



Commonwealth of Massachusetts

Form CPF M109: Statement of Municipal Candidate Not Raising or Expending Campaign Funds

Office of Campaign and Political Finance

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ELECTIONS OFFICE

2021 JAN 12 P 1:58

File with: Local Election Official (City or Town Clerk)

TOWN OF LUDLOW

Candidate's Name:	Ruth Helen Saunders		
Office Sought:	Library Trustee		
Residential Address:	28 N. Arthur St		
City / State / Zip:	Ludlow, MA	01056	
E-Mail Address:	rhsaunders@hotmail.com	Phone Number:	977-6051

I hereby certify that I have not opened a campaign bank account for campaign funds because I do not intend to accept contributions or in-kind contributions, make expenditures, including expenditures of my own funds, or incur liabilities for any campaign-related purpose, nor do I currently have any outstanding liabilities for prior campaign-related activity. I submit the following as my campaign report for all future reporting periods in this calendar year as provided for in Chapter 55 of the Massachusetts General Laws:

- |  |      |
|--|------|
| 1. Ending balance from previous report     | ZERO |
| 2. Total receipts for reporting period     | ZERO |
| 3. Subtotal                                | ZERO |
| 4. Total Expenditures for reporting period | ZERO |
| 5. Ending balance                          | ZERO |

After filing this statement, if I decide to raise or accept funds or in-kind contributions, or expend funds, or incur liabilities, for a campaign-related purpose in this calendar year, I will immediately notify my local election official in writing, and will file periodic campaign finance reports according to the statutory filing schedule. Such reporting periods include pre-preliminary, pre-election, post-election and year-end reports. Until such notice is on file with the local election official, I certify that the above "Zero" report will be in effect for each reporting period, in the calendar year in which it is filed, as required by Chapter 55 of the Massachusetts General Laws. In addition to certifying that I will not raise, accept or expend funds, or incur liabilities, in future reporting periods in this calendar year, I further certify that (choose one):

( ) I did not raise, accept, or expend funds, incur liabilities, or receive in-kind contributions, in the last calendar year.

Or

( ) I raised, accepted or expended funds, or incurred liabilities, or received in-kind contributions, in the last calendar year, and such activity has been disclosed with the appropriate election official according to the statutory schedule.

This form is valid through December 31 of the year in which it was signed, to include the subsequent year-end report due January 20.

SIGNED UNDER THE PENALTIES OF PERJURY:

Ruth Helen Saunders  
Candidate's signature: \_\_\_\_\_ Date: 1/12/26

## INSTRUCTIONS FOR COMPLETING FORM CPF M109

This form is filed by a candidate who only files with their local election official, if:

1. The candidate has not received any contributions;
2. The candidate has not made any expenditures; including with their own funds or personal credit cards;
3. The candidate has not incurred any obligations (liabilities);
4. The candidate does not have a campaign fund in existence; and
5. The candidate does not have a political committee.

Municipal candidates who file with OCPF, including mayoral candidates, and city council candidates in cities with populations of more than 65,000, are not eligible to submit this form to their local election official.

For assistance, please contact the Office of Campaign and Political Finance at (617) 979-8300 or by e-mail at [ocpf@mass.gov](mailto:ocpf@mass.gov)

### OCPF Note of Clarification:

This form is designed for the convenience of candidates and local election officials on the municipal level, for those candidates who have no financial activity.

By filing this report, usually in January, the candidate is making a declaration that there will be no financial activity in the calendar year in which it is filed. By filing this report, the candidate is exempt from filing pre-preliminary, pre-election, post-election and year-end reports for that year, because each of those reports would show zero activity.