a N/A
b Did the organization make only in-house lobbying expenditures of \$2,000 or less? 85b N/A
If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.
c Dues, assessments, and similar amounts from members 85c N/A
d Section 162(e) lobbying and political expenditures 85d N/A
e Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices 85e N/A
f Taxable amount of lobbying and political expenditures (line 85d less 85e) 85f N/A
g Does the organization elect to pay the section 6033(e) tax on the amount on line 85f? 85g N/A
h If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year? 85h N/A
86 501(c)(7) organizations. Enter: a Initiation fees and capital contributions included on line 12 86a N/A
b Gross receipts, included on line 12, for public use of club facilities 86b N/A
87 501(c)(12) organizations. Enter: a Gross income from members or shareholders 87a N/A
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) 87b N/A
88 At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX 88 X
89 a 501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under section 4911 0, section 4912 0, section 4955 0.
b 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction 89b X
c Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 0.
d Enter: Amount of tax on line 89c, above, reimbursed by the organization 0.
90 a List the states with which a copy of this return is filed MA
b Number of employees employed in the pay period that includes March 12, 2005 90b 3
91 a The books are in care of Ms. Syrl Silberman Telephone no 617-864-0960
Located at 99 Bishop Allen Drive Cambridge, MA ZIP + 4 02139
b At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If "Yes," enter the name of the foreign country N/A See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.
c At any time during the calendar year, did the organization maintain an office outside of the United States? If "Yes," enter the name of the foreign country N/A
92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041- Check here and enter the amount of tax-exempt interest received or accrued during the tax year 92 N/A

Table with 3 columns: Question ID, Yes, No. Row 91b: Yes, No, X. Row 91c: Yes, No, X.

**Part VII Analysis of Income-Producing Activities** (See the instructions)

Note: Enter gross amounts unless otherwise indicated

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclu- sion code	(D) Amount	
93 Program service revenue:					
a Campership fees					69,435.
b					
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments			14	456.	
96 Dividends and interest from securities			14	16,573.	
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property			16	2,640.	
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					21,866.
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue:					
a Discounts					122.
b					
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		0.		19,669.	91,423.
105 Total (add line 104, columns (B), (D), and (E))					111,092.

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I

**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes** (See the instructions)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes)
93a	User co-payment intended to defray cost of camp

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities** (See the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts** (See the instructions)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Please 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 officer) is based on all information of which preparer has any knowledge.

Signature of officer: *[Signature]* Date: 5/19/06 Type or print name and title: *Paul Silberman Executive Director*

Preparer's Use Only: Preparer's signature: *[Signature]* Date: 5/15/2006 Check if self-employed:  Preparer's SSN or PTIN:   
 Firm's name (or yours if self-employed), address, and ZIP + 4: Paul A. Barone, CPA, PLC  
 378 Railroad Street #3  
 St. Johnsbury, VT 05819  
 EIN:   
 Phone no: 802-748-8900

**SCHEDULE A**  
(Form 990 or 990-EZ)

**Organization Exempt Under Section 501(c)(3)**

OMB No 1545-0047

(Except Private Foundation) and Section 501(e), 501(f), 501(k),  
501(n), or 4947(a)(1) Nonexempt Charitable Trust

**2005**

Department of the Treasury  
Internal Revenue Service

**Supplementary Information-(See separate instructions.)**

▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

Name of the organization

Cambridge Camping Association, Inc.

Employer identification number

04 6002073

**Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees**  
(See page 1 of the instructions List each one If there are 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 & deferred compensation	(e) Expense account and other allowances
Syrl Silberman 40 Oakland Avenue, Arlington, MA 0217	Exec Dir 40.00	54,000.	4,320.	
-----				
-----				
-----				
-----				
-----				
Total number of other employees paid over \$50,000 ▶	0			

**Part II-A Compensation of the Five Highest Paid Independent Contractors for Professional Services**  
(See page 2 of the instructions List each one (whether individuals or firms) If there are none, enter "None ")

(a) Name and address of each independent contractor 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 II-B Compensation of the Five Highest Paid Independent Contractors for Other Services**  
(List each contractor who performed services other than professional services, whether individuals or firms If there are none, enter "None " See page 2 of the instructions )

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None		
-----		
-----		
-----		
-----		
-----		
Total number of other contractors receiving over \$50,000 for other services ▶	0	

**Part III Statements About Activities** (See page 2 of the instructions )

	Yes	No
1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ▶ \$ _____ \$ _____ (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B ) Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A Other organizations checking "Yes" must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities		X
2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions )		
a Sale, exchange, or leasing of property?		X
b Lending of money or other extension of credit?		X
c Furnishing of goods, services, or facilities?		X
d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?		X
e Transfer of any part of its income or assets?		X
3 a Do you make grants for scholarships, fellowships, student loans, etc ? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments )		X
b Do you have a section 403(b) annuity plan for your employees?		X
c During the year, did the organization receive a contribution of qualified real property interest under section 170(h)?		X
4 a Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?		X
b Do you provide credit counseling, debt management, credit repair, or debt negotiation services?		X

**Part IV Reason for Non-Private Foundation Status** (See pages 3 through 6 of the instructions )

The organization is not a private foundation because it is (Please check only **ONE** applicable box )

- 5  A church, convention of churches, or association of churches Section 170(b)(1)(A)(i)
- 6  A school Section 170(b)(1)(A)(ii) (Also complete Part V )
- 7  A hospital or a cooperative hospital service organization Section 170(b)(1)(A)(iii)
- 8  A Federal, state, or local government or governmental unit Section 170(b)(1)(A)(v)
- 9  A medical research organization operated in conjunction with a hospital Section 170(b)(1)(A)(iii) Enter the hospital's name, city, and state ▶ \_\_\_\_\_
- 10  An organization operated for the benefit of a college or university owned or operated by a governmental unit Section 170(b)(1)(A)(iv) (Also complete the **Support Schedule** in Part IV-A )
- 11a  An organization that normally receives a substantial part of its support from a governmental unit or from the general public Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A )
- 11b  A community trust Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A )
- 12  An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc , functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2) (Also complete the **Support Schedule** in Part IV-A )
- 13  An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in (1) lines 5 through 12 above, or (2) sections 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2) Check the box that describes the type of supporting organization ▶  Type 1  Type 2  Type 3

Provide the following information about the supported organizations (See page 6 of the instructions )

(a) Name(s) of supported organization(s)	(b) Line number from above

- 14  An organization organized and operated to test for public safety Section 509(a)(4) (See page 6 of the instructions )

**Part IV-A Support Schedule** (Complete only if you checked a box on line 10, 11, or 12) Use cash method of accounting.  
 Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in)	(a) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
15 Gifts, grants, and contributions received (Do not include unusual grants See line 28)	404,337.	392,423.	440,790.	360,525.	1,598,075.
16 Membership fees received					
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose	70,188.	101,212.	91,245.	91,645.	354,290.
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	5,327.	4,447.	7,697.	6,762.	24,233.
19 Net income from unrelated business activities not included in line 18					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge Do not include the value of services or facilities generally furnished to the public without charge					
22 Other income Attach a schedule Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	479,852.	498,082.	539,732.	458,932.	1,976,598.
24 Line 23 minus line 17	409,664.	396,870.	448,487.	367,287.	1,622,308.
25 Enter 1% of line 23	4,799.	4,981.	5,397.	4,589.	
26 Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24					26a 32,446.
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 2001 through 2004 exceeded the amount shown in line 26a Do not file this list with your return. Enter the total of all these excess amounts					26b 0.
c Total support for section 509(a)(1) test Enter line 24, column (e)					26c 1,622,308.
d Add Amounts from column (e) for lines 18 _____ 19 _____ 22 _____ 26b _____					26d 24,233.
e Public support (line 26c minus line 26d total)					26e 1,598,075.
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))					26f 98.5063%
27 Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person" Do not file this list with your return. Enter the sum of such amounts for each year	(2004)	(2003)	(2002)	(2001)	N/A
b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000 (Include in the list organizations described in lines 5 through 11b, as well as individuals) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year	(2004)	(2003)	(2002)	(2001)	N/A
c Add Amounts from column (e) for lines 15 _____ 16 _____ 17 _____ 20 _____ 21 _____					27c N/A
d Add Line 27a total _____ and line 27b total _____					27d N/A
e Public support (line 27c total minus line 27d total)					27e N/A
f Total support for section 509(a)(2) test Enter amount on line 23, column (e)					27f N/A
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))					27g N/A %
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					27h N/A %

28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 2001 through 2004, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant Do not file this list with your return Do not include these grants in line 15

None

**Part V Private School Questionnaire** (See page 7 of the instructions)

N/A

**(To be completed ONLY by schools that checked the box on line 6 in Part IV)**

		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe, if "No," please explain (If you need more space, attach a separate statement )		
<hr/> <hr/> <hr/>			
32	Does the organization maintain the following		
a	Records indicating the racial composition of the student body, faculty, and administrative staff?	32a	
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?	32b	
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?	32c	
d	Copies of all material used by the organization or on its behalf to solicit contributions? If you answered "No" to any of the above, please explain (If you need more space, attach a separate statement )	32d	
<hr/> <hr/> <hr/>			
33	Does the organization discriminate by race in any way with respect to		
a	Students' rights or privileges?	33a	
b	Admissions policies?	33b	
c	Employment of faculty or administrative staff?	33c	
d	Scholarships or other financial assistance?	33d	
e	Educational policies?	33e	
f	Use of facilities?	33f	
g	Athletic programs?	33g	
h	Other extracurricular activities? If you answered "Yes" to any of the above, please explain (If you need more space, attach a separate statement )	33h	
<hr/> <hr/> <hr/>			
34 a	Does the organization receive any financial aid or assistance from a governmental agency?	34a	
b	Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" to either 34a or b, please explain using an attached statement	34b	
35	Does the organization certify that it has complied with the applicable requirements of sections 4 01 through 4 05 of Rev Proc 75-50, 1975-2 C B 587, covering racial nondiscrimination? If "No," attach an explanation	35	

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions )

N/A

(To be completed ONLY by an eligible organization that filed Form 5768)

Check  a if the organization belongs to an affiliated group      Check  b if you checked "a" and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred )		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
		N/A	
36	Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37	Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38	Total lobbying expenditures (add lines 36 and 37)	38	
39	Other exempt purpose expenditures	39	
40	Total exempt purpose expenditures (add lines 38 and 39)	40	
41	Lobbying nontaxable amount Enter the amount from the following table -	} 41	
	<b>If the amount on line 40 is -                      The lobbying nontaxable amount is -</b>		
	Not over \$500,000                                      20% of the amount on line 40		
	Over \$500,000 but not over \$1,000,000                      \$100,000 plus 15% of the excess over \$500,000		
	Over \$1,000,000 but not over \$1,500,000                      \$175,000 plus 10% of the excess over \$1,000,000		
	Over \$1,500,000 but not over \$17,000,000                      \$225,000 plus 5% of the excess over \$1,500,000		
	Over \$17,000,000                                      \$1,000,000		
42	Grassroots nontaxable amount (enter 25% of line 41)	42	
43	Subtract line 42 from line 36 Enter -0- if line 42 is more than line 36	43	
44	Subtract line 41 from line 38 Enter -0- if line 41 is more than line 38	44	

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

**4-Year Averaging Period Under Section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below See the instructions for lines 45 through 50 on page 11 of the instructions )

Calendar year (or fiscal year beginning in) ▶	Lobbying Expenditures During 4-Year Averaging Period				N/A
	(a) 2005	(b) 2004	(c) 2003	(d) 2002	(e) Total
45	Lobbying nontaxable amount				0.
46	Lobbying ceiling amount (150% of line 45(e))				0.
47	Total lobbying expenditures				0.
48	Grassroots nontaxable amount				0.
49	Grassroots ceiling amount (150% of line 48(e))				0.
50	Grassroots lobbying expenditures				0.

**Part VI-B Lobbying Activity by Nonelecting Public Charities**

(For reporting only by organizations that did not complete Part VI-A) (See page 11 of the instructions )

N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of

- a Volunteers
- b Paid staff or management (Include compensation in expenses reported on lines c through h.)
- c Media advertisements
- d Mailings to members, legislators, or the public
- e Publications, or published or broadcast statements
- f Grants to other organizations for lobbying purposes
- g Direct contact with legislators, their staffs, government officials, or a legislative body
- h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means
- i Total lobbying expenditures (Add lines c through h.)

Yes	No	Amount
		0.

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities



Form 990	Rental Income	Statement	1
Kind and Location of Property		Activity Number	Gross Rental Income
Sublet of excess office space		1	2,640.
Total to Form 990, Part I, line 6a			2,640.

Form 990	Gain (Loss) From Publicly Traded Securities	Statement	2	
Description	Gross Sales Price	Cost or Other Basis	Expense of Sale	Net Gain or (Loss)
Schedule attached	138,438.	125,597.	0.	12,841.
Schedule attached	104,157.	97,603.	0.	6,554.
GAAP basis adjustment	2,471.	0.	0.	2,471.
To Form 990, Part I, line 8	245,066.	223,200.	0.	21,866.

Form 990	Other Changes in Net Assets or Fund Balances	Statement	3
Description			Amount
Unrealized loss on securities			-21,868.
Total to Form 990, Part I, line 20			-21,868.

Form 990	Other Expenses	Statement	4	
Description	(A) Total	(B) Program Services	(C) Management and General	(D) Fundraising
Investment counsel	868.		868.	
Professional fees	37,853.	23,214.	3,667.	10,972.
Advertising	1,007.	950.	57.	
Camper transportation	25,040.	25,040.		
Camp fees	60,869.	60,869.		
Fund raising event	5,341.			5,341.
Data processing	1,354.		1,354.	

Membership dues and fees	640.		640.	
Miscellaneous	6,096.	1,884.	3,160.	1,052.
Training	755.	755.		
Insurance	13,892.	7,518.	3,912.	2,462.
Total to Fm 990, ln 43	<u>153,715.</u>	<u>120,230.</u>	<u>13,658.</u>	<u>19,827.</u>

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Form 990	Officer Compensation Allocation Part II, Line 25	Statement	5
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Name of Officer, etc.	Compensation	Employee Ben. Plans	Expense Accounts	Totals of A, B & C
Syrl Silberman	54,000.	4,320.	0.	
A. Program Services	21,600.	2,834.		24,434.
B. Management and General	21,600.	650.		22,250.
C. Fundraising	10,800.	836.		11,636.
Total Program Services				24,434.
Total Management and General				22,250.
Total Fundraising				11,636.
Total Officer, etc., Compensation included on Line 25				58,320.

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Form 990	Statement of Organization's Primary Exempt Purpose Part III	Statement	6
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Explanation

To provide low cost campership to the children of Cambridge and Boston, Mass

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Form 990	Non-Government Securities	Statement	7
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Security Description	Cost/FMV	Corporate Stocks	Corporate Bonds	Other Publicly Traded Securities	Total Non-Gov't Securities
Marketable equity securities	FMV	0.			
To Form 990, line 54, Col B		0.			

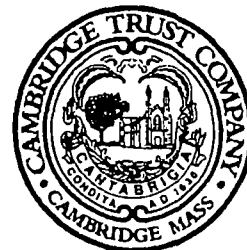
Form 990		Government Securities		Statement	8
Description	Cost/FMV	U.S. Government	State and Local Gov't	Total Gov't Securities	
Marketable debt securities	FMV	0.			
Total to Form 990, line 54, Col B		0.			

Form 990		Other Securities		Statement	9
Security Description	Cost/FMV	Other Securities			
Mutual funds	FMV	261,104.			
To Form 990, line 54, Col B		261,104.			

Form 990		Other Revenue Included on Form 990		Statement	10	
Description				Amount		
Realized gain on sale of investments				19,395.		
Interest and dividends on quasi-endowment				16,573.		
Total to Form 990, Part IV-A					35,968.	



Account Title: CAMBRIDGE CAMPING ASSOCIATION AGENCY 2007581



Account Number: 2007581

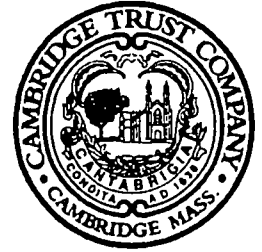
Tax I.D. Number: 04-6002073

DETAIL OF SHORT-TERM CAPITAL GAINS AND LOSSES

Units	Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Short-term Gain/Loss
	SHORT-TERM SALES REPORTED ON FORM 1099-B. -----					
40 000	BURLINGTON RES INC	03/08/2004	01/04/2005	1,659.10	1,244.80	414.30
35 000	XTO ENERGY INC	01/16/2004	01/04/2005	1,162.57	751.90	410.67
15 000	AMBAC INC	01/26/2005	02/17/2005	1,158.86	1,189.50	-30.64
25 000	AMGEN INC	01/26/2005	02/17/2005	1,568.95	1,576.75	-7.80
5 000	BAXTER INTL INC	01/26/2005	02/17/2005	171.79	172.75	-0.96
50 000	BURLINGTON RES INC	03/08/2004	02/17/2005	2,333.92	1,556.00	777.92
60 000	C H ROBINSON WORLDWIDE INC	01/26/2005	02/17/2005	3,230.29	3,129.00	101.29
85 000	CVS CORP	01/26/2005	02/17/2005	4,137.66	3,242.03	895.63
40 000	CONOCOPHILLIPS	03/08/2004	02/17/2005	4,149.86	2,862.40	1,287.46
40.000	PPL GROUP INC	11/29/2004	02/17/2005	3,186.29	2,861.20	325.09
10 000	FIRST DATA CORP	01/26/2005	02/17/2005	408.89	407.00	1.89
5 000	INTEL CORP	01/26/2005	02/17/2005	118.30	112.95	5.35
45 000	INTERNATIONAL BUSINESS MACH	01/26/2005	02/17/2005	4,233.46	4,217.69	15.77
45 000	ISHARES INC MSCI EMU INDEX	01/20/2005	02/17/2005	3,297.94	3,117.53	180.41
310 000	ISHARES INC MSCI JAPAN INDEX FD	01/11/2005	02/17/2005	3,230.09	3,181.50	48.59
85 000	JACOBS ENGR GROUP INC	01/26/2005	02/17/2005	4,583.04	3,885.20	697.84
80 000	KEYSPAN CORP	01/26/2005	02/17/2005	3,211.89	3,152.49	59.40
50.000	L-3 COMMUNICATIONS	03/08/2004	02/17/2005	3,679.37	2,725.50	953.87
30 000	LEXMARK INTL GROUP INC	01/14/2005	02/17/2005	2,366.62	2,527.20	-160.58
5 000	MEDTRONIC INC	01/26/2005	02/17/2005	266.59	259.55	7.04
80 000	MICROSOFT CORP	01/26/2005	02/17/2005	2,044.01	2,096.80	-52.79
5 000	MOODYS CORP	01/26/2005	02/17/2005	427.24	411.72	15.52
70.000	NOVARTIS AG SPONSORED ADR	01/11/2005	02/17/2005	3,373.18	3,468.95	-95.77
30 000	PEPSICO INC	01/26/2005	02/17/2005	1,607.34	1,607.19	0.15
5 000	PRAXAIR INC	01/26/2005	02/17/2005	225.34	208.75	16.59
5 000	RIO TINTO PLC SPON ADR	01/14/2005	02/17/2005	662.03	582.69	79.34
45.000	SCHLUMBERGER LTD	01/14/2005	02/17/2005	3,267.34	2,816.87	450.47
25 000	STAPLES INC	01/26/2005	02/17/2005	794.25	818.25	-24.00
10 000	SYSCO CORP	01/20/2005	02/17/2005	346.39	360.83	-14.44
5 000	3M CO	01/26/2005	02/17/2005	429.54	417.25	12.29
35 000	TOYOTA MTR CORP ADR 2 COM	11/10/2004	02/17/2005	2,733.40	2,698.50	34.90
10,000 000	UNITED STATES TREAS BILLS DTD 9/9/04 03/	12/06/2004	02/17/2005	9,944.26	9,944.26	
20 000	UNIVISION COMMUNICATIONS INC CL A	01/11/2005	02/17/2005	555.58	556.70	-1.12
30 000	VIACOM INC CL B	01/11/2005	02/17/2005	1,099.76	1,198.85	-99.09
55.000	WACHOVIA CORP	06/16/2004	02/17/2005	2,966.60	2,593.25	373.35
5.000	WALGREEN CO	01/26/2005	02/17/2005	213.44	211.50	1.94
5.000	WELLS FARGO & CO NEW	01/26/2005	02/17/2005	302.74	303.28	-0.54
5 000	ACCENTURE LTD CL A	01/11/2005	02/17/2005	122.75	134.44	-11.69
5,025 126	FEDERATED INSTL TR GOVERNMENT ULTRASHORT	04/13/2004	02/18/2005	9,949.75	10,000.00	-50.25
879 635	FEDERATED SHORT TERM INCOME FD #638	04/13/2004	02/18/2005	7,415.32	7,500.00	-84.68
695 088	FEDERATED BOND FUND INSTL SHS (FUND #328	04/13/2004	02/18/2005	7,520.85	7,500.00	20.85
	TOTAL SHORT-TERM SALES REPORTED ON 1099-B			104,156.59	97,603.02	6,553.57
	TOTAL SHORT-TERM SALES			104,156.59	97,603.02	6,553.57



Account Title: CAMBRIDGE CAMPING ASSOCIATION AGENCY 2007581



Account Number: 2007581

Tax I.D. Number: 04-6002073

DETAIL OF LONG-TERM CAPITAL GAINS AND LOSSES

Units	Description	Date Acquired	Date Sold	Gross Sales Price	Cost or Other Basis	Long-term Gain/Loss
	15% MAXIMUM RATE SALES REPORTED ON FORM 1099-B:					
20 000	BP AMOCO PLC SPONSORED ADR	08/29/2002	01/04/2005	1,142.58	935 00	207 58
35.000	ILLINOIS TOOL WKS INC	03/06/2003	01/06/2005	3,212.22	2,055 20	1,157 02
85 000	SOUTHERN CO	03/06/2003	01/06/2005	2,776.88	2,429.30	347 58
50 000	AMBAC INC	05/31/2002	02/17/2005	3,862.87	3,317 50	545 37
50 000	AMGEN INC	02/01/2001	02/17/2005	3,137.89	3,519 07	-381.18
35.000	BP AMOCO PLC SPONSORED ADR	08/29/2002	02/17/2005	2,210.87	1,636 25	574 62
90 000	BAXTER INTL INC	01/21/2004	02/17/2005	3,092.30	2,854 89	237 41
100 000	CITIGROUP INC	02/01/2001	02/17/2005	4,892.83	5,277.34	-384 51
60 000	FIRST DATA CORP	11/29/2001	02/17/2005	2,453 31	2,208.54	244 77
150 000	INTEL CORP	02/01/2001	02/17/2005	3,549.03	4,897 83	-1,348 80
25 000	ISHARES INC MSCI EMERGING MKT	01/20/2004	02/17/2005	5,281 07	4,299 00	982.07
75 000	LOWES COS INC	10/17/2003	02/17/2005	4,413.60	4,337.03	76 57
70 000	MEDTRONIC INC	02/01/2001	02/17/2005	3,732.27	3,895 16	-162 89
100.000	MICROSOFT CORP	03/06/2003	02/17/2005	2,555.01	2,354 00	201 01
50.000	MOODYS CORP	11/07/2003	02/17/2005	4,272.35	2,896.49	1,375 86
50.000	PEPSICO INC	05/31/2002	02/17/2005	2,678.91	2,582.50	96 41
100 000	PRAXAIR INC	10/22/2003	02/17/2005	4,506 85	3,285 87	1,220 98
80.000	PROCTER & GAMBLE CO	12/02/2002	02/17/2005	4,254.25	3,317.60	936.65
30 000	RIO TINTO PLC SPON ADR	12/04/2003	02/17/2005	3,972 16	3,069 30	902 86
100 000	STAPLES INC	02/01/2001	02/17/2005	3,176.99	1,713 61	1,463 38
85 000	SYSCO CORP	10/22/2003	02/17/2005	2,944.30	2,713 20	231 10
50 000	3M CO	08/29/2002	02/17/2005	4,295.35	3,099.75	1,195 60
45 000	UNITED PARCEL SVC INC	01/08/2004	02/17/2005	3,489.18	3,278 61	210 57
10,000.000	UNITED STATES TREAS NTS DTD 11/15/2001 3	02/05/2002	02/17/2005	10,028.90	9,678.51	350 39
90 000	UNIVISION COMMUNICATIONS INC CL A	01/22/2004	02/17/2005	2,500.11	3,455 44	-955 33
50.000	VIACOM INC CL B	08/29/2002	02/17/2005	1,832.94	1,977.00	-144.06
100 000	WALGREEN CO	04/11/2001	02/17/2005	4,268.86	4,000.00	268 86
75 000	WELLS FARGO & CO NEW	11/29/2001	02/17/2005	4,541 10	3,244.50	1,296 60
58 000	XTO ENERGY INC	01/16/2004	02/17/2005	2,292 08	1,246 00	1,046 08
125.000	ACCENTURE LTD CL A	03/06/2003	02/17/2005	3,068.64	2,022.50	1,046.14
1,763 022	FEDERATED SHORT TERM INCOME FD #638	10/21/2003	02/18/2005	14,862.28	15,000 00	-137 72
1,399 253	FEDERATED BOND FUND INSTL SHS (FUND #328	10/21/2003	02/18/2005	15,139.92	14,999.99	139.93
0 001	FEDERATED BOND FUND INSTL SHS (FUND #328	10/21/2003	02/28/2005	0.01	0 01	
	TOTAL 15% MAXIMUM RATE SALES REPORTED ON 1099-B			138,437.91	125,596 99	12,840 92
	TOTAL LONG-TERM SALES			138,437.91	125,596.99	12,840 92

Important Tax Return Document Enclosed



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PHONE 617/864-0960

2005 - 2006  
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