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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 APR 1, 2009 , and ending MAR 31, 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
J. FLETCHER CREAMER FOUNDATION

A Employer identification number
22-2335557

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
101 EAST BROADWAY

B Telephone number
(201) 488-9800

City or town, state, and ZIP code
HACKENSACK, NJ 07601

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 ☒ 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) ▶$ 702,898.

J Accounting method ☒ 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	200,000.			
	2 Check ▶ ☐ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	21,750.	21,750.		
	4 Dividends and interest from securities	4,368.	4,368.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-11,802.			
	b Gross sales price for all assets on line 6a 14,662.				
	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	912.	0.	0.	STATEMENT 1
	12 Total Add lines 1 through 11	215,228.	26,118.	0.	
Operating and Administrative Expenses	13 Compensation of officers directors trustees etc	0.	0.	0.	0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 2	1,560.	780.	0.	780.
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 3	1,025.	0.	0.	0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 4	187.	162.	0.	25.
	24 Total operating and administrative expenses. Add lines 13 through 23	2,772.	942.	0.	805.
	25 Contributions, gifts, grants paid	290,620.			290,620.
	26 Total expenses and disbursements. Add lines 24 and 25	293,392.	942.	0.	291,425.
	27 Subtract line 26 from line 12:				
	a Excess of revenue over expenses and disbursements	-78,164.			
	b Net investment income (if negative enter -0-)		25,176.		
	c Adjusted net income (if negative, enter -0-)			0.	

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

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	149,496.	57,179.	57,179.
	2 Savings and temporary cash investments	22,707.	63,421.	63,421.
	3 Accounts receivable ▶			
	Less. allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock STMT 6	310,588.	284,027.	425,158.
	c Investments - corporate bonds STMT 7	150,727.	150,727.	157,140.
	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)	633,518.	555,354.	702,898.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable	884,500.	809,500.	
	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)	884,500.	809,500.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ [X] and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted	-250,982.	-254,146.	
	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			
	28 Paid-in or capital surplus, or land, bldg , and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances	-250,982.	-254,146.	
	31 Total liabilities and net assets/fund balances	633,518.	555,354.	

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	-250,982.
2	Enter amount from Part I, line 27a	2	-78,164.
3	Other increases not included in line 2 (itemize) ▶ SEE STATEMENT 5	3	75,000.
4	Add lines 1, 2, and 3	4	-254,146.
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	-254,146.

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	1,000 SHS CITIGROUP CAPITAL VIII	P	04/01/03	07/14/09
b				
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	14,662.		26,464.	-11,802.
b				
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				-11,802.
b				
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	-11,802.
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	747,827.	743,818.	1.005390
2007	835,596.	747,957.	1.117171
2006	525,903.	684,060.	.768797
2005	621,117.	872,771.	.711661
2004	248,390.	1,049,668.	.236637

2	Total of line 1, column (d)	2	3.839656
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	.767931
4	Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	4	696,253.
5	Multiply line 4 by line 3	5	534,674.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	252.
7	Add lines 5 and 6	7	534,926.
8	Enter qualifying distributions from Part XII, line 4	8	291,425.

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	504.
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	504.
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	504.
6	Credits/Payments:		
a	2009 estimated tax payments and 2008 overpayment credited to 2009 — 6a: 920.		
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	920.
8	Enter any **penalty** for underpayment of estimated tax Check here ☐ 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	416.
11	Enter the amount of line 10 to be: Credited to 2010 estimated tax ▶ 416. Refunded ▶	11	0.

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)? *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*	1b		X
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) ▶ NONE			
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* SEE STATEMENT 8	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)*

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 ▶ J. FLETCHER CREAMER FOUNDATION Telephone no ▶ 201-488-9800
Located at ▶ 101 EAST BROADWAY, HACKENSACK, NJ ZIP+4 ▶ 07601

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

			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)? N/A	1b		
	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
	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
J. FLETCHER CREAMER 101 EAST BROADWAY HACKENSACK, NJ 07601	TRUSTEE P/T 0.00	0.	0.	0.
J. FLETCHER CREAMER, JR. 101 EAST BROADWAY HACKENSACK, NJ 07601	TRUSTEE P/T 0.00	0.	0.	0.
DALE A. CREAMER 101 EAST BROADWAY HACKENSACK, NJ 07601	TRUSTEE P/T 0.00	0.	0.	0.

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

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

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

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

3 Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over $50,000 for professional services ▶ 0

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 N/A	
2	
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	575,697.
b	Average of monthly cash balances		1b	131,159.
c	Fair market value of all other assets		1c	
d	Total (add lines 1a, b, and c)		1d	706,856.
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	706,856.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)		4	10,603.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4		5	696,253.
6	Minimum investment return Enter 5% of line 5		6	34,813.

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	34,813.
2a	Tax on investment income for 2009 from Part VI, line 5	2a 504.		
b	Income tax for 2009. (This does not include the tax from Part VI.)	2b		
c	Add lines 2a and 2b		2c	504.
3	Distributable amount before adjustments Subtract line 2c from line 1		3	34,309.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	34,309.
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	34,309.

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	291,425.
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	291,425.
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	291,425.

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				34,309.
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 199,141.				
b From 2005 577,814.				
c From 2006 493,014.				
d From 2007 798,626.				
e From 2008 712,432.				
f Total of lines 3a through e	2,781,027.			
4 Qualifying distributions for 2009 from Part XII, line 4: ▶ $ 291,425.				
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				34,309.
e Remaining amount distributed out of corpus	257,116.			
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	3,038,143.			
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	199,141.			
9 **Excess distributions carryover to 2010.** Subtract lines 7 and 8 from line 6a	2,839,002.			
10 Analysis of line 9.				
a Excess from 2005 577,814.				
b Excess from 2006 493,014.				
c Excess from 2007 798,626.				
d Excess from 2008 712,432.				
e Excess from 2009 257,116.				

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.

J. FLETCHER CREAMER, TRUSTEE, 201-488-9800
101 EAST BROADWAY, HACKENSACK, NJ 07601

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

NO SPECIAL FORM REQUIRED

c Any submission deadlines.

NONE

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

LIMITED ONLY BY THE PROVISIONS OF THE IRC

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 SCHEDULE ATTACHED	NONE	N/A	CHARITABLE	215,620.
SEE SCHEDULE ATTACHED	NONE	N/A	CHARITABLE	75,000.
Total			▶ 3a	290,620.
b *Approved for future payment*				
SEE SCHEDULE ATTACHED	NONE	N/A	CHARITABLE	809,500.
Total			▶ 3b	809,500.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512 513 or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	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			14	21,750.	
4 Dividends and interest from securities			14	4,368.	
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	-11,802.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue.					
a FEDERAL EXCISE TAX					
b REFUND			01	912.	
c					
d					
e					
12 Subtotal Add columns (b), (d), and (e)		0.		15,228.	0.
13 Total Add line 12, columns (b), (d), and (e)				13	15,228.

(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)

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)		✔
	(2) Other assets	1a(2)		✔
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		✔
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		✔
	(3) Rental of facilities, equipment, or other assets	1b(3)		✔
	(4) Reimbursement arrangements	1b(4)		✔
	(5) Loans or loan guarantees	1b(5)		✔
	(6) Performance of services or membership or fundraising solicitations	1b(6)		✔
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		✔

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

X _____ X 3-16-11 TRUSTEE

Signature of officer or trustee — Date — Title

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
LAWRENCE GRADZKI				

Firm's name ▶ SAX MACY FROMM & CO., PC — Firm's EIN ▶

Firm's address ▶ 855 VALLEY ROAD, CLIFTON, NJ 07013-2483 — Phone no (973) 472-62

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		

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

PLEA

Sign Here

X [signature] 12/10 — TRUSTEE

Signature of officer or trustee — Date — Title

Paid Preparer's Use Only

Preparer's signature [signature] — Date 7/8/10 — Check if self-employed ▶ ☐ — Preparer's identifying number

Firm's name (or yours if self-employed), address and ZIP code ▶ SAX MACY FROMM & CO., PC
855 VALLEY ROAD
CLIFTON, NJ 07013-2483

EIN ▶

Phone no. 973-472-6250

Form 990-PF (2009)

923622
02-02-10

Schedule B (Form 990, 990-EZ, or 990-PF) Department of the Treasury Internal Revenue Service	**Schedule of Contributors** ▶ Attach to Form 990, 990-EZ, or 990-PF.	OMB No 1545-0047 **2009**

Name of the organization J. FLETCHER CREAMER FOUNDATION

Employer identification number 22-2335557

Organization type (check one)

Filers of:	Section:
Form 990 or 990-EZ	☐ 501(c)( ) (enter number) organization
	☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	☐ 527 political organization
Form 990-PF	☒ 501(c)(3) exempt private foundation
	☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
	☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule See instructions

General Rule

☒ For an organization filing Form 990, 990 EZ, or 990 PF that received, during the year, $5,000 or more (in money or property) from any one contributor Complete Parts I and II

Special Rules

☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) $5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1 Complete Parts I and II

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than $1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals Complete Parts I, II, and III.

☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc , purposes, but these contributions did not aggregate to more than $1,000 If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc , purpose Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc , contributions of $5,000 or more during the year ▶ $ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990 EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990 EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF)

Name of organization: J. FLETCHER CREAMER FOUNDATION

Employer identification number: 22-2335557

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	J. FLETCHER CREAMER & SON, INC. 101 EAST BROADWAY HACKENSACK, NJ 07601	$ 200,000.	Person [X] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)
		$	Person [ ] Payroll [ ] Noncash [ ] (Complete Part II if there is a noncash contribution)

FORM 990-PF OTHER INCOME STATEMENT 1

DESCRIPTION	(A) REVENUE PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME
FEDERAL EXCISE TAX REFUND	912.	0.	
TOTAL TO FORM 990-PF, PART I, LINE 11	912.	0.	

FORM 990-PF ACCOUNTING FEES STATEMENT 2

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
	1,560.	780.	0.	780.
TO FORM 990-PF, PG 1, LN 16B	1,560.	780.	0.	780.

FORM 990-PF TAXES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAX	1,025.	0.	0.	0.
TO FORM 990-PF, PG 1, LN 18	1,025.	0.	0.	0.

FORM 990-PF OTHER EXPENSES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST-MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
NJ FILING FEES	25.	0.	0.	25.
BANK SERVICE CHARGES	65.	65.	0.	0.
INVESTMENT FEES	97.	97.	0.	0.
TO FORM 990-PF, PG 1, LN 23	187.	162.	0.	25.

FORM 990-PF OTHER INCREASES IN NET ASSETS OR FUND BALANCES STATEMENT 5

DESCRIPTION	AMOUNT
CURRENT FISCAL YEAR APPROVED FUTURE GRANT PAYMENTS	75,000.
TOTAL TO FORM 990-PF, PART III, LINE 3	75,000.

FORM 990-PF CORPORATE STOCK STATEMENT 6

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
EXXON MOBIL CORP	29,885.	133,960.
GENZYME CORP	57,765.	103,660.
BAC CAPITAL TRUST II	27,044.	23,240.
CITIGROUP CAPITAL VIII	0.	0.
MORGAN STANLEY CAP TR VII	92,500.	85,248.
VIACOM SENIOR NOTES	25,000.	24,970.
WELLS FARGO CAP TR IV	26,833.	25,190.
FPL GROUP CAPITAL INC	25,000.	28,890.
TOTAL TO FORM 990-PF, PART II, LINE 10B	284,027.	425,158.

FORM 990-PF CORPORATE BONDS STATEMENT 7

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
GENERAL ELECTRIC	51,596.	52,647.
HEWLETT-PACKARD CO	49,131.	54,338.
PSEG POWER LLC	50,000.	50,155.
TOTAL TO FORM 990-PF, PART II, LINE 10C	150,727.	157,140.

FORM 990-PF EXPLANATION CONCERNING PART VII-A, LINE 8B STATEMENT 8

EXPLANATION

THE STATE OF NEW JERSEY, NEW JERSEY OFFICE OF ATTORNEY GENERAL NO LONGER REQUIRES A FOUNDATION WHICH RECEIVED CHARITABLE CONTRIBUTION ONLY FROM THE FOUNDER AND RELATED ENTITES TO REGISTER. THEREFORE NJ DOES NOT REQUIRE SUBMISSION OF THE FEDERAL FORM 990PF.

J Fletcher Creamer Foundation
Contributions, Gifts, Grants Paid
04/01/2008-03/31/2010

Date	Num	Name	Address		City	State	Zip Code	Memo
04/02/2009	5255	American Red Cross of Northern New Jersey	c/o Ana Dabronski	209 Fairfield Road	Fairfield	NJ	07004	Volunteer Disaster Respo
04/02/2009	5256	The Gregory M Hirsch Memorial Fund Inc	c/o Fred hirsch	304 Farnham Ave	Lodi	NJ	07644	Education
04/02/2009	5257	Pony Power Therapies Inc	c/o Three Sisters Farm	1170 Ramapo Valley Road	Mahwah	NJ	07430	Children with Disabilities &
04/06/2009	5258	YCS Foundation	235 Main Street 3rd FL		Hackensack	NJ	07604	Youth Consultation Servic
04/06/2009	5259	March of Dimes	South Jersey Division	3012 Main Street	Voorhees	NJ	08043	March for Babies
04/06/2009	5261	Friends of Anel	c/o Lisa Russo	199 Eastern Way	Rutherford	NJ	07070	Anel's cochlear implant
04/06/2009	5262	Foundation for Free Enterprise	South 61 Paramus Rd		Paramus	NJ	07652	Education
04/08/2009	5263	The Little Orchestra Society	30 West 42nd St 12th FL		New York	NY	10036-6902	Music Education & Public
04/08/2009	5264	The Midland Foundation	Attn Tom Vollers	P O BOX 5297	North Branch	NJ	08876	Children with Disabilities
04/10/2009	5265	Palisades Parks Conservancy	Administration Building		Brear Mountain	NY	10911-0427	Community Parks
04/16/2009	5267	Ridgewood YMCA	c/o Jennifer Botelli	55 North Broad Street	Ridgewood	NJ	07450	Child Development
04/20/2009	5268	The 200 Club of Bergen County	560 Hudson Street		Hackensack	NJ	07601	Public Service Families
04/20/2009	5269	Police Utility Tour Inc	P O BOX 528		Florham Park	NJ	07932	Law Enforcement Memori
04/20/2009	5270	Joint Council #73 Scholarship Fund	150 Morriss Ave Suite 204		Springfield	NJ	07081	Scholarships
04/20/2009	5271	Center for Food Action	c/o Nancy Sorrentino	48 Carol Drive	Englewood Cliffs	NJ	07632	Feeding Homeless
04/20/2009	5272	Fort Lee PBA # 245	c/o Fort Lee P D	1327 16th Street	Fort Lee	NJ	07024	Scholarships
04/22/2009	5273	Saint Cecilia Home and School Association	Att Julianne Law	87 Halsey Avenue	Rockaway	NJ	07866	Scholarship Fund
04/28/2009	5275	Ralph A Vuono Scholarship Fund	Lyndhurst High School	75 Union Avenue	Rutherford	NJ	07070	Scholarships
04/29/2009	5276	The Newark Watershed Conservation & Dev	40 Clinton Street 4th Floor		Newark	NJ	07102	Environmental Awareness
05/05/2009	5277	Hackensack F O P Lodge #16	P O BOX 601		Hackensack	NJ	07601	Little League CJ Fdnt Sc
05/05/2009	5278	MSAA	MS Association of America	706 Haddenfield Road	Cherry Hill	NJ	08002	Multiple Sclerosis
05/05/2009	5279	Columbia University Lung Transplant Resea	100 Haven Avenue Suite 29-D		New York	NY	10032	Lung Transplant Research
05/05/2009	5280	CSH Foundation	Children's Specialized Hospital Foundati	150 New Providence Road	Mountainside	NJ	07092	Children s Rehab Healthc
05/05/2009	5281	Monmouth Council BSA	705 Ginesi Drive		Morganville	NJ	07751	Boy Scouts
05/06/2009	5282	West Bergen Mental Healthcare	Attn Carol Cohen	120 Chestnut Street	Ridgewood	NJ	07450	Health Care
05/14/2009	5283	Cystic Fibrosis Foundation	2 University Plaza Suite 312		Hackensack	NJ	07601	Cystic Fibrosis
05/26/2009	5284	UTCA/NJ	P O Box 728		Allenwood	NJ	08720	Scholarship Fund
05/27/2009	5285	The Billfish Foundation	2161 E Commercial Blvd - 2nd Fl		Ft Lauderdale	FL	33308	Education
06/04/2009	5286	Cusack Care Center	at St Joseph Home For the Blind	537 Pavonia Avenue	Jersey City	NJ	07306	Health Care
06/08/2009	5288	Hackensack University Medical Center Foun	360 Essex Street, Suite 301		Hackensack	NJ	07601	Health Care
06/09/2009	5289	Woodcliff Lake Fire Dept	180 Pascack Rd.		Woodcliff Lake	NJ	07677	Scholarships
06/09/2009	5290	Holiday Express	968 Shrewsbury Ave		Tinton Falls	NJ	07724	Education
06/09/2009	5291	St Rocco Italian American Mutual Aid Soc	P O BOX 1736		Fort Lee	NJ	07024	Community Needs
06/09/2009	5292	Bergen LEADS Scholarship Fund	Volunteer Center of B C	64 Passaic Street	Hackensack	NJ	07601	Scholarships
06/09/2009	5293	PHI Community Foundation	Atlantic City Electric - Office of the Pr	5100 Harding Highway	Mays Landing	NJ	08330	Food Banks
06/09/2009	5294	The John Theurer Cancer Center @ HUMC	360 Essex St Suite 301		Hackensack	NJ	07601	Cancer Center
06/09/2009	5295	Stevens Athletics	Anthony Brown	1 Castle Point on Hudson	Hoboken	NJ	07030	Student Athletes
06/09/2009	5296	The Leukemia & Lymphoma Society	No NJ Chapter	14 Commerce Drive	Cranford	NJ	07016	Leukemia & Lymphoma
06/22/2009	5297	NJ Performing Arts Center	N JPAC Business Partners	1 Center Street	Newark	NJ	07102	Performing Arts
06/22/2009	5298	Hackensack University Medical Center Foun	360 Essex Street Suite 301		Hackensack	NJ	07601	Scholarship - Everyone Ne
07/09/2009	5070	St Vincent Hospital	170 W 12th Street	Crown Building 205	New York	NY	10011	Void Ck 5070 1/15/09
07/09/2009	5299	Laborers Local 300 Scholarship Fund	515 Shatto Place		Los Angeles	CA	90020	Scholarships

J. Fletcher Creamer Foundation
Contributions, Gifts, Grants Paid
04/01/2009-03/31/2010

Date	Num	Name	Address		City	State	Zip Code	Memo
07/16/2009	5300	Alzheimer's Association	400 Morris Avenue		Denville	NJ	07834	Alzheimer's Research
07/20/2009	5301	Arthritis Foundation	200 Middlesex Turnpike		Iselin	NJ	08830	Arthritis Foundation
07/20/2009	5302	American Heart Association Memorial	1 Union Street		Robinsville	NJ	08691	Heart Assn
07/22/2009	5303	Troop "D" Blue and Gold	NJ State Police	278 Prospect Plains Road	Cranbury	NJ	08512	NJ Special Olympics
07/30/2009	5304	Friendly Sons of St Patrick of the Jerse	P O Box 254		Spring Lake	NJ	07762	Education Grants
07/31/2009	5305	RBC/Ned Robinson Memorial Fund	P O Box 8431		Red Bank	NJ	07701	Health Care
08/03/2009	5306	Our Lady of Fatima Church	82 Congress Street		Newark	NJ	07105	Community Needs
08/04/2009	5307	Embrace the Kids Foundation	121 Somerset Street		New Brunswick	NJ	08901	Children with Cancer & E
08/04/2009	5308	Contact We Care, Inc.	P O BOX 2376		Westfield	NJ	07091	24 Hr Crisis Hotline
08/13/2009	5309	Cusack Care Center	at St Joseph Home For the Blind	537 Pavonia Avenue	Jersey City	NJ	07306	Health Care
08/17/2009	5310	The Arc of Bergen and Passaic Counties	223 Moore Street		Hackensack	NJ	07601	Disabilities
08/17/2009	5311	Ridgefield Park Elks	c/o Mike & Linda LeStrange	168 Kaywin Road	Paramus	NJ	07652	Handicapped Children &
08/17/2009	5312	March of Dimes	South Jersey Division	3012 Main Street	Voorhees	NJ	08043	March for Babies
08/17/2009	5313	Boy Scouts of America	222 Columbia Turnpike		Florham Park	NJ	07932	Support
08/26/2009	5314	Valley Home Care Hospice Program	The Kraft Center	15 Essex Road	Paramus	NJ	07652	Home Health Program -
08/31/2009	5315	Holiday Express	968 Shrewsbury Ave		Tinton Falls	NJ	07724	Education
09/02/2009	5316	Hudson Valley BSA	6 Jeanna Drive		Newburgh	NY	12550	to support the Boys Sco
09/02/2009	5317	Docese of Metuchen / Flame of Charity Di	P O BOX 191		Metuchen	NJ	08840	Catholic Charities
09/02/2009	5318	Hackensack University Medical Center Foun	360 Essex Street Suite 301		Hackensack	NJ	07601	Hospital
09/02/2009	5320	Toys for Tots Foundation	P O BOX 728		Allenwood	NJ	08720	Toys for Needy
09/02/2009	5321	The Molly Foundation	Attn Nick Minicucci Jr	P O BOX 311	Allendale	NJ	07401	Diabetes
09/08/2009	5323	The 200 Club of Bergen County	560 Hudson Street		Hackensack	NJ	07601	Public Service Families
09/08/2009	5324	Juvenile Diabetes Research Foundation	120 Wall Street		New York	NY	10005-4001	Juvenile Diabetes
09/08/2009	5325	Police Chiefs Foundation of Rockland Coun	P O BOX 664		New City	NY	10956	Police Families
09/08/2009	5326	Cosmos Club of Fair Lawn	18-10 Fair Lawn Avenue		Fair Lawn	NJ	07410	Local Support
09/09/2009	5327	D A R E New Jersey Inc	292 Prospect Plains Road		Cranbury	NJ	08512	Drug & Violence Prevent
09/15/2009	5328	St Francis R C Church	50 Lodi Street		Hackensack	NJ	07601	Education
09/15/2009	5329	Pony Power Therapies Inc	c/o Three Sisters Farm	1170 Ramapo Valley Road	Mahwah	NJ	07430	Children with Disabilities
09/15/2009	5330	Bergen Community College-Women's Institut	Cierco Learning Center	355 Main Street	Hackensack	NJ	07601	Women's Institute
09/15/2009	5331	Lakeland Bank Scholarship Golf Outing	c/o Lenora McGuire	5729 Berkshire Valley Road	Oak Ridge	NJ	07438	College Scholarships
09/15/2009	5332	St Anthony's High School	175 Eighth Avenue		Jersey City	NJ	07302	Scholarship
09/15/2009	5333	David S Zocchi Brain Tumor Center	P O Box 508		Sea Girt	NJ	08750	Brain Tumor
09/15/2009	5334	Eva's Village	"Where Hope Begins" Headquarters	2014 Route 22 East Ste 201	Scotch Plains	NJ	07076	Food for Homeless
09/15/2009	5335	The 200 Club of Bergen County	560 Hudson Street		Hackensack	NJ	07601	Public Service Families -
09/16/2009	5336	BCC Foundation	400 Paramus Rd - Scoskie Hall		Paramus	NJ	07652-1595	Scholarships
09/16/2009	5337	Crusader Gridiron Club	c/o Matt Capuzzi	Wyndham Worldwide Corporation	Parsippany	NJ	07054	Child development
09/17/2009	5338	Blythedale Children's Hospital	Victoria Roach	Cobblestone Abstract Ltd	Yorktown Heights	NY	10598	Children's Hospital
09/21/2009	5339	Matheny Medical and Education Center	65 Highland Avenue		Peapack	NJ	07977	Medical for people with D
09/21/2009	5340	Boy Scouts of America	222 Columbia Turnpike		Florham Park	NJ	07932	Support
09/21/2009	5341	Somerset Hills Handicapped Riding Center	P O BOX		Oldwick	NJ	08858	Handicap
09/22/2009	5342	HCST Foundation	2000-65th Street		North Bergen	NJ	07047	Education
09/23/2009	5343	The American Cancer Society	P O BOX 22718		Oklahoma City	OK	73123-1718	Breast Cancer walk 10/1
09/23/2009	5344	Bergen Bike Tour	c/o Volunteer Center	64 Passaic Street	Hackensack	NJ	07601	Childrens Fund
09/29/2009	5345	Mahwah P B.A Local 143	115 Franklin Turnpike #140		Mahwah	NJ	07430	Police Families
09/29/2009	5346	Shepherds of Youth Charitable Trust	90 Brooklake Road		Florham Park	NJ	07932	Needy Youth
09/30/2009	5347	MMCF / Zocchi Brain Tumor Center	The David S Zocchi Memorial Golf Outir	P O BOX 508	Sea Girt	NJ	08750	Brain Tumor Center
10/01/2009	5348	Family of Loved Ones Magazine	310 Grant Ave		Dumont	NJ	07628	free Distrib of Magazine
10/08/2009	5349	Gilda's Club Northern NJ	Attn Manssa Leonardi	575 Main Street	Hackensack	NJ	07601	Cancer Families
10/08/2009	5350	Central New Jersey Council BSA	2245 US Highway 130 Suite 106		Dayton	NJ	08810-2420	Boy Scouts
10/14/2009	5351	Paramus UNICO	P O BOX 595		Paramus	NJ	07652	Eductional

J Fletcher Creamer Foundation
Contributions, Gifts, Grants Paid
04/01/2009-03/31/2010

Date	Num	Name	Address		City	State	Zip Code	Memo
10/19/2009	5353	Troop "E" Golf Tournament	300 Half Mile Road Suite 2		Red Bank	NJ	07701-5623	Scouts
10/27/2009	5354	The Gregory M Hirsch Memorial Fund Inc	c/o Fred hirsch	304 Farnham Ave	Lodi	NJ	07644	Education
10/27/2009	5355	BCC Foundation	400 Paramus Rd - Scoskie Hall		Paramus	NJ	07652-1595	Scholarships
10/27/2009	5356	Homes for Our Troops	c/o Kristen Kosch	7 Franklin Street	Mahwah	NJ	07430	Homes for Our Troops
10/29/2009	5357	Boys & Girls Club of Clifton	822 Clifton Avenue		Clifton	NJ	07015	Boys & Girls Recreation
10/29/2009	5358	Integrity House	Attn Susan Lyons	P O BOX 510	Newark	NJ	07101	Women & Children
11/06/2009	5359	Project Literacy	355 Main Street		Hackensack	NJ	07601	Literacy
11/10/2009	5360	St Francis of Assisi Church & Friary	50 Lodi Street		Hackensack	NJ	07601	Friary & Church
11/10/2009	5361	The Auxiliary of HUMC	c/o Ann Marie Saccaro	380 Maple Hill Drive	Hackensack	NJ	07601	Holiday Brunch
11/24/2009	5362	Integrity House	Attn Susan Lyons	P O BOX 510	Newark	NJ	07101	Education
11/30/2009	5363	Simon Youth Foundation	225 West Washington St		Indianapolis	IN	46204	Educational at risk Youth
11/30/2009	5364	The Auxiliary of Hackensack University Me	C/O Mrs Patricia A Ruggiero	9 Bluebell Court	Paramus	NJ	07652	Holiday Decor Project 09
12/16/2009	5365	Donald R Waters Scholarship Foundation	Raritan Center Plaza II	Fieldcrest Avenue	Edison	NJ	08837	Scholarships
12/23/2009	5366	Whitney Weldon FOP Research Fund	3535 Market St Suite 750		Philadelphia	PA	19104-3309	Fibrodysplasia Ossificans
12/31/2009	5367	Hackensack University Medical Center Foun	360 Essex Street Suite 301		Hackensack	NJ	07601	Memorial Kathleen Kelafi
12/31/2009	5368	American Heart Association	2550A U S Highway 1		North Brunswick	NJ	08902	Memorial Alfred Groffre
01/11/2010	5369	McClosky Fund	c/o Tom faury	6 Ivy Court	Rockaway	NJ	07866	Children's Education
01/18/2010	5370	The John Theurer Cancer Center @ HUMC	360 Essex St Suite 301		Hackensack	NJ	07601	Cancer Center
01/19/2010	5371	ECLC of New Jersey	302 North Franklin Turnpike		Ho-Ho-Kus	NJ	07423	Learning Disabled
01/22/2010	5372	ECLC of New Jersey	302 North Franklin Turnpike		Ho-Ho Kus	NJ	07423	Learning Disabled
01/27/2010	5373	St Lukes Parish	265 West Mill Road	POB 416	Long Valley	NJ	07853	Community Needs
01/27/2010	5374	Hunterdon Regional Cancer Center	2100 Wescott Drive		Flemington	NJ	08822	Cancer
01/28/2010	5375	BCC Foundation	400 Paramus Rd - Scoskie Hall		Paramus	NJ	07652-1595	Scholarships
02/02/2010	5376	Ramsey Baseball Association	C/O Sponsorship Program	P O BOX 771	Ramsey	NJ	07446	Youth Baseball
02/02/2010	5377	Friends Of Nilton Cacolio	2628 Frederick Terrace		Union	NJ	07083	Sick Soldier
02/02/2010	5378	Friendly Sons of St Patrick of the Jerse	P O Box 254		Spring Lake	NJ	07762	Education Grants
02/04/2010	5380	P B A Local #1	P O BOX C		Paterson	NJ	07509	Police Families
02/04/2010	5381	"WWTEF" Westwood Washington Twp Ed Fdn	345 Kinderkamack Road Suite H		Westwood	NJ	07675	Education
02/12/2010	5382	Nottingham Little League	P O BOX 2521		Hamilton Square	NJ	08690	Youth Baseball
02/12/2010	5383	UNTAA - Upper Nazareth Athletic Assn	c/o Brendon Rader	P O BOX 316	Nazareth	PA	18064	Youth Baseball
02/12/2010	5384	Oasis - A Haven for Women and Children	59 Mill Street		Paterson	NJ	07501	Feed Protect Women & C
02/16/2010	5385	WWTEF	Westwood Washington Twp Ed Fd	345 Kinderkamack Road	Westwood	NJ	07675	Education
02/17/2010	5386	Special Olympics - New Jersey	Attn 2010 Polar Bear Plunge	3 Princess Road	Lawrenceville	NJ	08648	Special Olympics
03/01/2010	5387	Molly Foundation for Diabetes Research	P O BOX 311		Allendale	NJ	07401	Diabetes Research
03/01/2010	5388	HRPAC Inc	Hudson Riverfront Perf Arts Center	1500 Harbor Blvd - 1st Floor	Weehawken	NJ	07086	Performing Arts Center
03/01/2010	5389	American Diabetes Association	Center Point 11 Suite 103	1160 Rt 22 East	Bridgewater	NJ	08807	Diabetes
03/01/2010	5390	HUMC-Joseph M Sanzari s Children's Hospi	c/o HUMC Foundation	360 Essex Street	Hackensdack	NJ	07601	Children s Hospital
03/01/2010	5391	HUMC Foundation	360 Essex Street		Hackensack	NJ	07601	Hospital
03/04/2010	5392	Boys' Towns of Italy Inc	250 East 63rd Street		New York	NY	10065	Homeless Youth
03/08/2010	5393	Sts Nicholas Constantine & Helen Bld Fd	510 Linden Place		Orange	NJ	07050	Community Church
03/09/2010	5395	St Rocco Italian American Mutual Aid Soc	P O BOX 1738		Fort Lee	NJ	07024	Community Needs
03/22/2010	5396	American Cancer Society	20 Mercer Street		Hackensack	NJ	07601	Cancer
03/31/2010	5397	The Gregory M Hirsch Memorial Fund Inc	c/o Fred hirsch	304 Farnham Ave	Lodi	NJ	07644	Pediatric Heart Care & Re
03/31/2010	5398	The 200 Club of Bergen County	560 Hudson Street		Hackensack	NJ	07601	Public Service Families
03/31/2010	5399	Bergen County Golf Classic	c/o Volunteer Center of BC	64 Passaic Street	Hackensack	NJ	07601	Volunteer Center of BC
03/31/2010	5400	Pony Power Therapies Inc	c/o Three Sisters Farm	1170 Ramapo Valley Road	Mahwah	NJ	07430	Children with Disabilities &
03/31/2010	5401	Girl Scouts of Northern New Jersey	c/o Women of Achievement	95 Newark Pompton Turnpike	Riverdale	NJ	07457	Girl Scouts
03/31/2010	5402	Felician College	Founders Day Gala Event	262 South Main Street	Lodi	NJ	07644	Education

Schedule 2

J. Fletcher Creamer Foundation
Grants Approved for Future Payment
4/1/09 - 3/31/10

22-2335557

PART 1, LINE 25, COLUMN A $ 215,620 00

Hackensack Health and Hospital Foundation
Sarkis Gabrellian Women's & Children's Pavilion Campaign
30 Prospect Avenue
Hackensack, NJ 07601

Grant Payable Balance	03/31/07	990,000	
(Payable over three years)			
Grant Paid	12/21/07	(330,000)	
Grant Paid	12/15/08	(330,000)	
Grant Payable 3/31/10		330,000	

Holy Name Health Care Foundation
718 Teaneck Road
Teaneck, NJ 07666

Grant Payable Balance	03/31/07	0	
Grant Payable over five years	04/01/07	1,000,000	
Grant Paid	05/08/07	(15,000)	
Grant Paid	10/02/07	(15,000)	
Grant Paid	12/21/07	(200,000)	
Grant Paid	05/05/08	(15,000)	
Grant Paid	09/10/08	(25,500)	
Grant Paid	12/15/08	(200,000)	
Grant Paid During Current Year	06/08/09	(15,000)	15,000
Grant Paid During Current Year	09/03/09	(10,000)	10,000
Grant Paid During Current Year	10/19/09	(25,000)	25,000
Grant Payable 3/31/10		479,500	

Villa Marie Claire Hospice Fund
718 Teaneck Road
Teaneck, NJ 07666

Grant Payable Balance	03/31/07	0	
Grant Payable over five years	01/01/08	50,000	
Grant Paid	12/14/07	(25,000)	
Grant Paid During Current Year	04/24/09	(25,000)	25,000
Grant Payable 3/31/08		0	

PART XV, LINE 3B, APPROVED FOR FUTURE PAYMENT **$ 809,500.00**

PART 1, LINE 25, COLUMN D **$290,620**