Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

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

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

OMB No 1545-0052

2009

For calendar year 2009, or tax year beginning MAR 1, 2009 , and ending FEB 28, 2010

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: HAROLD RUBENSTEIN FAMILY CHARITABLE FOUNDATION

A Employer identification number: 04-6041597

Number and street (or P O box number if mail is not delivered to street address): 1824 PHELPS PLACE, NW — Room/suite: 1810

B Telephone number: 202-332-3117

City or town, state, and ZIP code: WASHINGTON, DC 20008-1850

C If exemption application is pending, check here ▶ [ ]

D 1. Foreign organizations, check here ▶ [ ]

2. Foreign organizations meeting the 85% test, check here and attach computation ▶ [ ]

H Check type of organization: [X] Section 501(c)(3) exempt private foundation
[ ] Section 4947(a)(1) nonexempt charitable trust [ ] Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ [ ]

I Fair market value of all assets at end of year *(from Part II, col (c), line 16)* ▶$ 4,457,750.

J Accounting method: [X] Cash [ ] Accrual
[ ] Other (specify)
(Part I, column (d) must be on cash basis)

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ [ ]

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))

		(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 ▶ [X] if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	106,710.	106,710.		STATEMENT 1
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	<305,787.>			
	b Gross sales price for all assets on line 6a 588,602.				
	7 Capital gain net income (from Part IV, line 2)		0.		
	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 or (loss)				
	11 Other income				
	12 **Total.** Add lines 1 through 11	<199,077.>	106,710.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	35,000.	17,500.		17,500.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 2	5,200.	5,200.		0.
	c Other professional fees STMT 3	23,780.	23,780.		0.
	17 Interest				
	18 Taxes STMT 4	2,000.	0.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 5	2,866.	597.		2,269.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	68,846.	47,077.		19,769.
	25 Contributions, gifts, grants paid	219,300.			219,300.
	26 **Total expenses and disbursements.** Add lines 24 and 25	288,146.	47,077.		239,069.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	<487,223.>			
	b **Net investment income** (if negative, enter -0-)		59,633.		
	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	657,774.	183,220.	183,220.
	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 STMT 6	206,165.	279,977.	293,199.
	b	Investments - corporate stock STMT 7	3,369,921.	3,263,951.	3,334,141.
	c	Investments - corporate bonds STMT 8	614,505.	633,994.	647,190.
	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)	4,848,365.	4,361,142.	4,457,750.
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 ▶ ☐ 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 ▶ ☒ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds	719,875.	719,875.	
	28	Paid-in or capital surplus, or land, bldg., and equipment fund	1,854,533.	1,854,533.	
	29	Retained earnings, accumulated income, endowment, or other funds	2,273,957.	1,786,734.	
	30	**Total net assets or fund balances**	4,848,365.	4,361,142.	
	31	**Total liabilities and net assets/fund balances**	4,848,365.	4,361,142.	

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	4,848,365.
2	Enter amount from Part I, line 27a	2	<487,223.>
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	4,361,142.
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	4,361,142.

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	588,602.		894,389.	<305,787.>

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				
b				
c				
d				
e				<305,787.>

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** <305,787.>

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	297,953.	4,897,301.	.060840
2007	353,796.	5,886,568.	.060102
2006	386,816.	6,029,795.	.064151
2005	377,394.	5,749,784.	.065636
2004	284,507.	5,434,330.	.052354

2	**Total** of line 1, column (d)	2	.303083
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	.060617
4	Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	4,171,663.
5	Multiply line 4 by line 3	5	252,874.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	596.
7	Add lines 5 and 6	7	253,470.
8	Enter qualifying distributions from Part XII, line 4	8	239,069.

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 ▶ ☐ 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 ▶ ☐ and enter 1% of Part I, line 27b			1	1,193.
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	1,193.
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	1,193.
6 Credits/Payments:				
a 2009 estimated tax payments and 2008 overpayment credited to 2009	6a	1,200.		
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	1,200.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached			8	7.
9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	0.
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	
11 Enter the amount of line 10 to be: **Credited to 2010 estimated tax** ▶		Refunded ▶	11	

Part VII-A Statements Regarding Activities

		Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?	1b		X
If the answer is "Yes" to **1a** *or* **1b**, *attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.*			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ 0. (2) On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities*	2		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col (c), and Part XV.*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ MA			
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by *General Instruction G? If "No," attach explanation*	8b	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2009 or the taxable year beginning in 2009 (see instructions for Part XIV)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

		Line	Yes	No
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?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ BONNIE COHEN Telephone no. ▶ 202-332-3117

Located at ▶ 1824 PHELPS PLACE, # 1810 NW, WASHINGTON, DC ZIP+4 ▶ 20008

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

			Line	Yes	No
	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?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☒ Yes ☐ 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)?	☐ Yes ☒ 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.)	☐ Yes ☒ No			
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)?		1b		X
	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?		1c		X
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?	☐ Yes ☒ No			
	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.)	N/A	2b		
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?	☐ Yes ☒ No			
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.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
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)? N/A **5b**

Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

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? N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53 4945-5(d)

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? **6b** X (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? N/A **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
BONNIE COHEN 1824 PHELPS PLACE # 1810 NW WASHINGTON, DC 20008	TRUSTEE 10.00	35,000.	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	
All other program-related investments. See instructions. 3	
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	3,869,350.
b	Average of monthly cash balances		1b	365,841.
c	Fair market value of all other assets		1c	
d	**Total** (add lines 1a, b, and c)		1d	4,235,191.
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	4,235,191.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	63,528.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	4,171,663.
6	**Minimum investment return.** Enter 5% of line 5		6	208,583.

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	208,583.
2a	Tax on investment income for 2009 from Part VI, line 5	2a 1,193.		
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	1,193.
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	207,390.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	207,390.
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	207,390.

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	239,069.
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	239,069.
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	239,069.

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				207,390.
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 19,726.				
b From 2005 100,583.				
c From 2006 98,764.				
d From 2007 69,996.				
e From 2008 55,310.				
f **Total** of lines 3a through e	344,379.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ $ 239,069.				
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				207,390.
e Remaining amount distributed out of corpus	31,679.			
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	376,058.			
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	19,726.			
9 **Excess distributions carryover to 2010.** Subtract lines 7 and 8 from line 6a	356,332.			
10 Analysis of line 9:				
a Excess from 2005 100,583.				
b Excess from 2006 98,764.				
c Excess from 2007 69,996.				
d Excess from 2008 55,310.				
e Excess from 2009 31,679.				

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			
	(a) 2009	(b) 2008	(c) 2007	(d) 2006	(e) Total
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:

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:

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	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
a Paid during the year				
SEE ATTACHED STATEMENT				219,300.
Total			▶ 3a	219,300.
b Approved for future payment				
NONE				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities			14	106,710.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			18	<305,787.>	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		<199,077.>	0.
13 **Total.** Add line 12, columns (b), (d), and (e)				13	<199,077.>

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).
	N/A

Part XVII **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations**

			Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge

Signature of officer or trustee — Date 9/28/10 — Title

Paid Preparer's Use Only

Preparer's signature — Date 9/27/10 — Check if self-employed ☐ — Preparer's identifying number

Firm's name (or yours if self-employed), address, and ZIP code: RAFFA, PC, 1899 L STREET NW, SUITE 900, WASHINGTON, DC 20036

EIN

Phone no. 202-822-5000

Harold Rubenstein Family Charitable Foundation
Form 990PF, Part XV- Grants and Contributons Paid
Year Ended February 28, 20010

04-6041597

Name	Street Address	City, State and Zip	Type	Purpose	Amount
Ah Haa School for the Arts	300 South Townsend Avenue	Telluride, CO 81435	Public	Community and Charitable	$ 250
American Rivers, Inc	1100 14th St NW, Suite 1400	Washington, DC 20005-5637	Public	Community and Charitable	10,000
Aspinwall Hill Chamber Music Foundation	46 Garrison Road	Brookline, MA 02445	Public	Community and Charitable	1,000
Beauvoir School	3500 Woodley Road, NW	Washington, DC 20016	Public	Community and Charitable	10,000
Boys & Girls Club	233 Warren Avenue	Brockton, MA 02301	Public	Community and Charitable	1,500
Catholic University Of America	CUA, Office of University Development	Washington, DC 20064	Public	Community and Charitable	2,000
Children's Hospital Trust	1 Autumn Street, #731	Boston, MA 02215	Public	Community and Charitable	2,000
Christian Communities Group Home	2501 18th St NE	Washington, DC 20018-1325	Public	Community and Charitable	150
Compassionate Choice		Portland, OR	Public	Community and Charitable	1,000
Cosmos Club Historic Preservation Foundation	2121 Massachusetts Ave, NW	Washington, DC 20008	Public	Community and Charitable	1,000
DC Library Foundation	901 G Street, NW #400	Washington, DC 20001-4599	Public	Community and Charitable	8,000
Fdn for Art And Preservation In Embassies	1725 I Street, NW, Suite 300	Washington, DC 20006	Public	Community and Charitable	1,000
Film Fest DC	P O Box 21396	Washington, DC 20009	Public	Community and Charitable	3,000
Folger Shakespeare Library	201 East Capitol Street, SE	Washington, DC 20003	Public	Community and Charitable	10,000
Freshfarm Markets, Inc	P O Box 15691	Washington, DC 20003	Public	Community and Charitable	500
Fund for Reconciliation & Development	145 Palisade Street	Dobbs Ferry, NY 10522	Public	Community and Charitable	200
Gabriella Axelrad Edu Foundation	631 S Commonwealth Avenue	Los Angeles, CA 90005	Public	Community and Charitable	250
Georgetown University	37th and O Streets, NW	Washington, DC 20057	Public	Community and Charitable	3,000
Global Heratage Fund	624 Emerson Street, Suite 200	Palo Alto, CA 94300	Public	Community and Charitable	25,000
Harmon Center for the Arts	610 F St NW	Washington, DC 20059	Public	Community and Charitable	1,000
Hebrew Home for the Aged	5901 Palisade Ave	Riverdale, NY 10471	Public	Community and Charitable	250
Henry Center		Washington, DC	Public	Community and Charitable	500
Hillwood Museum and Gardens Foundation	4155 Linnean Ave NW	Washington, DC 20008	Public	Community and Charitable	250
Iona Senior Citizens Center	4125 Albemarle St NW	Washington, DC 20016	Public	Community and Charitable	1,000
Jelleff Boys & Girls Club	3265 S St NW	Washington, DC 20007	Public	Community and Charitable	1,200
KOTO	207 N Pine St	Telluride, CO 81435	Public	Community and Charitable	250
Levine School of Music	2801 Upton Street NW	Washington, DC 20008	Public	Community and Charitable	12,500
LIFT INC	800 7th St NW Ste 300	Washington, DC 20001-4599	Public	Community and Charitable	1,250
Mann Elementary School	4430 Newark St, NW	Washington, DC 20016	Public	Community and Charitable	2,000
Mountain Film	109 E Colorado, Suite 1	Telluride CO 81435	Public	Community and Charitable	1,500
National Gallery of Art	4th and Constitution Ave NW	Washington, DC 20565	Public	Community and Charitable	3,000
National Partnerships		Washington, DC 20036	Public	Community and Charitable	1,500
National Student Partnerships Inc	799 7th Street, NW, Suite 300	Washington, DC 20000	Public	Community and Charitable	300
National Trust for Historic Preservation	1785 Massachusets Ave, NW	Washington, DC 20036	Public	Community and Charitable	10,000
National Women's Law Center	11 Dupont Circle, NW, Ste 800	Washington, DC 20036	Public	Community and Charitable	1,000
Natural Resources Defence Council	40 West 20th Street	New York, NY 10011	Public	Community and Charitable	3,000
Philips Gallery		Washington, DC	Public	Community and Charitable	2,000
Pinhead Institute	P O Box 2905	Telluride, CO 81435	Public	Community and Charitable	2,000
Posse Foundation	1612 K Street, NW	Washington, DC 20008	Public	Community and Charitable	23,000
Sequitor	513 East 5th Street #2A	New York, NY 10009	Public	Community and Charitable	500
Sitar Arts Center	1700 Kalorama Road, NW, Suite 101	Washington, DC 20009	Public	Community and Charitable	1,100
Smithsonian Craft Show	P O Box 37012, SI Building, Rm 153, MRC 010	Washington, DC 20013	Public	Community and Charitable	1,700
Sparky Productions, Inc	P O Box 903	Telluride, CO 81435	Public	Community and Charitable	3,150
St Albans School Endowment	Mount St Alban	Washington, DC 20016	Public	Community and Charitable	15,750
STAIR		Birmingham, AL	Public	Community and Charitable	1,500
Telluride Foundation	620 Mountain Village Blvd , STE 2B	Telluride, CO 81435	Public	Community and Charitable	2 500
Telluride Historical Museum	201 W Gregory Ave	Telluride, CO 81435	Public	Community and Charitable	750
Telluride Institute, Inc	210 Fat Alley, PO Box 1770	Telluride, CO 81435	Public	Community and Charitable	1,000
Telluride Jazz Festival	PO Box 2132	Telluride, CO 81435	Public	Community and Charitable	3,000
Telluride Musicfest	46 Garrison Road	Brookline MA 02445	Public	Community and Charitable	1,000
The Nature Conservancy	4245 N Fairfax Drive, Ste 100	Arlington, VA 22203-1606	Public	Community and Charitable	1,000
The Studio Theatre	1501 14th ST NW	Washington, DC 20005-3721	Public	Community and Charitable	1,000
Trout Unlimited National Office	1300 N 17th St, Ste 500	Arlington, VA 22209	Public	Community and Charitable	1,000
US China Education Trust	2101 K Street, NW	Washington, DC 20037	Public	Community and Charitable	750
WAMU	4400 Massachusetts Avenue, NW	Washington, DC 20016	Public	Community and Charitable	2,000
Washington Area Workers Foundation		Washington, DC	Public	Community and Charitable	500
Washington National Opera	2600 Virginia Ave, NW, Suite 301	Washington, DC 20037	Public	Community and Charitable	30,750
Wilmer Eye Institute	600 N Wolfe St	Baltimore, MD 21287	Public	Community and Charitable	500
Woolly Mammoth Theatre Co	640 D Street, NW	Washington, DC 20003	Public	Community and Charitable	2,500
				Total Contributions Given	$ 219,300

Vanguard Asset Management Services

PORTFOLIO APPRAISAL

Harold Rubenstein Family Charitable Foundation

February 28, 2010

Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Cur. Yield
EQUITY MUTUAL FUNDS							
U.S. Equity							
Large							
250.000	Vanguard Energy Vipers	85.20	21,299.53	81.74	20,435.00	2.2	1.5
812.596	Vanguard PRIMECAP Fund	71.61	58,188.00	58 60	47,618.13	5.1	0.9
6,940.648	Vanguard Total Stock Market Index Adm Shrs	31.73	220,224.68	27.39	190,104.35	20.3	1.9
1,622 386	Vanguard Windsor II Investor Shrs	32.20	52,239.09	23.69	38,434.32	4.1	2 8
			351,951.30		296,591.80	31.7	1.8
Mid/Small							
3,409.000	Cohen & Steers Worldw Rea In	0.00	1 00	6.01	20,488.09	2 2	0.0
582.041	Vanguard Explorer	64.08	37,294.59	57.47	33,449 90	3.6	0.5
1,048.790	Vanguard Strategic Equity Fund	19.85	20,818.79	15.29	16,036.00	1.7	1.6
			58,114.39		69,973.99	7.5	0.6
	U.S. Equity Total		410,065.69		366,565.78	39.2	1.6
International Equity							
International							
2,797.265	Vanguard Emerging Markets Stock Index Shrs	19.30	53,999.68	24.54	68,644.88	7.3	2.9
6,978.054	Vanguard Total International Stock Index	19.32	134,824.41	13 71	95,669.12	10.2	2 5
			188,824 09		164,314.00	17.6	2.7
	International Equity Total		188,824.09		164,314.00	17 6	2.7
	EQUITY MUTUAL FUNDS Total		598,889.78		530,879.79	56.7	1.9
BOND MUTUAL FUNDS							
Taxable Bonds							
Short Term							
8,410.431	Vanguard Short-Term Inv Grade Fd Inv Shrs	10.02	84,271.63	10.70	89,991.61	9.6	3.6
			84,271.63		89,991.61	9.6	3.6
Intermediate Term							
3,745.652	Vanguard Inflation Protected Securities Fd	11 70	43,839.92	12 59	47,157.76	5.0	2.2
15,907 088	Vanguard Inter-Term Investment-Gr Adm Shrs	9.55	151,865 32	9.81	156,048.53	16.7	5.0
			195,705.24		203,206.29	21.7	4.4

Vanguard Asset Management Services

PORTFOLIO APPRAISAL

Harold Rubenstein Family Charitable Foundation

February 28, 2010

Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Cur. Yield
	Taxable Bonds Total		279,976 87		293,197.90	31.3	4.1
	BOND MUTUAL FUNDS Total		279,976.87		293,197.90	31.3	4.1
MONEY MARKET MUTUAL FUNDS							
Taxable Reserves							
111,939.520	Vanguard Prime Money Market Fund	1.00	111,939.52	1.00	111,939.52	12.0	0 0
			111,939 52		111,939.52	12 0	0 0
	MONEY MARKET MUTUAL FU Total		111,939 52		111,939 52	12.0	0 0
TOTAL PORTFOLIO			990,806.17		936,017.21	100.0	2.4

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charles SCHWAB
INSTITUTIONAL

Schwab One® Trust Account of

Account Number

Statement Period
February 1-28, 2010

Income Summary

Income Summary	This Period: Federally Tax-Exempt	This Period: Federally Taxable	Year to Date: Federally Tax-Exempt	Year to Date: Federally Taxable
Money Funds Dividends	0.00	0.25	0.00	0.40
Cash Dividends	0.00	785.00	0.00	785.00
Total Income	**0.00**	**785.25**	**0.00**	**785.40**

Investment Detail - Money Market Funds [Sweep]

Money Market Funds [Sweep]	Quantity	Market Price	Market Value	Current Yield
SCHWAB US TREAS MONEY FD · SWUXX	16,440.8600	1.0000	16,440.86	0.01%
Total Money Market Funds [Sweep]			**16,440.86**	
Total Money Market Funds [Sweep]			**16,440.86**	

Investment Detail - Other Assets

Accounting Method
Other Assets: First In First Out [FIFO]

Other Assets	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
BARCLAYS BANK IPATH ETN	**601.0000**	**26.2900**	**15,800.29**		**(4,074.11)**		
IPATH S&P 500 VIX SHORT TERM FUTURES ETN SYMBOL: VXX	601.0000	33.0688	19,874.40	02/05/10	(4,074.11)	23	Short-Term
CLAYMORE EXCH TRADED FD	**537.0000**	**39.8300**	**21,388.71**		**2,905.17**		
BNY BRIC ETF SYMBOL: EEB	537 0000	34.4200	18,483.54	06/02/09	2,905.17	271	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings

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Investment Detail - Other Assets (continued)

Accounting Method
Other Assets: First In First Out [FIFO]

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
ISHARES MSCI HK IDX FD	**1,329.0000**	**15.4300**	**20,506.47**		**1,224.36**		
HONG KONG INDEX FUND	1.329.0000	14.5087	19.282.11	02/05/10	1,224.36	23	Short-Term
SYMBOL: EWH							
ISHARES MSCI KOREA IDX	**434.0000**	**45.5600**	**19,773.04**		**758.97**		
KOREA INDEX FUND	434.0000	43.8112	19,014.07	02/05/10	758.97	23	Short-Term
SYMBOL: EWY							
ISHARES S&P GSCI CMDTY	**647.0000**	**30.9700**	**20,037.59**		**(6.41)**		
COMMODITY INDEXED TRUST	647.0000	30.9799	20.044.00	06/02/09	(6.41)	271	Short-Term
SYMBOL. GSG							
ISHARES TR BARCLAYS BOND	**345.0000**	**90.6950**	**31,289.78**		**243.23**		
BARCLAYS 7-10 YEAR	345 0000	89.9900	31.046.55	06/02/09	243 23	271	Short-Term
TREASURY BOND FUND							
SYMBOL. IEF							
ISHARES TR BARCLAYS TIPS	**431.0000**	**103.9100**	**44,785.21**		**(780.67)**		
BOND FUND	131 0000	107.9067	14,135.78	03/24/08	(523.57)	706	Long-Term
SYMBOL: TIP	300.0000	104.7670	31.430.10	06/16/08	(257.10)	622	Long-Term
Cost Basis			*45,565.88*				
ISHARES TRUST	**227.0000**	**87.1700**	**19,787.59**		**499.30**		
IBOXX $ HIGH YIELD CORP	227 0000	84.9704	19.288.29	02/05/10	499.30	23	Short-Term
BOND FUND							
SYMBOL: HYG							
ISHARES TRUST ETF	**196.0000**	**102.0900**	**20,009.64**		**(94.86)**		
JP MORGAN USD EMERGING	196.0000	102.5739	20.104.50	10/02/09	(94.86)	149	Short-Term
MARKETS BOND FUND							
SYMBOL: EMB							

Schwab ha[illegible] [illegible]vided accurate gain and loss information wherever possible for most investments [illegible] basis data may be incomplete or unavailable for some of your holdings

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Investment Detail - Other Assets (continued)

Accounting Method
Other Assets: First In First Out [FIFO]

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
ISHARES TRUST INDEX FUND	**940.0000**	**39.5900**	**37,214.60**		**8,919.98**		
FTSE XINHUA HK CHINA 25	193.0000	44.6959	8,626.32	06/24/08	(985.45)	614	Long-Term
SYMBOL. FXI	421.0000	26.1285	11,000.12	10/10/08	5,667.27	506	Long-Term
	326.0000	26.5895	8.668.18	02/04/09	4,238.16	389	Long-Term
Cost Basis			*28,294.62*				
POWERSHS DB COMMDTY INDX	**1,739.0000**	**23.6300**	**41,092.57**		**2,265.66**		
SYMBOL: DBC	1,739.0000	22.3271	38,826.91	02/05/10	2,265.66	23	Short-Term
POWERSHS DB MULTI SECTOR	**772.0000**	**25.4000**	**19,608.80**		**168.15**		
POWERSHS DB AGRICULTURE FUND SYMBOL: DBA	772.0000	25.1821	19,440.65	02/05/10	168.15	23	Short-Term
POWERSHS QQQ TRUST SER 1	**591.0000**	**44.7600**	**26,453.16**		**(485.75)**		
SYMBOL. QQQQ	591 0000	45.5819	26,938.91	12/23/09	(485.75)	67	Short-Term
SPDR GOLD TRUST	**315.0000**	**109.4300**	**34,470.45**		**8,507.94**		
SPDR GOLD SHARES	104.0000	90.0284	9,362.96	03/24/08	2,017.76	706	Long-Term
SYMBOL: GLD	211.0000	78.6708	16,599.55	10/16/08	6,490.18	500	Long-Term
Cost Basis			*25,962.51*				
SPDR SERIES TRUST ETF	**357.0000**	**54.1500**	**19,331.55**		**(1,059.97)**		
DB INTL GOVERNMENT INFLA TION PROTECTED BOND SYMBOL: WIP	357.0000	57.1190	20,391.52	12/16/09	(1,059.97)	74	Short-Term
VANGUARD BOND INDEX FUND	**611.0000**	**79.6100**	**48,641.71**		**2,495.11**		
TOTAL BOND MARKET ETF	389 0000	74 0300	28,797.67	11/04/08	2,170.62	481	Long-Term
SYMBOL: BND	222.0000	78.1483	17,348.93	07/13/09	324.49	230	Short-Term
Cost Basis			*46,146.60*				
VANGUARD DIV APPRCIATION	**854.0000**	**46.8900**	**40,044.06**		**1,311.16**		
SYMBOL: VIG	854 0000	45.3546	38,732.90	02/05/10	1,311.16	23	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.

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Investment Detail - Other Assets (continued)

Accounting Method
Other Assets. First In First Out [FIFO]

Other Assets (continued)	Quantity Units Purchased	Market Price Cost Per Share	Market Value Cost Basis	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
VANGUARD INTL EQTY INDEX	482.0000	41.6400	20,070.48		3,033.56		
FTSE ALL WORLD EX US ETF	482.0000	35.3462	17,036.92	10/09/08	3,033.56	507	Long-Term
SYMBOL: VEU							
VANGUARD TOTAL STOCK MKT	1,681.0000	56.2300	94,522.63		(12,418.43)		
SYMBOL: VTI	1,449.0000	67.0468	97,150.94	03/24/08	(15,673.67)	706	Long-Term
	232.0000	42.1987	9,790.12	02/04/09	3,255.24	389	Long-Term
Cost Basis			*106,941.06*				
WISDOMTREE DREYFUS ETF	2,403.0000	21.7900	52,361.37		(216.67)		
EMERGING CURRENCY FUND	1,218.0000	22.2594	27,111.97	12/16/09	(571.75)	74	Short-Term
SYMBOL: CEW	1,185.0000	21.4903	25,466.07	02/05/10	355.08	23	Short-Term
Cost Basis			*52,578.04*				
Total Other Assets			647,189.70		13,195.72		
		Total Cost Basis:	633,993.98				

Total Investment Detail	663,630.56
Total Account Value	663,630.56
Total Cost Basis	633,993.98

Realized Gain or (Loss)

Accounting Method: First In First Out [FIFO]

Short Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
ISHARES IBOXX INVESTOP IBOXX $ INVESTOP CORP BOND FUND: LQD	112.0000	06/02/09	02/05/10	11,701.39	11,033.12	668.27

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.

ACCRUED INTEREST 0.14%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income
Fixed Income				$4,015 91	$5,084 20	
Total Accrued Interest				**$4,015 91**	**$5,084.20**	

EQUITIES 42.88%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
Equity								
AMERICAN EXPRESS CO Estimated Yield 1 88% Dividend Option Reinvest Capital Gain Option Reinvest	AXP CASH	401 437	$38 19	$15,330 88	$11,298.00	$289 03	$16,364 93	($1,034 05)
APPLE INC Dividend Option Reinvest Capital Gain Option Reinvest	AAPL CASH	200	$204 62	$40,924 00	$57 618 90		$30,380 77	$10 543 23
BAIDU INC SPONS ADS REPR 1 ORD CLS A US0 00005 Dividend Option Reinvest Capital Gain Option Reinvest	BIDU CASH	70	$518 68	$36,307.60	$28,819 70		$32,425 40	$3,882 20
BANK OF AMERICA CORP Estimated Yield 0.24% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable 03/26/10	BAC CASH	3,000	$16 66	$49,980 00	unavailable	$120 00	$44,446 70	$5,533 30
BLDRS INDEX FDS TR ASIA 50 ADR INDEX FD Estimated Yield 3 15% Dividend Option Reinvest Capital Gain Option Reinvest	ADRA CASH	1,217 142	$25 10	$30,550 26	$29,861 36	$962 58	$25,448.77	$5,101 49
CHINA INTEGRATED ENERGY INC COM Dividend Option Reinvest Capital Gain Option Reinvest	CBEH CASH	2,000	$8 05	$16,100 00	$8,080 00		$15,783 60	$316 40
CLAYMORE EXCHANGE TRADED FD TR BNY BRIC PTF Estimated Yield 1 28% Dividend Option Reinvest Capital Gain Option Reinvest	EEB CASH	707 287	$39 83	$28,171 24	$26,770.81	$362 84	$24,749 01	$3,422 23

SunTrust Investment Services, Inc.
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EQUITIES 42.88%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
COHEN & STEERS GLOBAL INCOME BLDR INC Estimated Yield 10.36% Dividend Option Reinvest Capital Gain Option Reinvest	INB CASH	3,074 269	$10 807	$33,223 63	$32,833.19	$3,443 18	$33,521 10	($297.47)
COHEN & STEERS QUALITY INCOME RLTY FD INC Estimated Yield 6 60% Dividend Option Reinvest Capital Gain Option Reinvest	RQI CASH	5,977.37	$6 21	$37,119 47	$33,592 82	$2,450.72	$88,554 31 T	($51,434.84)
COHEN & STEERS WORLDWIDE RLTY INCOME FD INC Estimated Yield 31 61% Dividend Option Reinvest Capital Gain Option Reinvest	RWF CASH	7,145.235	$6 01	$42,942.86	$42,442.70	$13,575 95	$104,810 06 C	($61,867.20)
COMPANHIA DE BEBIDAS DAS AMERICAS SPON ADR REP 1 PRF SHS Estimated Yield 2 22% Dividend Option Reinvest Capital Gain Option Reinvest	ABV CASH	100	$96.95	$9,695 00	unavailable	$215 39	$9,619 00	$76 00
COSTCO WHOLESALE CORP Estimated Yield 1.18% Dividend Option Reinvest Capital Gain Option Reinvest	COST CASH	601.78	$60.97	$36,690.53	unavailable	$433.28	$35,230.80	$1,459.73
FORD MTR CO DEL COM Dividend Option Reinvest Capital Gain Option Reinvest	F CASH	3,000	$11.74	$35,220.00	$21,680 00		$35,199.20	$20.80
ISHARES INC MSCI BRAZIL INDEX FUND Estimated Yield 2.65% Dividend Option Reinvest Capital Gain Option Reinvest	EWZ CASH	515 473	$68.37	$35,242.89	$33,345 95	$935.64	$33,925.50	$1,317.39
ISHARES INC MSCI MEXICO INVESTABLE MARKET INDEX FUND Estimated Yield 1 44% Dividend Option Reinvest Capital Gain Option Reinvest	EWW CASH	507.217	$48 64	$24,671.03	$23,331 98	$356.80	$18,189.84	$6,481.19

SunTrust Investment Services, Inc.
A SunTrust Company

EQUITIES 42.88%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
ISHARES INC MSCI TURKEY INDEX FD Estimated Yield 1 69% Dividend Option Reinvest Capital Gain Option Reinvest	TUR CASH	300	$49 81	$14,943 00	$11,134 00	$253 44	$16,737.73	($1,794 73)
ISHARES TR MSCI EMERGING MKTS INDEX FD Estimated Yield 0 99% Dividend Option Reinvest Capital Gain Option Reinvest	EEM CASH	800	$38 96	$31,168 00	unavailable	$310 50	$31,422.40	($254 40)
ISHARES TR RUSSELL 1000 VALUE INDEX FD Estimated Yield 2 35% Dividend Option Reinvest Capital Gain Option Reinvest	IWD CASH	1,018 026	$57 48	$58,516 13	$56,775 31	$1,379 14	$76,796 03 C	($18,279 90)
ISHARES TR RUSSELL 2000 GROWTH INDEX FD Estimated Yield 0.50% Dividend Option Reinvest Capital Gain Option Reinvest	IWO CASH	405 773	$67 96	$27,576 33	$26,456 40	$139.31	$32,603 70	($5,027 37)
ISHARES TR S&P GLOBAL ENERGY SECTOR INDEX FUND Estimated Yield 2.21% Dividend Option Reinvest Capital Gain Option Reinvest	IXC CASH	1,118 392	$33 85	$37,857.57	$37,376 66	$837 56	$37,477.25	$380 32
ISHARES TR S&P LATIN AMER 40 INDEX FD Estimated Yield 1 11% Dividend Option Reinvest Capital Gain Option Reinvest	ILF CASH	1,225 791	$44 95	$55,099 31	$52,243 21	$614 31	$35,014 83	$20,084 48
ISHARES TR S&P 500/ GROWTH INDEX FD ISHARES Estimated Yield 1 40% Dividend Option Reinvest Capital Gain Option Reinvest	IVW CASH	616 167	$56.84	$35,022.93	$33,852.21	$492.03	$41,127.08	($6,104.15)
JOHNSON & JOHNSON Estimated Yield 3.11% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable 03/09/10	JNJ CASH	400	$63.00	$25,200 00	$25,144 00	$784 00	$25,598 12	($398 12)

SunTrust Investment Services, Inc.
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EQUITIES 42.88%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
MARKET VECTORS ETF TR BRAZIL SM CAP ETF Estimated Yield 0 44% Dividend Option Reinvest Capital Gain Option Reinvest	BRF CASH	300	$45 11	$13,533 00	unavailable	$59 70	$13,681 80	($148 80)
MCDONALDS CORP Estimated Yield 3 44% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable 03/15/10	MCD CASH	300	$63.85	$19,155 00	$12,486 00	$660.00	$19,076.78	$78 22
MORGAN STANLEY INDIA INVT FD INC Dividend Option Reinvest Capital Gain Option Reinvest	IIF CASH	1,100	$21 67	$23,837 00	$23,584 00		$21,027 60	$2,809 40
OIL SVC HOLDRS TR OIL SVC HOLDERS DEPOSITARY RCPT Estimated Yield 0.56% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable 03/01/10	OIH CASH	300	$121.08	$36,324 00	$35,364.00	$206 29	$35,467.94	$856.06
POWERSHARES QQQ TR UNIT SER 1 N/C FROM 631100104 Estimated Yield 0 47% Dividend Option Reinvest Capital Gain Option Reinvest	QQQQ CASH	1,630.824	$44 76	$72,995 68	$69,782 96	$344 40	$68,547 39 C	$4,448 29
SECTOR SPDR TR SHS BEN INT TECHNOLOGY Estimated Yield 1.44% Dividend Option Reinvest Capital Gain Option Reinvest	XLK CASH	1,404 865	$21 69	$30,471 52	$29,444.57	$441 07	$30,740 38	($268 86)
SPDR GOLD TR GOLD SHS Dividend Option Reinvest Capital Gain Option Reinvest	GLD CASH	600	$109.43	$65,658.00	$42,384.00		$63,754 34	$1,903 66
SPDR INDEX SHS FDS S&P BRIC 40 ETF Estimated Yield 1.22% Dividend Option Reinvest Capital Gain Option Reinvest	BIK CASH	1,827.005	$23 60	$43,117 32	$41,637 44	$528 73	$29,955 21	$13,162 11

SunTrust Investment Services, Inc.
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EQUITIES 42.88%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
VANGUARD INDEX FDS VANGUARD GROWTH VIPERS FORMERLY VANGUARD INDEX TR Estimated Yield 1 16% Dividend Option Reinvest Capital Gain Option Reinvest	VUG CASH	1,036 48	$52.58	$54,498.12	$52,466 62	$636 40	$59,258.68 C	($4,760 56)
VULCAN MATERIALS CO Estimated Yield 2 30% Dividend Option Reinvest Capital Gain Option Reinvest Next Dividend Payable 03/10/10	VMC CASH	1,081 172	$43 41	$46,933 68	$47,776.99	$1,081 17	$57,288 22 C	($10,354 54)
WAL-MART STORES INC Estimated Yield 2.01% Dividend Option Reinvest Capital Gain Option Reinvest	WMT CASH	700	$54 07	$37,849 00	$26,715 00	$763 00	$37,099 49	$749 51
Total Equity				$1,201,924.98		$32,676.46	$1,281,323.96	($79,398.98)
Total Equities				$1,201,924 98		$32,676.46	$1,281,323.96	($79,398.98)

FIXED INCOME 27.34%

For an explanation of fixed income pricing, please see the last page Redemption schedule(s), bond rating(s), and other information are provided where available If information does not appear regarding a particular investment, it is not available The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment

Accrued Interest - Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS There is no guarantee that the accrued interest will be paid by the issuer

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 02/28/10	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
Corporate Bonds								
GOLDMAN SACHS GROUP INC 5 000% 01/15/2011 ISIN #US38141GEF72 MOODY'S A1 /S&P A CPN PMT SEMI-ANNUAL ON JUL 15, JAN 15 Next Interest Payable 07/15/10 Accrued Interest $305 56	38141GEF7 CASH	50,000	$103 718	$51,859 00	$51,988 50	$2,500.00	$48,986 50	$2,872 50

FIXED INCOME 27.34%

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Accrued Interest - Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS There is no guarantee that the accrued interest will be paid by the issuer

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 02/28/10	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
COLGATE PALMOLIVE CO MTNS BE 5.98000% 04/25/2012 FR MOODY'S Aa3 /S&P AA- CPN PMT SEMI-ANNUAL ON OCT 25, APR 25 Next Interest Payable: 04/25/10 Accrued Interest $514.94	19416QDB3 CASH	25,000	$110.147	$27,536 75	$27,590.75	$1,495.00	$26,532.50	$1,004.25
BRANDYWINE OPER PART NOTES 07.50000% 05/15/2015 CALL MAKE WHOLE MOODY'S Baa3 /S&P BBB- CPN PMT SEMI-ANNUAL ON MAY 15, NOV 15 1ST CPN DTE 05/15/2010 Next Interest Payable: 05/15/10 CONTINUOUSLY CALLABLE SUBJECT TO MAKE WHOLE CALL Accrued Interest $1604.17	105340AK9 CASH	50,000	$105 855	$52,927.50	$52,856 00	$3,750 00	$50,062 50	$2,865 00
CREDIT SUISSE USA INC 5.125% 08/15/2015 GLBL SR NT MOODY'S Aa1 /S&P A+ CPN PMT SEMI-ANNUAL ON FEB 15, AUG 15 Next Interest Payable. 08/15/10 Accrued Interest $99.65	22541LBK8 CASH	50,000	$107.512	$53,756 00	$53,849 50	$2,562 50	$50,039.50	$3,716.50
PNC BK N A PITTSBURGH PA 4 87500% 09/21/2017 FR MOODY'S A2 /S&P A CPN PMT SEMI-ANNUAL ON MAR 21, SEP 21 Next Interest Payable: 03/21/10 Accrued Interest $641.87	69349LAC2 CASH	30,000	$99.66	$29,898.00	$29,961 90	$1,462 50	$28,842 90	$1,055 10
Total Corporate Bonds		205,000		$215,977.25		$11,770.00	$204,463.90	$11,513.35

CDs

FIXED INCOME 27.34%

For an explanation of fixed income pricing, please see the last page Redemption schedule(s), bond rating(s), and other information are provided where available If information does not appear regarding a particular investment, it is not available The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment

Accrued Interest - Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS There is no guarantee that the accrued interest will be paid by the issuer

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 02/28/10	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
Certificates of deposit (CDs) that have a maturity of one year or less from the date of issue may be shown at face value CDs with a maturity of more than one year from date of issue, including Market Indexed CDs and Market Linked CDs (MCDs), will be shown at market value based upon a matrix or model pricing method that may not represent the actual price if sold prior to maturity (provided that such CDs and MCDs may be shown at face value for up to seven days from date of issue if market value prices have not been received from a third party pricing vendor) CDs are subject to interest rate risk and the actual value of the CDs may be different from their purchase price The sale or redemption of any fixed income security prior to maturity may result in a substantial gain or loss, and a penalty may apply to the early withdrawal of a CD You may sell the CDs in the secondary market subject to market conditions. The secondary market for CDs is generally illiquid Certain Step Rate CDs are also subject to reinvestment risk if call provisions are exercised by the issuer and if a CD with a comparable rate is not available. The price reflected for MCDs may not be based on the actual closing value of the linked market index on the final maturity date and the market value of MCDs may not correspond directly to increases or decreases in the underlying linked market index If sold prior to maturity, the value of MCDs may be less than the purchase amount or face value. Certain MCDs may only be redeemed on pre-specified liquidation dates Certain MCDs may have call features that allow the issuer to call the MCD prior to maturity See sales material or contact your broker/dealer for additional information								
SUNTRUST BK ATLANTA GA 00 00000% 05/20/2011 LINKED TO THE S&P 500 INDEX FDIC INSURED MOODY'S A2 /S&P BBB+ PUTTABLE ON 03/15/2010 @ 100 0000	86789VFX0 CASH	50,000	$1 1718	$58,590 00	$58,490 00		$50,000 00	$8,590 00
Municipal Bonds								
PALM BEACH CNTY FLA GO REF BDS 03.50000% 08/01/2014 RECREATIONAL AND CULT FAC PG SER 2005A UNLIMITED GEN OBLIG MOODY'S Aaa /S&P AAA CPN PMT SEMI-ANNUAL ON AUG 01, FEB 01 Next Interest Payable 08/01/10 Accrued Interest $95.28	696497QH2 CASH	35,000	$108 04	$37,814.00	$37,674 00	$1,225 00	$34,237 70	$3,576 30
U.S. Treasury / Agency Securities								
UNITED STATES TREAS NTS 4.87500% 02/15/2012 MOODY'S Aaa /S&P AAA CPN PMT SEMI-ANNUAL ON AUG 15, FEB 15 Next Interest Payable. 08/15/10 Accrued Interest $56 56	9128277L0 CASH	30,000	$107 98	$32,394 00	$32,437.50	$1,462 50		

FIXED INCOME 27.34%

For an explanation of fixed income pricing, please see the last page Redemption schedule(s), bond rating(s), and other information are provided where available If information does not appear regarding a particular investment, it is not available The ratings on this statement are provided by Standard & Poor's and/or Moody's to rate the quality based on the respective rating agency's assessment

Accrued Interest - Represents interest accumulated since the last coupon date on certain fixed income securities which may not yet have been paid by the issuer or received by NFS There is no guarantee that the accrued interest will be paid by the issuer

Description	Symbol/Cusip Account Type	Quantity	Estimated Price on 02/28/10	Estimated Current Market Value	Estimated Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
U S TREAS SEC STRIPPED INT PMT 0 000% 08/15/2014 TINT S&P AAA CPN PMT @ MATURITY	912833DG2 CASH	141,000	$90 988	$128,293 08	$127,417.47		$33,225.38 C	$95,067.70
UNITED STATES TREAS NTS TIPS 1.625% 01/15/2015 MOODY'S Aaa /S&P AAA CPN PMT SEMI-ANNUAL ON JUL 15, JAN 15 Next Interest Payable· 07/15/10 Inflation Factor = 1.13116 Accrued Interest $228.47	912828DH0 CASH	100,000	$105 008	$118,780.85	$119,066.90	$1,838.13	$107,508.12	$11,272 73
UNITED STATES TREAS NTS TIPS 1.875% 07/15/2015 MOODY'S Aaa /S&P AAA CPN PMT SEMI-ANNUAL ON JAN 15, JUL 15 Next Interest Payable 07/15/10 Inflation Factor = 1.11043 Accrued Interest $129 39	912828EA4 CASH	50,000	$106.438	$59,095.98	$59,263 23	$1,041 02	$53,339.78	$5,756 20
UNITED STATES TREAS NTS 2.625% 07/15/2017 TIPS MOODY'S Aaa /S&P AAA CPN PMT SEMI-ANNUAL ON JAN 15, JUL 15 Next Interest Payable. 07/15/10 Inflation Factor = 1 04214 Accrued Interest $340.02	912828GX2 CASH	100,000	$110.742	$115,408 67	$116,439 42	$2,735 61	$101,567.26	$13,841 41
Total U.S. Treasury / Agency Securities		421,000		$453,972.58		$7,077.26	$295,640.54	$125,938.04
Total Fixed Income		711,000		$766,353.83		$20,072.26	$584,342.14	$149,617.69

SunTrust Investment Services, Inc.
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MUTUAL FUNDS 29.64%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
Equity								
COHEN & STEERS ASIA PACIFIC REALTY CL A Estimated Yield 12 30% Dividend Option Reinvest Capital Gain Option Reinvest	APFAX CASH	1,218 027	$8 06	$9,817 30	$9,427 53	$1,208 28	$10,000 00	($182 70)
COHEN & STEERS GL INFRASTRUCTURE CL A Estimated Yield 1 79% Dividend Option Reinvest Capital Gain Option Reinvest	CSUAX CASH	3,465 836	$12 08	$41,867 30	$41,901 96	$752 09	$56,135 58	($14,268 28)
COHEN & STEERS REALTY INCOME CL A Estimated Yield 2 83% Dividend Option Reinvest Capital Gain Option Reinvest	CSEIX CASH	1,117 316	$9 08	$10,145 25	$9,597 76	$287 15	$10,000 00	$145.25
COHEN & STEERS REALTY SHARES Estimated Yield 2 97% Dividend Option Reinvest Capital Gain Option Reinvest	CSRSX CASH	214 638	$47 05	$10,098 72	$9,540 66	$300 06	$10,000 00	$98 72
COHEN AND STEERS INTL REALTY INC CL A Estimated Yield 8 77% Dividend Option Reinvest Capital Gain Option Reinvest	IRFAX CASH	984 252	$9.98	$9,822 83	$9,566 93	$862 20	$10,000 00	($177 17)
COHEN& STEERS GLBAL REALTY CL I Estimated Yield 6 09% Dividend Option Reinvest Capital Gain Option Reinvest	CSSPX CASH	1,640 413	$35 09	$57,562 09	$68,904 75	$3,505 56	$56,701 24 C	$860 85
MATTHEWS CHINA FUND Estimated Yield 0 27% Dividend Option Reinvest Capital Gain Option Reinvest	MCHFX CASH	2,182 092	$24 69	$53,875 85	$51,453 73	$146 77	$37,586 38	$16,289 47
T ROWE PRICE EMERGING MKTS STOCK Estimated Yield 0 52% Dividend Option Reinvest Capital Gain Option Reinvest	PRMSX CASH	1,598 657	$28 37	$45,353 90	$44,794 37	$239 80	$33,538 60	$11,815 30

SunTrust Investment Services, Inc.
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MUTUAL FUNDS 29.64%

Description	Symbol/Cusip Account Type	Quantity	Price on 02/28/10	Current Market Value	Prior Market Value	Estimated Annual Income	Total Cost Basis	Unrealized Gain (Loss)
T-ROWE PRICE EMERG EURO & MEDITERRANEAN Dividend Option Reinvest Capital Gain Option Reinvest	TREMX CASH	2,309 238	$17.58	$40,596.40	$40,896.60		$30,000 00	$10,596 40
VANGUARD SELECTED VALUE FUND Estimated Yield 1 49% Dividend Option Reinvest Capital Gain Option Reinvest	VASVX CASH	5,072 899	$16.08	$81,572.22	$78,985.04	$1,222.57	$85,025 68 C	($3,453.46)
Total Equity				$360,711.86		$8,524.48	$338,987.48	$21,724.38
Fixed Income								
FIDELITY NEW MARKETS INCOME Estimated Yield 6.99% Dividend Option Reinvest Capital Gain Option Reinvest	FNMIX CASH	6,028 21	$15 08	$90,905 41	$90,265.97	$6,356.95		
PIMCO EMERGING MARKETS BOND INSTL Estimated Yield 5 99% Dividend Option Reinvest Capital Gain Option Reinvest	PEBIX CASH	7,101 86	$10 45	$74,214 44	$73,148 13	$4,451.14	$77,439 07	($3,224 63)
PIMCO FOREIGN BOND FUND CL D (UNHEDGED) Estimated Yield 3.10% Dividend Option Reinvest Capital Gain Option Reinvest	PFBDX CASH	6,861.235	$10.20	$69,984 60	$69,724.78	$2,173 49	$58,974 55 T	$11,010 05
T ROWE PRICE INTERNATIONAL BOND Estimated Yield 2.76% Dividend Option Reinvest Capital Gain Option Reinvest	RPIBX CASH	9,630 484	$9.78	$94,186 13	$94,282.33	$2,608.29	$83,177 97 T	$11,008.16
VANGUARD INFLATION PROTECTED SECS Estimated Yield 3.40% Dividend Option Reinvest Capital Gain Option Reinvest	VIPSX CASH	11,196 447	$12.59	$140,963.27	$142,642.73	$4,792.08	$136,083.37 C	$4,879 90
Total Fixed Income				$470,253.85		$20,381.95	$355,674.96	$23,673.48
Total Mutual Funds				$830,965.71		$28,906.43	$694,662.44	$45,397.86
Total Securities				$2,799,244.52		$81,655.15	$2,560,328.54	$115,616.57

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TOTAL PORTFOLIO VALUE	$2,803,262.09	$81,655.15	$2,560,328.54	$115,616.57

ACCOUNT ACTIVITY

NFS-provided estimated cost basis (including cost basis and short sale proceeds information provided to NFS by customers), realized gain and loss, and holding period information may not reflect all adjustments necessary for tax reporting purposes Taxpayers should verify such information against their own records when calculating reportable gain or loss resulting from a sale, redemption, or exchange NFS does not report such information to the IRS or other taxing authorities and is not responsible for the accuracy of such information taxpayers may be required to report to federal, state, and other taxing authorities NFS makes no warranties with respect to, and specifically disclaims any liability arising out of a customer's use of, or any tax position taken in reliance upon, such information Unless otherwise specified, NFS determines cost basis at the time of sale based on the average cost-single category (ACSC) method for open-end mutual funds and based on the first-in, first-out (FIFO) method for all other securities

Amortization, accretion and similar adjustments to cost basis have been provided for many fixed income securities (and some bond-like equities), however, they are not provided for certain types, such as short-term instruments, Unit Investment Trusts, foreign fixed income securities, or those that are subject to early prepayment of principal (pay downs) Where current year premium or acquisition premium amortization is provided, the prior years' cumulative amortization is reflected in the adjusted cost basis, but we cannot provide a breakdown or the total of such prior amortization amounts

LIMITATION ON COST BASIS INFORMATION: NFS's cost basis information system has a cumulative lifetime limit on how much activity it can track for each individual security position in an account For this purpose, each buy, sell, dividend, wash sale disallowed loss, stock split, stock merger, etc, is an event For some customers, this limit can be reached with approximately 1500 events Upon reaching the limit, the system no longer displays or tracks cost basis information for the affected position, and such information will usually show as not available or unknown Once the limit is reached, all cost basis information for the affected position will need to be tracked and updated by you, the investor

TRADING

Securities Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount	Total Cost Basis	Realized Gain (Loss)
01/29/10	CASH	REINVESTMENT	PIMCO EMERGING MARKETS BOND INSTL REINVESTED @ $10 34	27 573	($285 10)		
01/29/10	CASH	REINVESTMENT	PIMCO FOREIGN BOND FUND CL D (UNHEDGED) REINVSTED @ $10 18	12 042	($122 59)		
01/29/10	CASH	REINVESTMENT	T ROWE PRICE INTERNATIONAL BOND REINVESTED @ $9 81	19 645	($192 72)		
02/01/10	CASH	YOU BOUGHT	FORD MTR CO DEL COM @ 11 60	1,000	($11,600 00)	$11,600 00	
02/01/10	CASH	YOU BOUGHT	MCDONALDS CORP @ 63 81	100	($6,381 00)	$6,381 00	
02/01/10	CASH	YOU BOUGHT	WAL-MART STORES INC @ 53.61	100	($5,361.00)	$5,361.00	
02/05/10	CASH	YOU BOUGHT	COMPANHIA DE BEBIDAS DAS AMERICAS SPON ADR REP 1 PRF SHS @ 96 19	100	($9,619.00)	$9,619.00	
02/05/10	CASH	YOU BOUGHT	ISHARES TR MSCI EMERGING MKTS INDEX FD @ 39.278	800	($31,422 40)	$31,422 40	
02/09/10	CASH	YOU BOUGHT	COSTCO WHOLESALE CORP @ 58 538	600	($35,122 80)	$35,122 80	

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	SUNTRUST INVESTMENTS	P	VARIOUS	VARIOUS
b	SCHWAB INVESTMENTS - ST	P	VARIOUS	VARIOUS
c	SCHWAB INVESTMENTS - LT	P	VARIOUS	VARIOUS
d	VANGUARD INVESTMENTS - ST	P	VARIOUS	VARIOUS
e	VANGUARD INVESTMENTS - LT	P	VARIOUS	VARIOUS
f	CAKE FINANCIAL CORP.	P	VARIOUS	01/11/10
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			228,017.	<228,017.>
b	288,916.		285,344.	3,572.
c	222,051.		245,532.	<23,481.>
d	4,247.		5,591.	<1,344.>
e	73,388.		104,905.	<31,517.>
f			25,000.	<25,000.>
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) 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				<228,017.>
b				3,572.
c				<23,481.>
d				<1,344.>
e				<31,517.>
f				<25,000.>
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	<305,787.>
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

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04-24-09

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 1

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
SCHWAB INVESTMENTS	15,423.	0.	15,423.
SUNTRUST INVESTMENTS	68,443.	0.	68,443.
VANGUARD INVESTMENTS	22,844.	0.	22,844.
TOTAL TO FM 990-PF, PART I, LN 4	106,710.	0.	106,710.

FORM 990-PF ACCOUNTING FEES STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING FEES	5,200.	5,200.		0.
TO FORM 990-PF, PG 1, LN 16B	5,200.	5,200.		0.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
INVESTMENT FEES	23,780.	23,780.		0.
TO FORM 990-PF, PG 1, LN 16C	23,780.	23,780.		0.

FORM 990-PF TAXES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAXES	2,000.	0.		0.
TO FORM 990-PF, PG 1, LN 18	2,000.	0.		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
BANK FEES	72.	72.		0.
OFFICE SUPPLIES	269.	0.		269.
OTHER INVESTMENT COSTS	525.	525.		0.
OTHER ADMINISTRATIVE EXPENSES	2,000.	0.		2,000.
TO FORM 990-PF, PG 1, LN 23	2,866.	597.		2,269.

FORM 990-PF	U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS			STATEMENT 6
DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
VANGUARD BONDS		X	279,977.	293,199.
TOTAL U.S. GOVERNMENT OBLIGATIONS				
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			279,977.	293,199.
TOTAL TO FORM 990-PF, PART II, LINE 10A			279,977.	293,199.

FORM 990-PF	CORPORATE STOCK	STATEMENT 7
DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SUNTRUST INVESTMENTS	2,665,062.	2,803,262.
VANGUARD	598,889.	530,879.
TOTAL TO FORM 990-PF, PART II, LINE 10B	3,263,951.	3,334,141.

FORM 990-PF CORPORATE BONDS STATEMENT 8

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
SCHWAB	633,994.	647,190.
TOTAL TO FORM 990-PF, PART II, LINE 10C	633,994.	647,190.

Form 8868
(Rev. April 2009)
Department of the Treasury
Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

▶ File a separate application for each return.

OMB No 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box ▶ [X]
- If you are filing for an **Additional (Not Automatic) 3-Month Extension, complete only Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.

Part I — Automatic 3-Month Extension of Time. Only submit original (no copies needed)

A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only ▶ [ ]

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

Electronic Filing (e-file). Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868 For more details on the electronic filing of this form, visit *www irs.gov/efile* and click on *e-file for Charities & Nonprofits*

Type or print	Name of Exempt Organization	Employer identification number
	HAROLD RUBENSTEIN FAMILY CHARITABLE FOUNDATION	04-6041597
File by the due date for filing your return See instructions	Number, street, and room or suite no If a P.O. box, see instructions. 1824 PHELPS PLACE, NW, NO. 1810	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. WASHINGTON, DC 20008-1850	

Check type of return to be filed (file a separate application for each return):

- [ ] Form 990
- [ ] Form 990-BL
- [ ] Form 990-EZ
- [X] Form 990-PF
- [ ] Form 990-T (corporation)
- [ ] Form 990-T (sec. 401(a) or 408(a) trust)
- [ ] Form 990-T (trust other than above)
- [ ] Form 1041-A
- [ ] Form 4720
- [ ] Form 5227
- [ ] Form 6069
- [ ] Form 8870

- The books are in the care of ▶ BONNIE COHEN
1824 PHELPS PLACE, # 1810 NW - WASHINGTON, DC 20008
Telephone No ▶ 202-332-3117 FAX No. ▶
- If the organization does not have an office or place of business in the United States, check this box ▶ [ ]
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) ______ . If this is for the whole group, check this box ▶ [ ] . If it is for part of the group, check this box ▶ [ ] and attach a list with the names and EINs of all members the extension will cover

1 I request an automatic 3-month (6-months for a corporation required to file Form 990-T) extension of time until OCTOBER 15, 2010 , to file the exempt organization return for the organization named above The extension is for the organization's return for
▶ [ ] calendar year ______ or
▶ [X] tax year beginning MAR 1, 2009 , and ending FEB 28, 2010 .

2 If this tax year is for less than 12 months, check reason: [ ] Initial return [ ] Final return [ ] Change in accounting period

3a	If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	$ 1,200.
b	If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made Include any prior year overpayment allowed as a credit.	3b	$ 1,200.
c	**Balance Due.** Subtract line 3b from line 3a Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System) See instructions	3c	$ 0.

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions.