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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

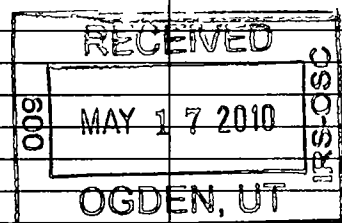
Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements.

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 <b>THE CROMARTY FOUNDATION, INC. C/O J.H. COHN LLP</b>		A Employer identification number <b>38-3565496</b>
	Number and street (or P O box number if mail is not delivered to street address) Room/suite <b>1212 AVENUE OF THE AMERICAS 14 FL</b>		B Telephone number <b>313-961-0200</b>
	City or town, state, and ZIP code <b>NEW YORK, NY 10036</b>		C If exemption application is pending, check here <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		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) <b>\$ 307,816.</b> (Part I, column (d) must be on cash basis)		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>	
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)
Revenue	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				
	4 Dividends and interest from securities	4,250.	4,250.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	<51,096.>			
	b Gross sales price for all assets on line 6a	119,621.			
	7 Capital gain net income (from Part IV, line 2)		0.		
	8 Net short-term capital gain				
	9 Income modifications Gross sales less returns and allowances				
	10a Less: Cost of goods sold				
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11	<46,846.>	4,250.			
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	2,300. STMT 2	0.		2,300.
	c Other professional fees	2,053. STMT 3	2,053.		0.
	17 Interest				
	18 Taxes	87. STMT 4	87.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
22 Printing and publications					
23 Other expenses	5. STMT 5	5.		0.	
24 Total operating and administrative expenses. Add lines 13 through 23	4,445.	2,145.		2,300.	
25 Contributions, gifts, grants paid	8,200.			8,200.	
26 Total expenses and disbursements. Add lines 24 and 25	12,645.	2,145.		10,500.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	<59,491.>				
b Net investment income (if negative, enter -0-)		2,105.			
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			
	2 Savings and temporary cash investments	52,713.	11,246.	11,246.
	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 <b>STMT 6</b>	266,598.	248,574.	296,570.
	c Investments - corporate bonds			
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)				
<b>16 Total assets (to be completed by all filers)</b>	<b>319,311.</b>	<b>259,820.</b>	<b>307,816.</b>	
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)			
<b>23 Total liabilities (add lines 17 through 22)</b>	<b>0.</b>	<b>0.</b>		
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	0.	0.	
28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.		
29 Retained earnings, accumulated income, endowment, or other funds	319,311.	259,820.		
<b>30 Total net assets or fund balances</b>	<b>319,311.</b>	<b>259,820.</b>		
<b>31 Total liabilities and net assets/fund balances</b>	<b>319,311.</b>	<b>259,820.</b>		

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	319,311.
2 Enter amount from Part I, line 27a	2	<59,491.>
3 Other increases not included in line 2 (itemize)	3	0.
4 Add lines 1, 2, and 3	4	259,820.
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	259,820.

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**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (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 CHARLES SCHWAB SEE ATTACHED	P		
b CHARLES SCHWAB SEE ATTACHED	P		
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 35,494.		44,879.	<9,385.>
b 84,127.		125,838.	<41,711.>
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			<9,385.>
b			<41,711.>
c			
d			
e			

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	<51,096.>
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	21,995.	348,491.	.063115
2007	15,090.	368,568.	.040942
2006	6,000.	252,683.	.023745
2005	5,870.	197,393.	.029738
2004	8,237.	110,834.	.074318

2 Total of line 1, column (d)	2	.231858
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	.046372
4 Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	272,759.
5 Multiply line 4 by line 3	5	12,648.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	21.
7 Add lines 5 and 6	7	12,669.
8 Enter qualifying distributions from Part XII, line 4	8	10,500.

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.

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**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	42.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)	2	0.
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	3	42.
3	Add lines 1 and 2	4	0.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	5	42.
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		
6	Credits/Payments:		
a	2009 estimated tax payments and 2008 overpayment credited to 2009	6a	455.
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	455.
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	413.
11	Enter the amount of line 10 to be: Credited to 2010 estimated tax <input type="checkbox"/> 413. Refunded <input type="checkbox"/>	11	0.

**Part VII-A Statements Regarding Activities**

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

N/A

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**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)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ <u>N/A</u>	13	X	
14	The books are in care of ▶ <u>JH COHN LLP</u> Telephone no. ▶ <u>212 826 6000</u> Located at ▶ <u>1212 6TH AVE, 14TH FL, NEW YORK, NY</u> ZIP+4 ▶ <u>10036</u>			
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 ▶ <u>15</u>   <u>N/A</u>			

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

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

		Yes	No
<b>1a</b>	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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5)	Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6)	Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</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 <u>N/A</u> ▶ <input type="checkbox"/>	1b	
<b>c</b>	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?	1c	X
<b>2</b>	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)):		
<b>a</b>	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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ _____, _____, _____, _____		
<b>b</b>	Are there any years listed in 2a for which the foundation is <b>not</b> 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.) <u>N/A</u>	2b	
<b>c</b>	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. ▶ _____, _____, _____, _____		
<b>3a</b>	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
<b>b</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.) <u>N/A</u>	3b	
<b>4a</b>	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
<b>b</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?	4b	X

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

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

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

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

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

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 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

**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
MARY L.C. FLOOD 3495 S. MEDFORD DR BOUNTIFUL, UT 84010	PRESIDENT 0.00	0.	0.	0.
ELIZABETH D. MOONEY POB 181 OYSTER BAY, NY 11171	VICE PRESIDENT 0.00	0.	0.	0.
ROBERT B. DEANS, III 1155 PINE VALLEY ROAD UPPER BROOKVILLE, NY 11771	TREASURER 0.00	0.	0.	0.
MARK J. STASA 500 WOODWARD AVENUE SUITE 2500 DETROIT, MI 482263427	SECRETARY 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 X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	244,777.
<b>b</b>	Average of monthly cash balances	<b>1b</b>	32,136.
<b>c</b>	Fair market value of all other assets	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	276,913.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	0.
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	0.
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	276,913.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>	4,154.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	272,759.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	13,638.

**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.)

<b>1</b>	Minimum investment return from Part X, line 6	<b>1</b>	13,638.
<b>2a</b>	Tax on investment income for 2009 from Part VI, line 5	<b>2a</b>	42.
<b>b</b>	Income tax for 2009. (This does not include the tax from Part VI.)	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	42.
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	13,596.
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	0.
<b>5</b>	Add lines 3 and 4	<b>5</b>	13,596.
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	0.
<b>7</b>	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	13,596.

**Part XII Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	<b>1a</b>	10,500.
<b>b</b>	Program-related investments - total from Part IX-B	<b>1b</b>	0.
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	10,500.
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	<b>5</b>	0.
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	10,500.

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

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**Part XIII Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
1 Distributable amount for 2009 from Part XI, line 7				13,596.
2 Undistributed income, if any, as of the end of 2009				
a Enter amount for 2008 only			8,193.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2009:				
a From 2004				
b From 2005				
c From 2006				
d From 2007				
e From 2008				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ \$ 10,500.				
a Applied to 2008, but not more than line 2a			8,193.	
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				2,307.
e Remaining amount distributed out of corpus	0.			
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:	0.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 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				11,289.
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	0.			
9 Excess distributions carryover to 2010. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2005				
b Excess from 2006				
c Excess from 2007				
d Excess from 2008				
e Excess from 2009				

THE CROMARTY FOUNDATION, INC.

Form 990-PF (2009)

C/O J.H. COHN LLP

38-3565496

Page 10

**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	Prior 3 years			(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).)

NONE

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

NONE

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**  
Check here  if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (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:

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- b The form in which applications should be submitted and information and materials they should include:

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- c Any submission deadlines:

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- d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

**Part XV** Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment				
Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<i>a Paid during the year</i>				
ISLAND DOLPHIN CARE 31 CORRINE PLACE KEY LARGO, FL 33037	N/A	CHARITABLE ORGN.	CHARITABLE	3,600.
NORTH HAVEN ARTS & ENTERTAINMENT P.O. BOX 407 NORTH HAVEN, ME 04853	N/A	CHARITABLE ORGN.	CHARITABLE	3,600.
SUMMIT LAND CONSERVANCY PO BOX 1775 PARK CITY, UT 84060	N/A	CHARITABLE ORGN.	CHARITABLE	1,000.
<b>Total</b>				<b>8,200.</b>
<i>b Approved for future payment</i>				
NONE				
<b>Total</b>				<b>0.</b>





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**FORM 990-PF** **DIVIDENDS AND INTEREST FROM SECURITIES** **STATEMENT 1**


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SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
CHARLES SCHWAB - NOMINEE	4,250.	0.	4,250.
TOTAL TO FM 990-PF, PART I, LN 4	4,250.	0.	4,250.

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**FORM 990-PF** **ACCOUNTING FEES** **STATEMENT 2**


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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	2,300.	0.		2,300.
TO FORM 990-PF, PG 1, LN 16B	2,300.	0.		2,300.

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**FORM 990-PF** **OTHER PROFESSIONAL FEES** **STATEMENT 3**


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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT MANAGEMENT FEES	2,053.	2,053.		0.
TO FORM 990-PF, PG 1, LN 16C	2,053.	2,053.		0.

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**FORM 990-PF** **TAXES** **STATEMENT 4**


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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAX	87.	87.		0.
TO FORM 990-PF, PG 1, LN 18	87.	87.		0.

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FORM 990-PF	OTHER EXPENSES			STATEMENT 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BANK CHARGES	5.	5.		0.
TO FORM 990-PF, PG 1, LN 23	5.	5.		0.

FORM 990-PF	CORPORATE STOCK		STATEMENT 6
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE	
100 ROPER INDUSTRIES	1,699.	5,237.	
300 CISCO SYSTEMS	5,894.	7,182.	
200 LIBERTY GLOBAL	4,113.	4,378.	
100 PROCTER & GAMBLE	5,949.	6,063.	
100 PEPSICO INC	5,832.	6,080.	
40 AGNICO-EAGLE MINES	1,357.	2,160.	
220 ALBERTO CULVER	5,059.	6,444.	
100 ALLIANT TECHSYSTEMS INC	7,920.	8,827.	
60 BARD C R INCPOPORATED	5,016.	4,674.	
220 BRISTOL MYERS	5,357.	5,555.	
220 KROGER COMPANY	5,314.	4,517.	
330 ORACLE	7,338.	8,095.	
100 TEVA PHARMINDS LTD	2,840.	5,618.	
230 BANK OF NEW YORK	7,368.	6,433.	
50 FIRST SOLAR	7,848.	6,770.	
20 GOOGLE	6,372.	12,400.	
150 HEINZ H J CO	6,492.	6,414.	
200 JPMORGAN CHASE	5,712.	8,334.	
50 SPDR GOLD TRUST	4,242.	5,366.	
220 SUNPOWER CORP	9,068.	5,210.	
602 TAIWAN SEMICONDUCTR	5,289.	6,887.	
350 TEREX CORP	4,118.	6,934.	
150 U R S CORP	5,458.	6,678.	
450 US BANCORP	9,351.	10,130.	
60 3M COMPANY	3,779.	4,960.	
100 ABBOTT LABORATORIES	4,679.	5,399.	
200 AECOM TECHNOLOGY	5,594.	5,500.	
150 AMER ELECTRIC PWR CO	4,839.	5,219.	
140 CONOCOPHILLIPS	7,314.	7,150.	
300 CORNING INC	4,820.	5,793.	
180 CVS CAREMARK	5,911.	5,798.	
100 EOG RESOURCES INC	6,063.	9,730.	
100 FIRSTENERGY CORP	4,760.	4,645.	
80 FREEPORT MCMORGAN COPPER	3,051.	6,423.	

130 KELLOGG COMPANY	4,774.	6,916.
303 MARRIOTT INTL INC	4,875.	8,257.
90 MC DONALDS	4,897.	5,620.
300 MICROSOFT	5,555.	9,144.
75 MONSANTO CO	5,562.	6,131.
165 NATIONAL OILWELL	4,594.	7,275.
100 SCHLUMBERGER LTD	5,620.	6,509.
140 SCOTTS MIRACLES GRO	4,776.	5,503.
150 THE SOUTHERN COMPANY	4,841.	4,998.
150 TRAVELERS COMPANIES INC	6,051.	7,479.
100 UNION PACIFIC CORP	6,007.	6,390.
100 WALMART	5,206.	5,345.
TOTAL TO FORM 990-PF, PART II, LINE 10B	<u>248,574.</u>	<u>296,570.</u>

**2009 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss)**

Accounting Method: High Cost									
Short-Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)			
ABBOTT LABORATORIES: ABT	30.0000	04/01/09	09/21/09	\$1,376.51	\$1,403.80	(\$27.29)			
<b>Security Subtotal</b>				<b>\$1,376.51</b>	<b>\$1,403.80</b>	<b>(\$27.29)</b>			
BANK OF AMERICA CORP: BAC	95.0000	03/28/08	03/18/09	\$697.32	\$3,693.51	(\$2,996.19)			
BANK OF AMERICA CORP: BAC	45.0000	05/22/08	03/18/09	\$330.31	\$1,575.56	(\$1,245.25)			
BANK OF AMERICA CORP: BAC	60.0000	10/30/08	03/18/09	\$440.41	\$1,379.55	(\$939.14)			
<b>Security Subtotal</b>				<b>\$1,468.04</b>	<b>\$6,648.62</b>	<b>(\$5,180.58)</b>			
DEVON ENERGY CP NEW: DVN	10.0000	02/06/09	07/17/09	\$555.86	\$606.45	(\$50.59)			
DEVON ENERGY CP NEW: DVN	70.0000	04/01/09	07/17/09	\$3,891.04	\$3,065.65	\$825.39			
<b>Security Subtotal</b>				<b>\$4,446.90</b>	<b>\$3,672.10</b>	<b>\$774.80</b>			
FIRST SOLAR INC FSLR	40.0000	11/19/08	04/01/09	\$5,188.57	\$4,301.15	\$887.42			
<b>Security Subtotal</b>				<b>\$5,188.57</b>	<b>\$4,301.15</b>	<b>\$887.42</b>			
JOHNSON & JOHNSON JNJ	70.0000	04/01/09	09/21/09	\$4,244.25	\$3,681.51	\$562.74			
<b>Security Subtotal</b>				<b>\$4,244.25</b>	<b>\$3,681.51</b>	<b>\$562.74</b>			
KROGER COMPANY: KR	100.0000	10/02/08	04/01/09	\$2,084.03	\$2,781.44	(\$697.41)			
<b>Security Subtotal</b>				<b>\$2,084.03</b>	<b>\$2,781.44</b>	<b>(\$697.41)</b>			



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*Charles* SCHWAB  
INSTITUTIONAL

Schwab One® Account of  
**THE CROMARTY FOUNDATION**

Report Period  
**January 1 - December 31,  
2009**  
Account Number  
**2593-9060**

**2009 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss) (continued)**

Accounting Method: High Cost									
Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)			
MARRIOTT INTL INC CL A: MAR	0 1070	04/01/09	06/23/09	\$2.53	\$1.73	\$0.80			
MARRIOTT INTL INC CL A: MAR	0 1407	04/01/09	08/18/09	\$3.25	\$2.27	\$0.98			
MARRIOTT INTL INC CL A: MAR	0 0298	04/01/09	11/17/09	\$0.81	\$0.48	\$0.33			
<b>Security Subtotal</b>				<b>\$6.59</b>	<b>\$4.48</b>	<b>\$2.11</b>			
SPDR GOLD TRUST GLD	20 0000	09/17/08	02/25/09	\$1,895.87	\$1,696.61	\$199.26			
SPDR GOLD TRUST GLD	20 0000	09/17/08	04/01/09	\$1,807.03	\$1,696.61	\$110.42			
<b>Security Subtotal</b>				<b>\$3,702.90</b>	<b>\$3,393.22</b>	<b>\$309.68</b>			
SPDR KBW BANK ETF: KBE	185.0000	03/28/08	03/18/09	\$2,722.91	\$7,338.94	(\$4,616.03)			
SPDR KBW BANK ETF: KBE	30.0000	05/22/08	03/18/09	\$441.55	\$1,171.62	(\$730.07)			
SPDR KBW BANK ETF: KBE	30 0000	08/28/08	03/18/09	\$441.56	\$979.95	(\$538.39)			
<b>Security Subtotal</b>				<b>\$3,606.02</b>	<b>\$9,490.51</b>	<b>(\$5,884.49)</b>			
TAIWAN SEMICONDUCTR ADR FSPONSORED ADR 1 ADR REPS 5: TSM	380.0000	09/11/08	04/01/09	\$3,339.23	\$3,355.54	(\$16.31)			

**2009 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss) (continued)**

		Accounting Method				High Cost
Short-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
TAIWAN SEMICONDUCTR ADR FSPONSORED ADR 1 ADR REPS 5: TSM	0.9998	09/11/08	07/15/09	\$10.29	\$8.79	\$1.50
<b>Security Subtotal</b>				<b>\$3,349.52</b>	<b>\$3,364.33</b>	<b>(\$14.81)</b>
WESTAMERICA BANCORP. WABC	70.0000	03/28/08	02/06/09	\$3,063.53	\$3,619.07	(\$555.54)
<b>Security Subtotal</b>				<b>\$3,063.53</b>	<b>\$3,619.07</b>	<b>(\$555.54)</b>
3M COMPANY: MMM	40.0000	07/17/09	09/21/09	\$2,957.57	\$2,519.10	\$438.47
<b>Security Subtotal</b>				<b>\$2,957.57</b>	<b>\$2,519.10</b>	<b>\$438.47</b>
<b>Total Short-Term</b>				<b>\$35,494.43</b>	<b>\$44,879.33</b>	<b>(\$9,384.90)</b>
<b>Long-Term</b>						
ABB LTD ADR 1 ADR REP 1: ABB	190.0000	06/20/08	07/17/09	\$3,088.75	\$5,765.36	(\$2,676.61)
<b>Security Subtotal</b>				<b>\$13,213.53</b>	<b>\$20,937.37</b>	<b>(\$7,723.84)</b>
AGNICO-EAGLE MINES LTD F: AEM	120.0000	09/19/07	04/01/09	\$6,917.21	\$5,920.07	\$997.14



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*Charles* SCHWAB  
INSTITUTIONAL

Schwab One® Account of  
THE CROMARTY FOUNDATION

Report Period  
January 1 - December 31,  
2009  
Account Number  
2593-9060

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

		Accounting Method: High Cost				
Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
AGNICO-EAGLE MINES LTD F AEM	40.0000	09/19/07	10/23/09	\$2,726.37	\$1,973.35	\$753.02
<b>Security Subtotal</b>				<b>\$9,643.58</b>	<b>\$7,893.42</b>	<b>\$1,750.16</b>
ALBERTO CULVER CO NEW ACV	200.0000	09/11/07	04/01/09	\$4,426.02	\$4,599.50	(\$173.48)
<b>Security Subtotal</b>				<b>\$4,426.02</b>	<b>\$4,599.50</b>	<b>(\$173.48)</b>
BARD C R INCORPORATED: BCR	25.0000	07/11/07	09/21/09	\$1,987.74	\$2,102.80	(\$115.06)
<b>Security Subtotal</b>				<b>\$1,987.74</b>	<b>\$2,102.80</b>	<b>(\$115.06)</b>
BRISTOL-MYERS SQUIBB CO: BMY	65.0000	05/23/07	09/21/09	\$1,454.21	\$1,959.61	(\$505.40)
<b>Security Subtotal</b>				<b>\$1,454.21</b>	<b>\$1,959.61</b>	<b>(\$505.40)</b>
C G G VERITAS ADR FSPONSORED ADR 1 ADR REP 1: CGV	200.0000	08/30/07	01/23/09	\$2,326.97	\$10,068.95	(\$7,741.98)
<b>Security Subtotal</b>				<b>\$2,326.97</b>	<b>\$10,068.95</b>	<b>(\$7,741.98)</b>
CISCO SYSTEMS INC: CSCO	100.0000	02/02/07	04/01/09	\$1,626.04	\$2,707.95	(\$1,081.91)
CISCO SYSTEMS INC: CSCO	100.0000	02/13/06	10/23/09	\$2,394.18	\$1,964.69	\$429.49
<b>Security Subtotal</b>				<b>\$4,020.22</b>	<b>\$4,672.64</b>	<b>(\$652.42)</b>
DEVON ENERGY CP NEW: DVN	40.0000	10/26/07	07/17/09	\$2,223.45	\$3,712.62	(\$1,489.17)
<b>Security Subtotal</b>				<b>\$2,223.45</b>	<b>\$3,712.62</b>	<b>(\$1,489.17)</b>

**2009 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss) (continued)**

		Accounting Method: High Cost				
Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
E M C CORP MASS EMC	400.0000	03/30/07	03/10/09	\$4,216.02	\$5,499.95	(\$1,283.93)
<b>Security Subtotal</b>				<b>\$4,216.02</b>	<b>\$5,499.95</b>	<b>(\$1,283.93)</b>
FIRST SOLAR INC: FSLR	30.0000	03/28/08	04/01/09	\$3,891.42	\$7,089.00	(\$3,197.58)
<b>Security Subtotal</b>				<b>\$3,891.42</b>	<b>\$7,089.00</b>	<b>(\$3,197.58)</b>
GENERAL ELECTRIC COMPANY: GE	200.0000	02/02/07	07/20/09	\$2,303.99	\$7,265.95	(\$4,961.96)
<b>Security Subtotal</b>				<b>\$2,303.99</b>	<b>\$7,265.95</b>	<b>(\$4,961.96)</b>
HARRIS CORPORATION: HRS	100.0000	01/10/07	04/01/09	\$2,843.03	\$4,884.90	(\$2,041.87)
<b>Security Subtotal</b>				<b>\$2,843.03</b>	<b>\$4,884.90</b>	<b>(\$2,041.87)</b>
JOHNSON & JOHNSON: JNJ	50.0000	06/25/01	09/21/09	\$3,031.61	\$2,591.00	\$440.61
<b>Security Subtotal</b>				<b>\$3,031.61</b>	<b>\$2,591.00</b>	<b>\$440.61</b>
JPMORGAN CHASE & CO: JPM	40.0000	03/28/08	10/23/09	\$1,801.19	\$1,754.96	\$46.23
JPMORGAN CHASE & CO: JPM	10.0000	05/22/08	10/23/09	\$450.30	\$449.64	\$0.66
<b>Security Subtotal</b>				<b>\$2,251.49</b>	<b>\$2,204.60</b>	<b>\$46.89</b>
NEWFIELD EXPLORATION CO: NFX	100.0000	02/27/08	04/01/09	\$2,160.03	\$5,371.94	(\$3,211.91)



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*Charles* SCHWAB  
INSTITUTIONAL

Schwab One® Account of  
THE CROMARTY FOUNDATION

Report Period  
January 1 - December 31,  
2009  
Account Number  
2593-9060

2009 Year-End Schwab Gain/Loss Report

Realized Gain or (Loss) (continued)

Long-Term (continued)	Quantity/Par	Acquired/		Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
		Opened	Closed				
NEWFIELD EXPLORATION CO: NFX	225.0000	02/27/08	05/05/09		\$7,443.10	\$12,086.86	(\$4,643.76)
<b>Security Subtotal</b>					<b>\$9,603.13</b>	<b>\$17,458.80</b>	<b>(\$7,855.67)</b>
PEPSICO INCORPORATED. PEP	50.0000	03/31/06	04/01/09		\$2,532.53	\$2,915.82	(\$383.29)
<b>Security Subtotal</b>					<b>\$2,532.53</b>	<b>\$2,915.82</b>	<b>(\$383.29)</b>
PROCTER & GAMBLE PG	50.0000	02/13/06	04/01/09		\$2,323.03	\$2,974.65	(\$651.62)
<b>Security Subtotal</b>					<b>\$2,323.03</b>	<b>\$2,974.65</b>	<b>(\$651.62)</b>
ROPER INDUSTRIES INC. ROP	50.0000	01/08/01	09/21/09		\$2,564.19	\$849.48	\$1,714.71
ROPER INDUSTRIES INC: ROP	35.0000	01/09/08	09/21/09		\$1,794.94	\$1,827.05	(\$32.11)
<b>Security Subtotal</b>					<b>\$4,359.13</b>	<b>\$2,676.53</b>	<b>\$1,682.60</b>
SYSCO CORPORATION: SY Y	110.0000	10/04/01	04/01/09		\$2,458.51	\$2,930.10	(\$471.59)
SYSCO CORPORATION: SY Y	90.0000	06/21/02	04/01/09		\$2,011.51	\$2,513.50	(\$501.99)
<b>Security Subtotal</b>					<b>\$4,470.02</b>	<b>\$5,443.60</b>	<b>(\$973.58)</b>
TEVA PHARM INDS LTD ADR FSPONSORED ADR 1 ADR REP 10: TEVA	34.0000	02/02/07	09/21/09		\$1,743.92	\$2,962.51	(\$1,218.59)
<b>Security Subtotal</b>					<b>\$1,743.92</b>	<b>\$2,962.51</b>	<b>(\$1,218.59)</b>

Accounting Method: High Cost



**2009 Year-End Schwab Gain/Loss Report**

**Realized Gain or (Loss) (continued)**

		Accounting Method: High Cost				
Long-Term (continued)	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
WEINGARTEN RLTY INVS SBIREIT WRI	160.0000	07/27/07	03/06/09	\$1,262.28	\$5,923.47	(\$4,661.19)
Security Subtotal				\$1,262.28	\$5,923.47	(\$4,661.19)
Total Long-Term				\$84,127.32	\$125,837.69	(\$41,710.37)
Total Realized Gain or (Loss)				\$119,621.75	\$170,717.02	(\$51,095.27)

Schwab has provided realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. See Terms and Conditions  
Option Customers Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options

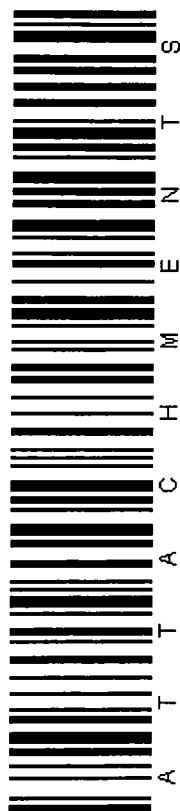
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# ATTACHMENTS

ATTACHMENTS