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

2009

Department of the Treasury
Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

For calendar year **2009**, or tax year beginning _____, and ending _____

G Check all that apply: Initial return, Initial return of a former public charity, Final return, Amended return, Address change, Name change

Use the IRS label. Otherwise, print or type. See Specific Instructions.	Name of foundation THE BENDER/FISHBEIN FOUNDATION INC.	A Employer identification number 13-4010009
	Number and street (or P O box number if mail is not delivered to street address) Room/suite C/O T. RICHARD FISHBEIN-200 PARK AVENUE	B Telephone number 212-370-5600
	City or town, state, and ZIP code NEW YORK, NY 10166	C If exemption application is pending, check here <input type="checkbox"/> 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) \$ 518,874. (Part I, column (d) must be on cash basis.)	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

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))</small>	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
	1 Contributions, gifts, grants, etc., received			N/A	
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	173.	173.		STATEMENT 1
	4 Dividends and interest from securities	20,698.	20,698.		STATEMENT 2
Revenue	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	12,202.			
	b Gross sales price for all assets on line 6a	12,202.			
	7 Capital gain net income (from Part IV, line 2)		12,202.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
	c Gross profit (loss)				
	11 Other income				
	12 Total. Add lines 1 through 11	33,073.	33,073.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees	3,300.	1,650.		1,650.
	c Other professional fees				
	17 Interest				
	18 Taxes	64.	64.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
22 Printing and publications					
23 Other expenses	3,404.	3,102.		302.	
24 Total operating and administrative expenses. Add lines 13 through 23	6,768.	4,816.		1,952.	
25 Contributions, gifts, grants paid	24,500.			24,500.	
26 Total expenses and disbursements. Add lines 24 and 25	31,268.	4,816.		26,452.	
27 Subtract line 26 from line 12	1,805.				
a Excess of revenue over expenses and disbursements			28,257.		
b Net investment income (if negative, enter -0-)					
c Adjusted net income (if negative, enter -0-)				N/A	

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Part II Balance Sheets

Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year		End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value	
Assets	1	Cash - non-interest-bearing	149,034.	44,206.	44,206.
	2	Savings and temporary cash investments			
	3	Accounts receivable ▶			
		Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶			
		Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons			
	7	Other notes and loans receivable ▶			
		Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10a	Investments - U S and state government obligations			
	b	Investments - corporate stock STMT 6	147,454.	201,155.	245,186.
	c	Investments - corporate bonds STMT 7	163,755.	216,687.	229,482.
11	Investments - land, buildings, and equipment basis ▶				
	Less: accumulated depreciation ▶				
12	Investments - mortgage loans				
13	Investments - other				
14	Land, buildings, and equipment, basis ▶				
	Less: accumulated depreciation ▶				
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers)	460,243.	462,048.	518,874.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable			
	22	Other liabilities (describe ▶)			
23	Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	680,750.	680,750.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund	0.	0.	
29	Retained earnings, accumulated income, endowment, or other funds	-220,507.	-218,702.		
30	Total net assets or fund balances	460,243.	462,048.		
31	Total liabilities and net assets/fund balances	460,243.	462,048.		

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	460,243.
2	Enter amount from Part I, line 27a	2	1,805.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	462,048.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	462,048.

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				
b	SEE ATTACHED STATEMENT			
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				
b				
c				
d				
e	12,202.			12,202.

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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			
b			
c			
d			
e			12,202.

2 Capital gain net income or (net capital loss) } { If gain, also enter in Part I, line 7
If (loss), enter -0- in Part I, line 7 } 2 12,202.

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

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

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

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

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part

1 Enter the appropriate amount in each column for each year; see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2008	48,532.	579,937.	.083685
2007	44,196.	686,940.	.064337
2006	40,291.	598,070.	.067368
2005	26,525.	500,260.	.053022
2004	30,458.	470,450.	.064742

2 Total of line 1, column (d)	2	.333154
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	.066631
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	461,906.
5 Multiply line 4 by line 3	5	30,777.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	283.
7 Add lines 5 and 6	7	31,060.
8 Enter qualifying distributions from Part XII, line 4	8	26,452.

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)

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter _____ (attach copy of letter if necessary-see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	565.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0.
3	Add lines 1 and 2	3	565.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	565.
6	Credits/Payments:		
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,106.
b	Exempt foreign organizations - tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d	7	1,106.
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	541.
11	Enter the amount of line 10 to be Credited to 2010 estimated tax <input type="checkbox"/> 541. Refunded <input type="checkbox"/>	11	0.

Part VII-A Statements Regarding Activities

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

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)
12 Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application?
Website address N/A
14 The books are in care of ARTHUR V. FOX, C.P.A., P.C. Telephone no 212-752-6400
Located at 126 EAST 56TH. STREET-12FL., NYC, NY ZIP+4 10022
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year 15 N/A

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

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

1a During the year did the foundation (either directly or indirectly):
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2009?
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):
a At the end of tax year 2009, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2009?
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?
b If "Yes," did it have excess business holdings in 2009 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2009.)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2009?

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propoganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? Yes No

(3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? Yes No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Yes No
Organizations relying on a current notice regarding disaster assistance check here N/A

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
If "Yes," attach the statement required by Regulations section 53.4945-5(d). N/A

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No

b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No

	5b	
6b		X
7b		

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (if not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
T. RICHARD FISHBEIN C/O CORTEC GROUP-200 PARK AVE. NEW YORK, NY 10166	PRESIDENT 0.00	0.	0.	0.
ESTELLE BENDER 130 EAST END AVENUE NEW YORK, NY 10028	VICE PRESIDENT 0.00	0.	0.	0.

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

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

Total number of other employees paid over \$50,000 0

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

3 Five highest-paid independent contractors for professional services. 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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

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

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes			
a	Average monthly fair market value of securities	1a	399,520.
b	Average of monthly cash balances	1b	69,420.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	468,940.
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	468,940.
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	7,034.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	461,906.
6	Minimum investment return. Enter 5% of line 5	6	23,095.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part)

1	Minimum investment return from Part X, line 6	1	23,095.
2a	Tax on investment income for 2009 from Part VI, line 5	2a	565.
b	Income tax for 2009. (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	565.
3	Distributable amount before adjustments Subtract line 2c from line 1	3	22,530.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	22,530.
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	22,530.

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	26,452.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	26,452.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	26,452.

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 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				22,530.
2 Undistributed Income, if any, as of the end of 2009				
a Enter amount for 2008 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2009				
a From 2004	8,219.			
b From 2005	2,091.			
c From 2006	13,345.			
d From 2007	10,409.			
e From 2008	19,763.			
f Total of lines 3a through e	53,827.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ \$	26,452.			
a Applied to 2008, 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 2009 distributable amount				22,530.
e Remaining amount distributed out of corpus	3,922.			
5 Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	57,749.			
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 2008 Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2009 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2010				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2004 not applied on line 5 or line 7	8,219.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	49,530.			
10 Analysis of line 9				
a Excess from 2005	2,091.			
b Excess from 2006	13,345.			
c Excess from 2007	10,409.			
d Excess from 2008	19,763.			
e Excess from 2009	3,922.			

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

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2009, enter the date of the ruling ▶
 b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year				(e) Total
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

T. RICHARD FISHBEIN
 b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest
 NONE

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
 Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds if the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d
 a The name, address, and telephone number of the person to whom applications should be addressed
 b The form in which applications should be submitted and information and materials they should include
 c Any submission deadlines.
 d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

STATE OF NEW YORK

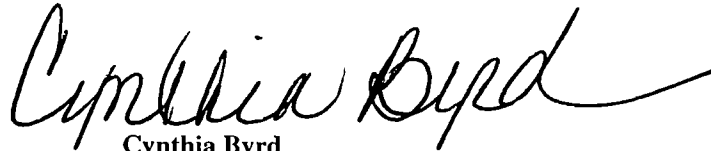
County of New York, s:

THE ANNUAL RETURN
OF The Bender/Fishbein
FOUNDATION for the cal-
endar year ended 12/31/09
is available at its principal
office located at Arthur
Fox 126 E 56 New York, NY
10022 for inspection during
regular business hours by
any citizen who requests it
within 180 days hereof.
Principal Manager of the
Foundation is RICHARD
FISHBEIN.
14658742 a30

Jennifer Hannafey, being duly sworn, says that she is the PRINCIPAL CLERK of the Publisher of the **NEW YORK LAW JOURNAL**, a Daily Newspaper; that the Advertisement hereto annexed has been published in the said **NEW YORK LAW JOURNAL** one time on the 30th day of April, 2010.

TO WIT : APRIL 30, 2010

SWORN BEFORE ME, this 30th day
Of April, 2010.



Cynthia Byrd
Notary Public, State of New York
No. 01BY6056945
Qualified in Kings County
Commission Expires April 09, 2011

THE BENDER/FISHBEIN FOUNDATION INC.

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 SCHEDULE ATTACHED	P		
b SEE SCHEDULE ATTACHED	P		
c SEE SCHEDULE ATTACHED	P		
d SEE SCHEDULE ATTACHED	P		
e SECURITIES LITIGATION	P		
f SEE SCHEDULE ATTACHED	P		
g			
h			
i			
j			
k			
l			
m			
n			
o			

(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 1,982.			1,982.
b 1,805.			1,805.
c 5,161.			5,161.
d -625.			-625.
e 1,897.			1,897.
f 1,982.			1,982.
g			
h			
i			
j			
k			
l			
m			
n			
o			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			1,982.
b			1,805.
c			5,161.
d			-625.
e			1,897.
f			1,982.
g			
h			
i			
j			
k			
l			
m			
n			
o			

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter "-0-" in Part I, line 7 }	2	12,202.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter "-0-" in Part I, line 8	3	N/A

Acct #: 55005015 Phone #:

5/6/2010 Foundation Cash NonTaxable Domestic NY IA Fee=Y DISC/CMN=N FI Acct=N Capital Appreciation and Income IPO=N DOB=

Capital Gains

BENDER-FISHBEIN FOUNDATION INC
 C/O CORTEC GROUP INC 200 PARK AVENUE
 NEW YORK NY 10166-0005

Capital Gains Summary From 01/01/2009 To 12/31/2009	
Description	Totals
Short Term Gain/Loss	1,982.24
Long Term Gain/Loss	1,884.50
Total Short Sale Gain/Loss	0.00
Discount Income	0.00
Total Capital Gains/Losses	3,866.74
Adjusted Basis	60,282.73
Proceeds	64,149.47
Total Curr Gain/Loss	0.00

EQUITIES

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
06/03/2008	04/23/2009	125.00	0.00	ABT	ABBOTT LABORATORIE S	55.934	42.705	6,891.71	5,338.04	ST	-1,653.67	0.00	6,991.71	0.00	0.00
03/12/2009	05/08/2009	350.00	0.00	GE	GENERAL ELECTRIC CO	9.240	14.386	3,233.90	5,034.90	ST	1,801.00	0.00	3,233.90	0.00	0.00
05/04/2009	07/13/2009	30.00	0.00	POT	---POTASH CORP OF SASKATCHEW AN INC	95.279	82.263	2,858.36	2,467.82	ST	-390.54	0.00	2,858.36	0.00	0.00
06/15/2009	09/15/2009	25.00	0.00	QCOM	QUALCOMM INC	44.055	45.798	1,101.37	1,144.93	ST	43.56	0.00	1,101.37	0.00	0.00
06/15/2009	09/18/2009	100.00	0.00	QCOM	QUALCOMM INC	44.055	44.571	4,405.49	4,456.98	ST	51.49	0.00	4,405.49	0.00	0.00
04/16/2009	10/20/2009	30.00	0.00	LMT	LOCKHEED MARTIN CORP	76.836	72.757	2,305.08	2,182.64	ST	-122.44	0.00	2,305.08	0.00	0.00
07/22/2009	10/20/2009	25.00	0.00	LMT	LOCKHEED MARTIN CORP	76.401	72.757	1,910.03	1,818.87	ST	-91.16	0.00	1,910.03	0.00	0.00
06/15/2009	10/20/2009	30.00	0.00	LMT	LOCKHEED MARTIN CORP	82.045	72.757	2,461.37	2,182.64	ST	-278.73	0.00	2,461.37	0.00	0.00

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
04/13/2009	10/21/2009	75 00	0 00	PBR	***PETROLEO BRASILEIRO SA	35 872	50 250	2,690 41	3,768 67	ST	1,078 26	0 00	2,690 41	0 00	0 00
06/09/2009	12/21/2009	50 00	0 00	BHP	PETROBRAS SPONSORED ADR	59 174	72 489	2,958 68	3,624 34	ST	665 66	0 00	2,958 68	0 00	0 00
06/15/2009	12/21/2009	50 00	0 00	BHP	BILLITON LTD SPONSORED ADR	57 244	72 489	2,862 22	3,624 34	ST	762 12	0 00	2,862 22	0 00	0 00
ST - TERM TOTAL		890 00						33,778 62	35,844 17	ST	1,865 55	0 00	33,778 62	0 00	0 00
07/13/2007	01/20/2009	150 00	0 00	EXPD	EXPEDITORS INTL OF WASH INC	45 498	27 995	6,824 72	4,199 18	LT	0 00	-2,625 54	6,824 72	0 00	0 00
02/08/2001	03/23/2009	255 00	0 00	S680622	***SUNCOR ENERGY INC	6 079	25 400	1,559 58	6,476 91	LT	0 00	4,917 33	1,559 58	0 00	0 00
02/08/2001	03/23/2009	245 00	0 00	S680622	***SUNCOR ENERGY INC	6 079	25 400	1,498 42	6,222 91	LT	0 00	4,724 49	1,498 42	0 00	0 00
09/05/2006	06/01/2009	300 00	0 00	KSU	KANSAS CITY SOUTHERN NEW	26 324	16 982	7,897 29	5,094 58	LT	0 00	-2,802 71	7,897 29	0 00	0 00
01/08/2008	10/26/2009	50 00	0 00	MON	MONSANTO CO	123 686	72 441	6,184 30	3,621 94	LT	0 00	-2,562 36	6,184 30	0 00	0 00
LT - TERM TOTAL		1,000 00						23,964 31	25,615 52	LT	0 00	1,651 21	23,964 31	0 00	0 00
SECTION TOTAL		1,890 00						57,742 93	61,259 69		1,865 55	1,651 21	57,742 93	0 00	0 00

REAL ESTATE INVESTMENT TRUST

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
05/08/2009	08/27/2009	25 00	0 00	VNO	VORNADO REALTY TRUST	52 188	56 857	1,304 70	1,421 39	ST	116 69	0 00	1,304 70	0 00	0 00
ST - TERM TOTAL		25 00						1,304 70	1,421 39	ST	116 69	0 00	1,304 70	0 00	0 00
SECTION TOTAL		25 00						1,304 70	1,421 39		116 69	0 00	1,304 70	0 00	0 00

CAPITAL GAIN DIVIDENDS

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
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Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
CAPITAL GAIN	06/12/2009	0.61	0.00	VNO	VORNADO REALTY TRUST	0.000	0.353	0.00	0.61	LT	0.00	0.61	0.00	0.00	0.00
DIVIDENDS	09/14/2009	0.70	0.00	VNO	VORNADO REALTY TRUST	0.000	0.353	0.00	0.70	LT	0.00	0.70	0.00	0.00	0.00
CAPITAL GAIN	12/14/2009	0.56	0.00	VNO	VORNADO REALTY TRUST	0.000	0.353	0.00	0.56	LT	0.00	0.56	0.00	0.00	0.00
DIVIDENDS		1.87						0.00	1.87	LT	0.00	1.87	0.00	0.00	0.00
TOTAL SECTION		1.87						0.00	1.87	LT	0.00	1.87	0.00	0.00	0.00
TOTAL								0.00	25.12	LT	0.00	25.12	0.00	0.00	0.00

CAPITAL GAIN FROM LIQUIDATING DIVIDENDS

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
01/01/1900	06/12/2009	71.25	0.00	VNO	VORNADO REALTY TRUST	0.000	0.353	0.00	25.12	LT	0.00	25.12	0.00	0.00	0.00
01/01/1900	09/14/2009	81.79	0.00	VNO	VORNADO REALTY TRUST	0.000	0.352	0.00	28.83	LT	0.00	28.83	0.00	0.00	0.00
01/01/1900	12/14/2009	65.90	0.00	VNO	VORNADO REALTY TRUST	0.000	0.353	0.00	23.23	LT	0.00	23.23	0.00	0.00	0.00
LT - TERM TOTAL		218.94						0.00	77.18	LT	0.00	77.18	0.00	0.00	0.00
06/18/2008	02/13/2009	600.00	0.00	TOO	***TEEKAY OFFSHORE PARTNERS LP	19.018	0.344	206.36	206.36		0.00	0.00	206.36	0.00	0.00
08/09/2005	02/16/2009	300.00	0.00	SSW	***SEASPAN CORP	16.567	0.418	125.54	125.54		0.00	0.00	125.54	0.00	0.00
08/08/2005	02/16/2009	300.00	0.00	SSW	***SEASPAN CORP	16.664	0.418	125.54	125.54		0.00	0.00	125.54	0.00	0.00
08/08/2005	05/12/2009	300.00	0.00	SSW	***SEASPAN CORP	16.245	0.088	26.43	26.43		0.00	0.00	26.43	0.00	0.00
08/09/2005	05/12/2009	300.00	0.00	SSW	***SEASPAN CORP	16.149	0.088	26.43	26.43		0.00	0.00	26.43	0.00	0.00
06/18/2008	05/15/2009	600.00	0.00	TOO	***TEEKAY OFFSHORE PARTNERS LP	18.674	0.344	206.36	206.36		0.00	0.00	206.36	0.00	0.00
06/18/2008	08/14/2009	600.00	0.00	TOO	***TEEKAY OFFSHORE PARTNERS LP	18.330	0.344	206.36	206.36		0.00	0.00	206.36	0.00	0.00
08/09/2005	08/20/2009	300.00	0.00	SSW	***SEASPAN CORP	16.060	0.088	26.43	26.43		0.00	0.00	26.43	0.00	0.00
08/09/2005	08/20/2009	300.00	0.00	SSW	***SEASPAN CORP	16.157	0.088	26.43	26.43		0.00	0.00	26.43	0.00	0.00

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
06/18/2008	11/17/2009	600.00	0.00	TOO	***TEEKAY OFFSHORE PARTNERS LP	17.986	0.344	206.36	206.36		0.00	0.00	206.36	0.00	0.00
08/09/2005	11/19/2009	300.00	0.00	SSW	***SEASPAN CORP	15.972	0.088	26.43	26.43		0.00	0.00	26.43	0.00	0.00
09/08/2005	11/19/2009	300.00	0.00	SSW	***SEASPAN CORP	16.069	0.088	26.43	26.43		0.00	0.00	26.43	0.00	0.00
SECTION TOTAL		5,018.94						1,235.10	1,312.28		0.00	77.18	1,235.10	0.00	0.00

CASH IN LIEU

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
CASH IN LIEU	02/13/2009	29.23		EEQ	ENBRIDGE ENERGY MANAGEMENT LLC SHS			0.00	29.23	LT	0.00	29.23	0.00	0.00	0.00
CASH IN LIEU	02/13/2009	0.32		KMR	UNITS REPSTG LTD LIABILITY COMPANY INTERESTS			0.00	0.32	LT	0.00	0.32	0.00	0.00	0.00
CASH IN LIEU	02/20/2009	0.32		KMR	KINDER MORGAN MGMT LLC SHS			0.00	-0.32	LT	0.00	-0.32	0.00	0.00	0.00
CASH IN LIEU	02/20/2009	41.12		KMR	KINDER MORGAN MGMT LLC SHS			0.00	41.12	LT	0.00	41.12	0.00	0.00	0.00
CASH IN LIEU	05/18/2009	25.31		EEQ	ENBRIDGE ENERGY MANAGEMENT LLC SHS			0.00	25.31	LT	0.00	25.31	0.00	0.00	0.00
CASH IN LIEU	05/18/2009	18.73		KMR	UNITS REPSTG LTD LIABILITY COMPANY INTERESTS			0.00	18.73	LT	0.00	18.73	0.00	0.00	0.00

CASH IN	08/20/2009	1 63	EEQ	ENBRIDGE ENERGY MANAGEMENT LLC SHS UNITS REPSTG LTD LIABILITY COMPANY INTERESTS KINDER MORGAN MGMT LLC SHS	0 00	1 63	LT	0 00	1 63	0 00	0 00	0 00
LIEU												
CASH IN	08/20/2009	1675	KMR	KINDER MORGAN MGMT LLC SHS	0 00	1675	LT	0 00	1675	0 00	0 00	0 00
LIEU												
CASH IN	11/13/2009	11 91	EEQ	ENBRIDGE ENERGY MANAGEMENT LLC SHS UNITS REPSTG LTD LIABILITY COMPANY INTERESTS KINDER MORGAN MGMT LLC SHS	0 00	11 91	LT	0 00	11 91	0 00	0 00	0 00
LIEU												
CASH IN	11/13/2009	9 56	KMR	KINDER MORGAN MGMT LLC SHS	0 00	9 56	LT	0 00	9 56	0 00	0 00	0 00
LIEU												
LT - TERM		154 88			0 00	154 24	LT	0 00	154 24	0 00	0 00	0 00
TOTAL		154 88			0 00	154 24		0 00	154 24	0 00	0 00	0 00
SECTION												
TOTAL												

Indicators

- ST - Short Term
- LT - Long Term
- WO - Written Option
- SS - Short Sale
- P - Purchase includes option premium
- S - Sale includes option premium

Acct #: 55001853 Phone #:

5/6/2010 Foundation Cash NonTaxable Domestic NY IA Fee=Y DISC/CMN=N FI Acct=Y Capital Appreciation and Income IPO=N DOB=

Capital Gains

BENDER-FISHBEIN FOUNDATION INC (FIXED INCOME SUB ACCOUNT)
 C/O CORTEC GROUP INC 200 PARK AVENUE
 NEW YORK NY 10166-0005

Capital Gains Summary From 01/01/2009 To 12/31/2009

Description	Totals
Short Term Gain/Loss	5,161.15
Long Term Gain/Loss	-625.00
Total Short Sale Gain/Loss	0.00
Discount Income	0.00
Total Capital Gains/Losses	4,536.15
Adjusted Basis	185,147.05
Proceeds	189,683.20
Total Curr Gain/Loss	0.00

FIXED INCOME

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
02/03/2009	02/10/2009	10,000.00	0.00	02209SAG8	ALTRIA GROUP INC	99.837	105.370	9,983.70	10,537.00	ST	553.30	0.00	9,983.70	0.00	0.00
					7.75000%										
					02/06/2014										
					02209SAG8										
					FA_06										
02/23/2009	08/03/2009	10,000.00	0.00	428236AU7	HEWLETT PACKARD CO	99.956	104.809	9,995.60	10,480.90	ST	485.30	0.00	9,995.60	0.00	0.00
					GLOBAL NT										
					4.25000%										
					02/24/2012										
					428236AU7										
					FA_24										
01/13/2009	08/03/2009	10,000.00	0.00	549271AD6	LUBRIZOL CORP SR NT	100.000	100.162	10,000.00	10,016.20	ST	16.20	0.00	10,000.00	0.00	0.00
					4.62500%										
					10/01/2009										
					549271AD6										
					AO_01										

11/24/2008	08/19/2009	08/19/2009	5,000.00	0.00	98385XAR7	XTO ENERGY INC SR NT	97 750	100 934	4,887.50	5,046.70	ST	159.20	0.00	4,887.50	0.00	0.00
						5.00000%										
						08/01/2010										
						98385XAR7										
						FA_01										
12/04/2008	08/20/2009	08/20/2009	5,000.00	0.00	959802AD1	WESTERN UN CO NT	95 750	106 272	4,787.50	5,313.60	ST	526.10	0.00	4,787.50	0.00	0.00
						5.40000%										
						11/17/2011										
						959802AD1										
						MN_17										
12/30/2008	08/28/2009	08/28/2009	10,000.00	0.00	293791AU3	ENTERPRISE PRODS OPER	96 759	101 403	9,675.90	10,140.30	ST	464.40	0.00	9,675.90	0.00	0.00
						L P 4 95000%										
						6/1/2010										
						293791AU3										
						JD_01										
01/22/2009	08/28/2009	08/28/2009	10,000.00	0.00	88732JAG3	TIME WARNER CABLE INC NT	95 481	105 823	9,548.10	10,582.30	ST	1,034.20	0.00	9,548.10	0.00	0.00
						5.4%1 2										
						5.40000%										
						07/02/2012										
						88732JAG3										
						JJ_02										
01/07/2009	09/08/2009	09/08/2009	10,000.00	0.00	872384AA0	TEPPCO PARTNERS LP	96 000	109 303	9,600.00	10,930.30	ST	1,330.30	0.00	9,600.00	0.00	0.00
						GTD SR NT										
						7.62500%										
						02/15/2012										
						872384AA0										
						FA_15										
07/30/2009	10/13/2009	10/13/2009	15,000.00	0.00	009363AD4	AIRGAS INC SR SUB NT	100 250	103 125	15,037.50	15,468.75	ST	431.25	0.00	15,037.50	0.00	0.00
						6.2500%										
						07/15/2014										
						009363AD4										
						CALLED @										
						103 13										
						10/13/09 JJ_15										
03/03/2009	11/02/2009	11/02/2009	5,000.00	0.00	502413AJ6	L-3 COMMUNICATI	100 500	101 271	5,025.00	5,063.55	ST	38.55	0.00	5,025.00	0.00	0.00
						ONS CORP										
						SENIOR SUB										
						NOTES										
						7.62500%										
						06/15/2012										
						502413AJ6										
						CALLED @										
						101 27										
						11/02/09										
						JD_15										

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
07/29/2009	11/02/2009	10,000.00	0.00	502413AJ6	L-3 COMMUNICATI ONS CORP SENIOR SUB NOTES 7.625000% 06/15/2012 502413AJ6 CALLED @ 101.27 11/02/09 JD_15	101.375	101.271	10,137.50	10,127.10	ST	-10.40	0.00	10,137.50	0.00	0.00
07/30/2009	11/13/2009	25,000.00	0.00	029912AQ5	AMERICAN TOWER CORP SENIOR NOTE 7.125000% 10/15/2012 029912AQ5 CALLED @ 101.78 11/13/09 AO_15 CC	101.750	101.781	25,437.50	25,445.25	ST	7.75	0.00	25,437.50	0.00	0.00
ST - TERM		125,000.00						124,115.80	129,151.95	ST	5,036.15	0.00	124,115.80	0.00	0.00
TOTAL		25,000.00	0.00	242361AC7	DEAN FOODS CO SR NTS 6.625000% 05/15/2009 242361AC7 MN_15	101.125	100.000	25,281.25	25,000.00	LT	0.00	-281.25	25,281.25	0.00	0.00
05/04/2006	05/08/2009	25,000.00	0.00	242361AC7	DEAN FOODS CO SR NTS 6.625000% 05/15/2009 242361AC7 MN_15	101.125	100.000	25,281.25	25,000.00	LT	0.00	-281.25	25,281.25	0.00	0.00
10/03/2007	06/10/2009	25,000.00	0.00	02999ACP9	AMERICAN TOWER CORP SR NT -CONTRA CUSIP- 7.500000% 05/01/2012 02999ACP9 MN_01	103.500	102.125	25,875.00	25,531.25	LT	0.00	-343.75	25,875.00	0.00	0.00
LT - TERM		50,000.00						51,156.25	50,531.25	LT	0.00	-625.00	51,156.25	0.00	0.00
TOTAL		175,000.00						175,272.05	179,683.20		5,036.15	-625.00	175,272.05	0.00	0.00
SECTION															
TOTAL															

MATURITIES

Purchase Date	Close Date	No. of Shares	Orig Face	Symbol	Description	Unit Cost	Sale Price	Total Cost	Net Amount	Ind	ST Gain/Loss	LT Gain/Loss	Book Cost	Disc Inc	Curr Gain/Loss
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01/09/2009	12/01/2009	10,000.00	0.00	12673PAA3	CA INC SR NT	98,750	100,000	9,875.00	10,000.00	ST	125.00	0.00	9,875.00	0.00	0.00
					4.75000%										
					12/1/2009										
					12673PAA3										
ST - TERM		10,000.00						9,875.00	10,000.00	ST	125.00	0.00	9,875.00	0.00	0.00
TOTAL		10,000.00						9,875.00	10,000.00		125.00	0.00	9,875.00	0.00	0.00
SECTION		10,000.00						9,875.00	10,000.00		125.00	0.00	9,875.00	0.00	0.00
TOTAL															

Indicators

- ST - Short Term
- LT - Long Term
- WO - Written Option
- SS - Short Sale
- P - Purchase includes option premium
- S - Sale includes option premium

*** This report is intended to be an internal worksheet and should not be relied upon for accuracy, unless it confirms with the official records of the firm.
 *** Mortgage backed factors are updated on the 8th business day of the month.

Source Neuberger Berman

This capital gain and loss summary is provided for information purposes only and does not conform to tax preparation standards; please refer to your account statement or other statement provided by your custodian for the official records of your account(s). It is provided for your personal record keeping purposes only. This review contains information supplied by third parties, including but not limited to the client. This report is based upon information that we consider reliable, but we do not represent that it is accurate or complete, and it should not be relied upon as such. It is accordingly not a substitute Form 1099 and should not be supplied to the Internal Revenue Service. This report should not be relied on in extending credit to the client or any individual or entity affiliated with the client.

PLEASE CONSULT YOUR TAX ADVISOR.

LT is the designation for a gain or loss on a security held for more than twelve (12) months.

ST is the designation for a gain or loss on a security held for twelve (12) months.

The Internal Revenue Code (If Applicable):
 SECTION 1091 - WASH SALES
 SECTION 1092 - STRADDLES
 SECTION 1259 - CONSTRUCTIVE SALES

Any adjustments to the result of Mutual Fund (& Closed-End Fund) Transactions required by Section 852(b) (4) are not reflected above.

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

SOURCE	AMOUNT
RIDGE CLEARING-541-20666	138.
RIDGE CLEARING-550-01853	35.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	173.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
RIDGE CLEARING-541-20666	3,724.	0.	3,724.
RIDGE CLEARING-550-01853	133.	0.	133.
RIDGE CLEARING-550-01853	16,841.	0.	16,841.
TOTAL TO FM 990-PF, PART I, LN 4	20,698.	0.	20,698.

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	3,300.	1,650.		1,650.
TO FORM 990-PF, PG 1, LN 16B	3,300.	1,650.		1,650.

FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX WITHHELD	64.	64.		0.
TO FORM 990-PF, PG 1, LN 18	64.	64.		0.

FORM 990-PF	OTHER EXPENSES			STATEMENT 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT ADVISORY FEE	2,233.	2,233.		0.
FILING FEE	100.	0.		100.
INVESTMENT ADVISORY FEE	869.	869.		0.
REPRESENTATION FEE	202.	0.		202.
TO FORM 990-PF, PG 1, LN 23	3,404.	3,102.		302.

FORM 990-PF	CORPORATE STOCK		STATEMENT 6
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE	
SEE SCHEDULE ATTACHED	201,155.	245,186.	
TOTAL TO FORM 990-PF, PART II, LINE 10B	201,155.	245,186.	

FORM 990-PF	CORPORATE BONDS		STATEMENT 7
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE	
SEE SCHEDULE ATTACHED	216,687.	229,482.	
TOTAL TO FORM 990-PF, PART II, LINE 10C	216,687.	229,482.	

FORM 990-PF

GRANTS AND CONTRIBUTIONS
PAID DURING THE YEAR

STATEMENT 8

RECIPIENT NAME AND ADDRESS	RECIPIENT RELATIONSHIP AND PURPOSE OF GRANT	RECIPIENT STATUS	AMOUNT
THE PURPOSE OF THESE CONTRIBUTIONS			
IS TO AID THE DONEE ORGANIZATIONS			
IN CARRYING OUT THEIR EXEMPT FUNCTIONS			
HARVARD BUSINESS SCHOOL	NONE		1,000.
POLYTECHNIC UNIVERSITY	NONE		10,000.
STANLEY M. ISAACS NEIGHBORHOOD CENTER, NEW YORK, NY	NONE		12,000.
CONGREGATION EM-ANUEL, NEW YORK, NY	NONE		1,500.
TOTAL TO FORM 990-PF, PART XV, LINE 3A			24,500.