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**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

**2009**For calendar year 2009, or tax year beginning **December 1**, 2009, and ending **November 30**, 20 **10**G Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return  
☐ Amended return ☐ Address change ☐ Name change

<b>Use the IRS label. Otherwise, print or type. See Specific Instructions.</b>	Name of foundation <b>Milton A. &amp; Charlotte R. Kramer Charitable Foundation</b>		<b>A Employer identification number</b> <b>34-1467089</b>	
	Number and street (or P O box number if mail is not delivered to street address) Room/suite <b>North Point Tower; 1001 Lakeside Avenue 900</b>		<b>B Telephone number (see page 10 of the instructions)</b>	
	City or town, state, and ZIP code <b>Cleveland OH 44114</b>		<b>C If exemption application is pending, check here</b> <input type="checkbox"/>	
<b>H Check type of organization:</b> <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation				
<input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation				
<b>I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$</b> <b>4488828</b>		<b>J Accounting method:</b> <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____		
<b>F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here</b> <input type="checkbox"/>				

<b>Part I Analysis of Revenue and Expenses</b> (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
<b>Revenue</b>	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	257	257	257	
	4 Dividends and interest from securities	113565	113565	113565	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	168173			
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		168173		
	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) (attach schedule)					
11 Other income (attach schedule)					
12 <b>Total. Add lines 1 through 11</b>	281995	281995	113822		
<b>Operating and Administrative Expenses</b>	13 Compensation of officers, directors, trustees, etc.	9000	9000		
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	950	950	950	
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	1858	611	611	
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy	2029			2029
	21 Travel, conferences, and meetings	441			441
	22 Printing and publications				
	23 Other expenses (attach schedule)	3317	3317	3317	
	24 <b>Total operating and administrative expenses.</b> Add lines 13 through 23	17595	13878	4878	2470
	25 Contributions, gifts, grants paid	404341			404341
26 <b>Total expenses and disbursements.</b> Add lines 24 and 25	421936	13878	4878	406811	
27 Subtract line 26 from line 12:					
a <b>Excess of revenue over expenses and disbursements</b>	(139941)				
b <b>Net investment income</b> (if negative, enter -0-)		268117			
c <b>Adjusted net income</b> (if negative, enter -0-)			108944		

<b>Part II Balance Sheets</b>		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
<b>Assets</b>	<b>1</b> Cash—non-interest-bearing . . . . .			
	<b>2</b> Savings and temporary cash investments . . . . .	<b>44748</b>	<b>70660</b>	<b>70660</b>
	<b>3</b> Accounts receivable ▶ . . . . .			
	Less: allowance for doubtful accounts ▶ . . . . .			
	<b>4</b> Pledges receivable ▶ . . . . .			
	Less: allowance for doubtful accounts ▶ . . . . .			
	<b>5</b> Grants receivable . . . . .			
	<b>6</b> Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 16 of the instructions) . . . . .			
	<b>7</b> Other notes and loans receivable (attach schedule) ▶ . . . . .			
	Less: allowance for doubtful accounts ▶ . . . . .			
	<b>8</b> Inventories for sale or use . . . . .			
	<b>9</b> Prepaid expenses and deferred charges . . . . .			
	<b>10a</b> Investments—U.S. and state government obligations (attach schedule) . . . . .	<b>110391</b>	<b>109389</b>	<b>138158</b>
	<b>b</b> Investments—corporate stock (attach schedule) . . . . .	<b>30549</b>	<b>4844</b>	<b>4520</b>
	<b>c</b> Investments—corporate bonds (attach schedule) . . . . .	<b>25000</b>	<b>25000</b>	<b>25000</b>
<b>Liabilities</b>	<b>11</b> Investments—land, buildings, and equipment: basis ▶ . . . . .			
	Less: accumulated depreciation (attach schedule) ▶ . . . . .			
	<b>12</b> Investments—mortgage loans . . . . .			
	<b>13</b> Investments—other (attach schedule) . . . . .			
	<b>14</b> Land, buildings, and equipment: basis ▶ . . . . .			
	Less: accumulated depreciation (attach schedule) ▶ . . . . .			
	<b>15</b> Other assets (describe ▶ . . . . . )	<b>2873582</b>	<b>2868620</b>	<b>4250490</b>
	<b>16</b> <b>Total assets</b> (to be completed by all filers—see the instructions. Also, see page 1, item I) . . . . .	<b>3084270</b>	<b>3078513</b>	<b>4488828</b>
	<b>17</b> Accounts payable and accrued expenses . . . . .			
	<b>18</b> Grants payable . . . . .			
	<b>19</b> Deferred revenue . . . . .			
	<b>20</b> Loans from officers, directors, trustees, and other disqualified persons . . . . .			
	<b>21</b> Mortgages and other notes payable (attach schedule) . . . . .			
	<b>22</b> Other liabilities (describe ▶ . . . . . )			
	<b>23</b> <b>Total liabilities</b> (add lines 17 through 22) . . . . .			
<b>Net Assets or Fund Balances</b>	<b>Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/></b> <b>and complete lines 24 through 26 and lines 30 and 31.</b>			
	<b>24</b> Unrestricted . . . . .			
	<b>25</b> Temporarily restricted . . . . .			
	<b>26</b> Permanently restricted . . . . .			
	<b>Foundations that do not follow SFAS 117, check here ▶ <input type="checkbox"/></b> <b>and complete lines 27 through 31.</b>			
	<b>27</b> Capital stock, trust principal, or current funds . . . . .	<b>3084270</b>	<b>3078513</b>	
	<b>28</b> Paid-in or capital surplus, or land, bldg., and equipment fund . . . . .			
	<b>29</b> Retained earnings, accumulated income, endowment, or other funds . . . . .			
	<b>30</b> <b>Total net assets or fund balances</b> (see page 17 of the instructions) . . . . .	<b>3084270</b>	<b>3078513</b>	
	<b>31</b> <b>Total liabilities and net assets/fund balances</b> (see page 17 of the instructions) . . . . .	<b>3084270</b>	<b>3078513</b>	

**Part III Analysis of Changes in Net Assets or Fund Balances**

<b>1</b> 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) . . . . .	<b>1</b>	<b>3084270</b>
<b>2</b> Enter amount from Part I, line 27a . . . . .	<b>2</b>	<b>(139941)</b>
<b>3</b> Other increases not included in line 2 (itemize) ▶ . . . . .	<b>3</b>	<b>134184</b>
<b>4</b> Add lines 1, 2, and 3 . . . . .	<b>4</b>	<b>3078513</b>
<b>5</b> Decreases not included in line 2 (itemize) ▶ . . . . .	<b>5</b>	
<b>6</b> Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . . . . .	<b>6</b>	<b>3078513</b>

**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.)
<b>1a</b> Goldman Sachs - schedule attached	P	Various	Various
<b>b</b> 1/2 Enron class action settlement	p	Various	Various
<b>c</b> Vanguard 500 Index Adm Fund	P	Various	11/12/10
<b>d</b> Vanguard Stock Market Index Adm Fund	P	Various	11/12/10
<b>e</b> Wells Fargo - Public Storage Inc	P	2/11/00	4/15/10

  

(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)
<b>a</b> 268848		254753	14095
<b>b</b> 412		0	412
<b>c</b> 200000		97236	102764
<b>d</b> 200000		153975	46025
<b>e</b> 29890		25013	4877

  

(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))
<b>a</b>			
<b>b</b>			
<b>c</b>			
<b>d</b>			
<b>e</b>			

  

<b>2</b> 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 }	<b>2</b>	168173
<b>3</b> 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) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8	<b>3</b>	0

**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.

(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	452938	4027951	.112
2007	505660	5576952	.091
2006	487466	6701477	.073
2005	392696	6332927	.062
2004	344013	6109704	.056

  

<b>2</b> Total of line 1, column (d)	<b>2</b>	.394
<b>3</b> 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	<b>3</b>	.079
<b>4</b> Enter the net value of noncharitable-use assets for 2009 from Part X, line 5	<b>4</b>	4437131
<b>5</b> Multiply line 4 by line 3	<b>5</b>	350533
<b>6</b> Enter 1% of net investment income (1% of Part I, line 27b)	<b>6</b>	2683
<b>7</b> Add lines 5 and 6	<b>7</b>	353216
<b>8</b> Enter qualifying distributions from Part XII, line 4 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 on page 18.	<b>8</b>	406811

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)**

<b>1a</b>	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary—see instructions)			
<b>b</b>	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	<b>1</b>		<b>2681</b>
<b>c</b>	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)			
<b>2</b>	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>2</b>		
<b>3</b>	Add lines 1 and 2	<b>3</b>		<b>2681</b>
<b>4</b>	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	<b>4</b>		
<b>5</b>	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	<b>5</b>		<b>2681</b>
<b>6</b>	Credits/Payments:			
<b>a</b>	2009 estimated tax payments and 2008 overpayment credited to 2009	<b>6a</b>	<b>1400</b>	
<b>b</b>	Exempt foreign organizations—tax withheld at source	<b>6b</b>		
<b>c</b>	Tax paid with application for extension of time to file (Form 8868)	<b>6c</b>		
<b>d</b>	Backup withholding erroneously withheld	<b>6d</b>		
<b>7</b>	Total credits and payments. Add lines 6a through 6d	<b>7</b>		<b>1400</b>
<b>8</b>	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	<b>8</b>		
<b>9</b>	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	<b>9</b>		<b>1281</b>
<b>10</b>	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	<b>10</b>		
<b>11</b>	Enter the amount of line 10 to be: <b>Credited to 2010 estimated tax</b> <input type="checkbox"/> <b>Refunded</b> <input type="checkbox"/>	<b>11</b>		

**Part VII-A Statements Regarding Activities**

	Yes	No
<b>1a</b> 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?		<input checked="" type="checkbox"/>
<b>b</b> Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>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.</i>		<input checked="" type="checkbox"/>
<b>c</b> Did the foundation file <b>Form 1120-POL</b> for this year?		<input checked="" type="checkbox"/>
<b>d</b> Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ \$ _____ (2) On foundation managers. ▶ \$ _____		
<b>e</b> Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ \$ _____		
<b>2</b> Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		<input checked="" type="checkbox"/>
<b>3</b> 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? <i>If "Yes," attach a conformed copy of the changes</i>		<input checked="" type="checkbox"/>
<b>4a</b> Did the foundation have unrelated business gross income of \$1,000 or more during the year?		<input checked="" type="checkbox"/>
<b>b</b> If "Yes," has it filed a tax return on <b>Form 990-T</b> for this year?		<input checked="" type="checkbox"/>
<b>5</b> Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		<input checked="" type="checkbox"/>
<b>6</b> 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?	<input checked="" type="checkbox"/>	
<b>7</b> Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col. (c), and Part XV</i>	<input checked="" type="checkbox"/>	
<b>8a</b> Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ <b>Ohio</b>		
<b>b</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? <i>If "No," attach explanation</i>	<input checked="" type="checkbox"/>	
<b>9</b> 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 on page 27)? <i>If "Yes," complete Part XIV</i>		<input checked="" type="checkbox"/>
<b>10</b> Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		<input checked="" type="checkbox"/>

**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 page 20 of the instructions)	11		✓
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		✓
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	✓	

Website address ▶ \_\_\_\_\_

14 The books are in care of ▶ Charlotte R. Kramer Telephone no. ▶ 216-5423-812  
 Located at ▶ 1001 Lakeside Avenue, Ste 900; Cleveland OH ZIP+4 ▶ 44114

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

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

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

	Yes	No
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b 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)? <input type="checkbox"/>	1b	
Organizations relying on a current notice regarding disaster assistance check here ▶ <input type="checkbox"/>		
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? <input type="checkbox"/>	1c	✓
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____		
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 page 20 of the instructions.) <input type="checkbox"/>	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. ▶ 20____, 20____, 20____, 20____		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input type="checkbox"/> 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.) <input type="checkbox"/>	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	✓
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	✓

**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))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? (see page 22 of the instructions)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 page 22 of the instructions)?		5b		
Organizations relying on a current notice regarding disaster assistance check here	<input type="checkbox"/>			
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?	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No			
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		6b		✓
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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?		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 (see page 22 of the instructions).**

(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
SCHEDULE ATTACHED				

**2 Compensation of five highest-paid employees (other than those included on line 1—see page 23 of the instructions). 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
N/A				
Total number of other employees paid over \$50,000				▶

**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***3** Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
N/A		

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

**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
<b>1</b> N/A	
<b>2</b>	
<b>3</b>	
<b>4</b>	

**Part IX-B** Summary of Program-Related Investments (see page 24 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
<b>1</b> N/A	
<b>2</b>	
All other program-related investments. See page 24 of the instructions	
<b>3</b>	
<b>Total.</b> Add lines 1 through 3 . . . . . ▶	



**Part X Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
<b>a</b>	Average monthly fair market value of securities . . . . .	<b>1a</b>	4431320
<b>b</b>	Average of monthly cash balances . . . . .	<b>1b</b>	73382
<b>c</b>	Fair market value of all other assets (see page 24 of the instructions) . . . . .	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c) . . . . .	<b>1d</b>	4504702
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation). . . . .	<b>1e</b>	
<b>2</b>	Acquisition indebtedness applicable to line 1 assets . . . . .	<b>2</b>	
<b>3</b>	Subtract line 2 from line 1d . . . . .	<b>3</b>	4504702
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2 % of line 3 (for greater amount, see page 25 of the instructions) . . . . .	<b>4</b>	67571
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	4437131
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5 . . . . .	<b>6</b>	221857

**Part XI Distributable Amount** (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

<b>1</b>	Minimum investment return from Part X, line 6 . . . . .	<b>1</b>	221857
<b>2a</b>	Tax on investment income for 2009 from Part VI, line 5 . . . . .	<b>2a</b>	2681
<b>b</b>	Income tax for 2009. (This does not include the tax from Part VI.) . . . . .	<b>2b</b>	
<b>c</b>	Add lines 2a and 2b . . . . .	<b>2c</b>	2681
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1 . . . . .	<b>3</b>	219176
<b>4</b>	Recoveries of amounts treated as qualifying distributions . . . . .	<b>4</b>	
<b>5</b>	Add lines 3 and 4 . . . . .	<b>5</b>	219176
<b>6</b>	Deduction from distributable amount (see page 25 of the instructions) . . . . .	<b>6</b>	
<b>7</b>	<b>Distributable amount</b> as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1 . . . . .	<b>7</b>	219176

**Part XII Qualifying Distributions** (see page 25 of the instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
<b>a</b>	Expenses, contributions, gifts, etc.—total from Part I, column (d), line 26 . . . . .	<b>1a</b>	406811
<b>b</b>	Program-related investments—total from Part IX-B . . . . .	<b>1b</b>	
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes . . . . .	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the:		
<b>a</b>	Suitability test (prior IRS approval required) . . . . .	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule) . . . . .	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	406811
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions) . . . . .	<b>5</b>	
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4 . . . . .	<b>6</b>	406811

**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 page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2008	(c) 2008	(d) 2009
<b>1</b> Distributable amount for 2009 from Part XI, line 7 . . . . .				<b>219176</b>
<b>2</b> Undistributed income, if any, as of the end of 2009:				
<b>a</b> Enter amount for 2008 only . . . . .				
<b>b</b> Total for prior years. 20____, 20____, 20____				
<b>3</b> Excess distributions carryover, if any, to 2009:				
<b>a</b> From 2004 . . . . . <b>41655</b>				
<b>b</b> From 2005 . . . . . <b>77075</b>				
<b>c</b> From 2006 . . . . . <b>153713</b>				
<b>d</b> From 2007 . . . . . <b>228145</b>				
<b>e</b> From 2008 . . . . . <b>252625</b>				
<b>f</b> <b>Total</b> of lines 3a through e . . . . . <b>753213</b>				
<b>4</b> Qualifying distributions for 2009 from Part XII, line 4: ► \$ <b>406811</b>				
<b>a</b> Applied to 2008, but not more than line 2a . . . . .				
<b>b</b> Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
<b>c</b> Treated as distributions out of corpus (Election required—see page 26 of the instructions) . . . . .				
<b>d</b> Applied to 2009 distributable amount . . . . .				<b>219176</b>
<b>e</b> Remaining amount distributed out of corpus . . . . . <b>187635</b>				
<b>5</b> Excess distributions carryover applied to 2009 (If an amount appears in column (d), the same amount must be shown in column (a).)	<b>940848</b>			
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus. Add lines 3f, 4c, and 4e. Subtract line 5 . . . . .				
<b>b</b> Prior years' undistributed income. Subtract line 4b from line 2b . . . . .				
<b>c</b> 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 . . . . .				
<b>d</b> Subtract line 6c from line 6b. Taxable amount—see page 27 of the instructions . . . . .				
<b>e</b> Undistributed income for 2008. Subtract line 4a from line 2a. Taxable amount—see page 27 of the instructions . . . . .				
<b>f</b> Undistributed income for 2009. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2010 . . . . .				
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions) . . . . .				
<b>8</b> Excess distributions carryover from 2004 not applied on line 5 or line 7 (see page 27 of the instructions) . . . . . <b>41655</b>				
<b>9</b> <b>Excess distributions carryover to 2010.</b> Subtract lines 7 and 8 from line 6a . . . . . <b>899193</b>				
<b>10</b> Analysis of line 9:				
<b>a</b> Excess from 2005 . . . . . <b>77075</b>				
<b>b</b> Excess from 2006 . . . . . <b>153713</b>				
<b>c</b> Excess from 2007 . . . . . <b>228145</b>				
<b>d</b> Excess from 2008 . . . . . <b>252625</b>				
<b>e</b> Excess from 2009 . . . . . <b>187635</b>				

**Part XIV Private Operating Foundations** (see page 27 of the instructions and Part VII-A, question 9)

**1a** 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)

**2a** Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed . . . . .

Tax year	Prior 3 years			(e) Total
(a) 2009	(b) 2008	(c) 2007	(d) 2006	
N/A				
<b>b</b> 85% of line 2a . . . . .				
<b>c</b> Qualifying distributions from Part XII, line 4 for each year listed . . . . .				
<b>d</b> Amounts included in line 2c not used directly for active conduct of exempt activities . . . . .				
<b>e</b> Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . . . .				
<b>3</b> Complete 3a, b, or c for the alternative test relied upon.				
<b>a</b> "Assets" alternative test—enter				
<b>(1)</b> Value of all assets . . . . .				
<b>(2)</b> Value of assets qualifying under section 4942(j)(3)(B)(i) . . . . .				
<b>b</b> "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed . . . . .				
<b>c</b> "Support" alternative test—enter:				
<b>(1)</b> Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) . . . . .				
<b>(2)</b> Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii) . . . . .				
<b>(3)</b> Largest amount of support from an exempt organization . . . . .				
<b>(4)</b> 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 page 28 of 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).)

Charlotte R., Kramer

- 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.

**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 page 28 of the 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
<b>a</b> Paid during the year SCHEDULE ATTACHED				404,341
<b>Total</b>			▶ <b>3a</b>	
<b>b</b> Approved for future payment SCHEDULE ATTACHED				583,000
<b>Total</b>			▶ <b>3b</b>	





**MILTON A. & CHARLOTTE R. KRAMER**  
**CHARITABLE FOUNDATION**                      **34-1467089**  
**2009 990PF**  
**PART I - Analysis of Revenue and Expenses**

**Line 16b Accounting fees**

990 PF review	950
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**Line 18 - Taxes**

Franchise tax	411
State of Ohio Annual filing fee	200
990PF 200 09 ES	1247
	<u>1858</u>

**Line 23 - Other expenses**

Dues	1075
Investment expense & fees	1025
Office supplies & expense	1217
	<u>3317</u>

**PART III Analysis of Change in Net Assets**

Line 3 - Step-up in basis for stock contributions	<u>134184</u>
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**MILTON A. & CHARLOTTE R. KRAMER CHARITABLE FOUNDATION**

990PF - 2009

34-1467089

**Part II line 10a****Investments-US & State Govt Obligations**

		Cost 11/30/09	Cost 11/30/10	FMV 11/30/10
UST	6.25% 8/15/23	66,566	66,566	85,414
UST	6.625% 2/15/27	38,713	38,713	48,174
FNMA	7.50% 4/1/29	1,424	1,181	1,311
FHLMC	7.0% 5/1/29	364	291	327
FNMA	7.50% 7/1/29	1,206	991	1,111
FNMA	7.50% 11/1/29	437	364	401
FNMA	7.50% 2/1/30	127	102	115
FNMA	6.50% 6/1/31	902	679	745
FHLMC	6.50% 8/1/31	652	502	560
		<u>110,391</u>	<u>109,389</u>	<u>138,158</u>

**PART II-Line 10b****INVESTMENTS-CORPORATE STOCK**

Berkshire Income Realty Pfd Stock		4,859	4,844	4,520
Public Storage \$2.45 Dep	2440 Shrs	25,013	0	0
V F. Corp	2500 Shrs	677	0	0
		<u>30,549</u>	<u>4,844</u>	<u>4,520</u>

**PART II-Line 10c****INVESTMENTS-CORPORATE BONDS**

State of Israel		<u>25,000</u>	<u>25,000</u>	<u>25,000</u>
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**PART II-Line 13 - Investments-other**

Goldman High Yield Mutual Fund Class A		229,908	0	0
Goldman Ultra Short Duration Govt Fund Class A		23,842	0	0
Vanguard Index Trust 500		1,047,453	950,216	1,926,533
Vanguard Total Market Index		1,572,379	1,418,404	1,823,957
Zephyr Aurora Fund		0	500,000	500,000
		<u>2,873,582</u>	<u>2,868,620</u>	<u>4,250,490</u>



MILTON A. & CHARLOTTE R. KRAMER CHARITABLE FOUNDATION

PART IV Capital Gains and Losses for Taz on Investment Income

Line 1a



Statement Detail -

**KRAMER CHARITABLE FOUNDATION**  
Realized Gains and Losses (Continued)

Period Ended November 30, 2010									
	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FLHMC 30-YR GOLD, NE #POC0121016 5	Jan 23 2002	Nov 15 2010	0.00	7.50	7.59	0.00	(0.09)	(0.09)	LT
08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010									
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030	Apr 14 2001	Nov 26 2010	0.00	3.23	3.31	0.00	(0.08)	(0.08)	LT
ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 01267657 11/01/2010									
FNMA 30-YR CONVENTIO #252874 7 5%	Mar 25 2002	Nov 26 2010	0.00	5.68	5.90	0.00	(0.22)	(0.22)	LT
11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010									
FNMA 30-YR CONVENTIO #596449 6 5%	Jan 09 2001	Nov 26 2010	0.00	1.28	1.32	0.00	(0.04)	(0.04)	LT
06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 02150469 11/01/2010									
FNMA MEGA-POOL #323640 7 5% 04/01/2029	Mar 27 2001	Nov 26 2010	0.00	11.31	11.63	0.00	(0.32)	(0.32)	LT
03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010									
FNMA MEGA-POOL #323645 7 5% 04/01/2029	Mar 13 2001	Nov 26 2010	0.00	3.17	3.25	0.00	(0.08)	(0.08)	LT
03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010									
FNMA MEGA-POOL #323832 7 5% 07/01/2029	Feb 20 2001	Nov 26 2010	0.00	10.60	10.84	0.00	(0.24)	(0.24)	LT
06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010									

Long Term Gains

Long Term Losses

NET LONG TERM GAINS/LOSSES

246,051.61	229,907.89	16,143.72
22,796.02	24,844.87	(2,048.85)
268,847.63	254,752.76	14,094.87





# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses

Period Ended November 30, 2010

### YEAR TO DATE GAINS AND LOSSES

This information is for general guidance and should not be used for tax purposes. You should use only your official form 1099's or other tax records for tax reporting. This information is not and should not be construed as tax accounting or legal advice. Please consult with your tax advisor regarding the tax consequences of your investment decisions. The cost basis and acquisition dates of securities that you acquired elsewhere and that were subsequently delivered into your Goldman Sachs account were provided by you or a third party and Goldman Sachs makes no representation as to the accuracy of such information.

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Jan 15 2010	0 00	3 36	3 44	0 00	(0 08)	(0 08)	LT
FHLMC 30-YR GOLD, NE #P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Jan 15 2010	0 00	13 55	13 71	0 00	(0 16)	(0 16)	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	Jan 25 2010	0 00	0 52	0 53	0 00	(0 01)	(0 01)	LT
FNMA 30-YR CONVENTIO #752874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Jan 25 2010	0 00	4 02	4 18	0 00	(0 16)	(0 16)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 02150459 11/01/2010	Jan 09 2001	Jan 25 2010	0 00	3 37	3 47	0 00	(0 10)	(0 10)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Jan 25 2010	0 00	7 44	7 65	0 00	(0 21)	(0 21)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Jan 25 2010	0 00	7 67	7 87	0 00	(0 20)	(0 20)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Jan 25 2010	0 00	14 61	14 95	0 00	(0 34)	(0 34)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Feb 16 2010	0 00	3 31	3 39	0 00	(0 08)	(0 08)	LT
FHLMC 30-YR GOLD, NE #P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Feb 16 2010	0 00	10 84	10 97	0 00	(0 13)	(0 13)	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	Feb 25 2010	0 00	1 16	1 19	0 00	(0 03)	(0 03)	LT

# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended November 30, 2010

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Feb 25 2010	0 00	4 27	4 44	0 00	(0 17)	(0 17)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Feb 25 2010	0 00	19 73	20 34	0 00	(0 61)	(0 61)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Feb 25 2010	0 00	4 01	4 12	0 00	(0 11)	(0 11)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Feb 25 2010	0 00	3 92	4 03	0 00	(0 11)	(0 11)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Feb 25 2010	0 00	12 34	12 63	0 00	(0 29)	(0 29)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 01976984 11/01/2010	Aug 09 2001	Mar 15 2010	0 00	17 65	18 07	0 00	(0 42)	(0 42)	LT
FHLMC 30-YR GOLD, NE #PDC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Mar 15 2010	0 00	29 65	30 00	0 00	(0 35)	(0 35)	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	Mar 25 2010	0 00	0 43	0 44	0 00	(0 01)	(0 01)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Mar 25 2010	0 00	1 00	1 04	0 00	(0 04)	(0 04)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Mar 25 2010	0 00	26 61	27 43	0 00	(0 82)	(0 82)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Mar 25 2010	0 00	8 71	8 96	0 00	(0 25)	(0 25)	LT

# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended November 30, 2010

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Mar 25 2010	0 00	9 27	9 52	0 00	(0 25)	(0 25)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Mar 25 2010	0 00	10 21	10 45	0 00	(0 24)	(0 24)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 01976984 11/01/2010	Aug 09 2001	Apr 15 2010	0 00	7 99	8 18	0 00	(0 19)	(0 19)	LT
FHLMC 30-YR GOLD, NE #POC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Apr 15 2010	0 00	11 83	11 97	0 00	(0 14)	(0 14)	LT
86/87 ISSYR FNMA #0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	Apr 26 2010	0 00	8 16	8 37	0 00	(0 21)	(0 21)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Apr 26 2010	0 00	20 09	20 87	0 00	(0 78)	(0 78)	LT
FNMA 30-YR CONVENTIO #536449 6 5% 06/01/2031 07/01/2001 BANK ONE, NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Apr 26 2010	0 00	40 05	41 29	0 00	(1 24)	(1 24)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Apr 26 2010	0 00	33 43	34 38	0 00	(0 95)	(0 95)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Apr 26 2010	0 00	27 34	28 08	0 00	(0 74)	(0 74)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Apr 26 2010	0 00	53 08	54 32	0 00	(1 24)	(1 24)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 01976984 11/01/2010	Aug 09 2001	May 17 2010	0 00	5 37	5 50	0 00	(0 13)	(0 13)	LT
FHLMC 30-YR GOLD, NE #POC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	May 17 2010	0 00	12 01	12 16	0 00	(0 15)	(0 15)	LT
86/87 ISSYR FNMA #0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	May 25 2010	0 00	2 64	2 71	0 00	(0 07)	(0 07)	LT

# **KRAMER CHARITABLE FOUNDATION** Realized Gains and Losses (Continued)

Period Ended November 30, 2010

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	May 25 2010	0 00	4 71	4 89	0 00	(0 18)	(0 18)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	May 25 2010	0 00	1 87	1 93	0 00	(0 06)	(0 06)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	May 25 2010	0 00	13 23	13 60	0 00	(0 37)	(0 37)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	May 25 2010	0 00	5 88	6 04	0 00	(0 16)	(0 16)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	May 25 2010	0 00	15 91	16 28	0 00	(0 37)	(0 37)	LT
FH 7 0% 05/01/2029 SER C0 FACTOR 0 01976984 11/01/2010	Aug 09 2001	Jun 15 2010	0 00	2 29	2 34	0 00	(0 05)	(0 05)	LT
FHMC 30-YR GOLD, NE #P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Jun 15 2010	0 00	10 64	10 77	0 00	(0 13)	(0 13)	LT
GOLDMAN SACHS HIGH YIELD INSTL MUTUAL FUND CLASS I	Feb 05 2003	Jun 24 2010	1,582 73	11,000 00	10,859 86	0 00	140 14	140 14	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267857 11/01/2010	Apr 14 2001	Jun 25 2010	0 00	1 49	1 53	0 00	(0 04)	(0 04)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Jun 25 2010	0 00	2 71	2 82	0 00	(0 11)	(0 11)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Jun 25 2010	0 00	1 81	1 86	0 00	(0 05)	(0 05)	LT



## Statement Detail

**KRAMER CHARITABLE FOUNDATION**  
Realized Gains and Losses (Continued)

Period Ended November 30, 2010

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Jun 25 2010	0 00	15 66	16 11	0 00	(0 45)	(0 45)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Jun 25 2010	0 00	5 98	6 14	0 00	(0 16)	(0 16)	LT
FNMA MEGA-POOL #323632 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Jun 25 2010	0 00	12 40	12 69	0 00	(0 29)	(0 29)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Jul 15 2010	0 00	4 47	4 58	0 00	(0 11)	(0 11)	LT
FHLMC 30-YR GOLD, NE #POC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Jul 15 2010	0 00	14 90	15 08	0 00	(0 18)	(0 18)	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	Jul 26 2010	0 00	2 06	2 11	0 00	(0 05)	(0 05)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Jul 26 2010	0 00	3 21	3 33	0 00	(0 12)	(0 12)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Jul 26 2010	0 00	2 00	2 06	0 00	(0 06)	(0 06)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Jul 26 2010	0 00	8 97	9 22	0 00	(0 25)	(0 25)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Jul 26 2010	0 00	5 20	5 34	0 00	(0 14)	(0 14)	LT
FNMA MEGA-POOL #323632 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Jul 26 2010	0 00	10 11	10 35	0 00	(0 24)	(0 24)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Aug 16 2010	0 00	3 52	3 61	0 00	(0 09)	(0 09)	LT
FHLMC 30-YR GOLD, NE #POC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Aug 16 2010	0 00	9 72	9 84	0 00	(0 12)	(0 12)	LT



## Statement Detail

**KRAMER CHARITABLE FOUNDATION**  
Realized Gains and Losses (Continued)

Period Ended November 30, 2010

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 01267657 11/01/2010	Apr 14 2001	Aug 25 2010	0 00	0 28	0 29	0 00	(0 01)	(0 01)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Aug 25 2010	0 00	11 28	11 71	0 00	(0 43)	(0 43)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE.NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Aug 25 2010	0 00	38 48	39 66	0 00	(1 18)	(1 18)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Aug 25 2010	0 00	8 51	8 75	0 00	(0 24)	(0 24)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Aug 25 2010	0 00	3 62	3 72	0 00	(0 10)	(0 10)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Aug 25 2010	0 00	18 24	18 66	0 00	(0 42)	(0 42)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Sep 15 2010	0 00	4 50	4 61	0 00	(0 11)	(0 11)	LT
FHLMC 30-YR GOLD, NE #P0C01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Sep 15 2010	0 00	8 00	8 10	0 00	(0 10)	(0 10)	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POOL FACTOR 0 01267657 11/01/2010	Apr 14 2001	Sep 27 2010	0 00	2 33	2 39	0 00	(0 06)	(0 06)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Sep 27 2010	0 00	4 87	5 06	0 00	(0 19)	(0 19)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE.NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Sep 27 2010	0 00	1 98	2 04	0 00	(0 06)	(0 06)	LT



# KRAMER CHARITABLE FOUNDATION

## Realized Gains and Losses (Continued)

Period Ended November 30, 2010

	Date Acquired or Sold Short	Date Sold or Covered	Quantity	Sale Proceeds	Cost Basis	FX Gain (Loss)	Market Gain (Loss)	Total Gain (Loss)	Holding Period
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Sep 27 2010	0.00	6.68	6.87	0.00	(0.19)	(0.19)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Sep 21 2010	0.00	6.45	6.63	0.00	(0.18)	(0.18)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Sep 27 2010	0.00	16.89	17.28	0.00	(0.39)	(0.39)	LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Oct 15 2010	0.00	6.60	6.76	0.00	(0.16)	(0.16)	LT
FHLMC 30-YR GOLD NE #POC01210 6 5 08/01/2031 ORIG 08/01/2001 MULTIPLE SELLERS FACTOR 0 01982796 11/01/2010	Jan 23 2002	Oct 15 2010	0.00	12.63	12.78	0.00	(0.15)	(0.15)	LT
86/87 ISSYR FNMA #F0253037 7 5 02/01/2030 ORIG 01/01/2000 FNMA MULTIPLE POO FACTOR 0 01267657 11/01/2010	Apr 14 2001	Oct 25 2010	0.00	0.27	0.28	0.00	(0.01)	(0.01)	LT
FNMA 30-YR CONVENTIO #252874 7 5% 11/01/2029 10/01/1999 MULTIPLE POOL FACTOR 0 01397938 11/01/2010	Mar 25 2002	Oct 25 2010	0.00	3.59	3.73	0.00	(0.14)	(0.14)	LT
FNMA 30-YR CONVENTIO #596449 6 5% 06/01/2031 07/01/2001 BANK ONE,NA FACTOR 0 02150469 11/01/2010	Jan 09 2001	Oct 25 2010	0.00	20.56	21.20	0.00	(0.64)	(0.64)	LT
FNMA MEGA-POOL #323640 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01622441 11/01/2010	Mar 27 2001	Oct 25 2010	0.00	18.05	18.56	0.00	(0.51)	(0.51)	LT
FNMA MEGA-POOL #323645 7 5% 04/01/2029 03/01/1999 MEGA POOL FACTOR 0 01609909 11/01/2010	Mar 13 2001	Oct 25 2010	0.00	9.85	10.12	0.00	(0.27)	(0.27)	LT
FNMA MEGA-POOL #323832 7 5% 07/01/2029 06/01/1999 MEGA POOL FACTOR 0 01937368 11/01/2010	Feb 20 2001	Oct 25 2010	0.00	6.77	6.93	0.00	(0.16)	(0.16)	LT
GOLDMAN SACHS HIGH YIELD INSTL MUTUAL FUND CLASS I GOLDMAN SACHS ULTRA-SHORT DURATION GOVT FUND CL A	Feb 05 2003 Feb 05 2003 Feb 21 2003	Nov 05 2010 Nov 10 2010 Nov 10 2010	20,352.78 11,571.65 2,468.15	150,000.00 85,051.61 21,818.46	139,649.70 79,398.34 23,842.35	0.00 0.00 0.00	10,350.30 5,653.28 (2,023.89)	10,350.30 5,653.28 (2,023.89)	LT LT LT
FH 7 0% 05/01/2029 SER CO FACTOR 0 01976984 11/01/2010	Aug 09 2001	Nov 15 2010	0.00	2.68	2.74	0.00	(0.06)	(0.06)	LT

**MILTON A. & CHARLOTTE R. KRAMER CHARITABLE FOUNDATION**

**PART VIII-Information about Officers, Directors, Trustees, etc.  
990PF-2009 34-1467089**

	<b>Title, Aver. Hrs per Week</b>	<b>Compensation</b>	<b>Contr to empl benefit plans &amp; &amp; def comp.</b>	<b>Expense acct, other allow.</b>
Charlotte R Kramer 18105 Shaker Blvd. Shaker Heights OH 44120	Part.	NONE	NONE	NONE
Mark R. Kramer 344 Marlborough St. Boston MA 02115	Part	3,000	NONE	NONE
Michael J Horvitz 19100 N. Park Blvd. Shaker Heights OH 44122	Part	3,000	NONE	NONE
Joseph Kartiganer 812 Fifth Avenue New York NY 10021	Part	3,000	NONE	NONE

**Milton A. & Charlotte R. Kramer Charitable Foundation 34-1467089**  
**2009 990PF-Part XV - Supplementary Information**  
**Line 3a - Paid During the Year**

	INDIVIDUAL	FOUNDATION STATUS	PURPOSE OF GRANT	AMOUNT
ACA Scholarship Program Martinsville, IN	N/A	Public	General Philanthropic	300
Achievement Centers for Children Cleveland OH	N/A	Public	General Philanthropic	150
Agnon School Bedford OH	N/A	Public	Educational	250
American Friends of Israel Museum New York NY	N/A	Public	Civic & Cultural	1,500
Anti-Defamation League New York NY	N/A	Public	General Philanthropic	150
Breast Cancer Research Fnd New York NY	N/A	Public	Medical	1,100
Buckeye Area Development Corp Cleveland OH	N/A	Public	Thanksgiving baskets	1,000
CAMERA Boston MA	N/A	Public	General Philanthropic	500
Carver College of Medicine Iowa Cuty, IA	N/A	Public	Medical - Pediatric Prize	12,500
Case Western Reserve University Cleveland OH	N/A	Public	Educational	40,450
Children's Hospital Corporation Boston MA	N/A	Public	General Philanthropic	250
Citizens Academy Cleveland OH	N/A	Public	Educational	1,000
Cleveland Arts Prize Cleveland OH	N/A	Public	Civic & Cultural	1,000
Cleveland Botancial Garden Cleveland OH	N/A	Public	Civic & Cultural	3,000
Cleveland Clinic Foundation Cleveland OH	N/A	Public	Medical	50,000
Cleveland Hillel Foundation Cleveland OH	N/A	Public	Educational	250
Cleveland Institute of Music Cleveland OH	N/A	Public	Educational	250
Cleveland Museum of Art Cleveland OH	N/A	Public	Civic & Cultural	5,000
Cleveland Music School Settlement Cleveland OH	N/A	Public	Educational	500
Cleveland Play House Cleveland OH	N/A	Public	Civic & Cultural	5,000

	FOUNDATION			
	INDIVIDUAL	STATUS	PURPOSE OF GRANT	AMOUNT
Cleveland Schools Book Fund Cleveland OH	N/A	Public	Educational	1,000
Cleveland Sight Center Cleveland OH	N/A	Public	Medical	250
Cleveland State University Foundation Cleveland OH	N/A	Public	Educational	500
Cleveland Zoological Society Cleveland OH	N/A	Public	Educational	125
Council on Foundations Arlington, VA	N/A	Public	General Philanthropic	170
Cystic Fibrosis W Palm Beach FL	N/A	Public	Medical	1,000
Dancing Classroom NE Ohio Cleveland OH	N/A	Public	Civic & Cultural	1,000
Doctors Without Borders Merrifield VA	N/A	Public	Medical	1,000
Free Clinic of Greater Cleveland Cleveland OH	N/A	Public	Medical	1,000
Garment Center Congregation New York NY	N/A	Public	General Philanthropic	200
Greater Cleveland Volunteers Cleveland OH	N/A	Public	General Philanthropic	250
Great Lakes Theater Fest Cleveland OH	N/A	Public	Civic & Cultural	1,000
Hebrew Academy of Greater Cleveland Cleveland OH	N/A	Public	Educational	3,000
Hospice of The Western Reserve Cleveland OH	N/A	Public	General Philanthropic	1,000
Hunger Network of Greater Cleve. Cleveland OH	N/A	Public	General Philanthropic	500
Idea Center Cleveland OH	N/A	Public	Civic & Cultural	10,000
Jewish Federation of Cleveland Cleveland OH	N/A	Public	General Philanthropic	192,500
Jewish Federation of Palm Beach Palm Beach FL	N/A	Public	General Philanthropic	3,000
Jewish National Fund New York NY	N/A	Public	General Philanthropic	250
Johns Hopkins University Baltimore, MD	N/A	Public	Medical	200

	FOUNDATION			
	INDIVIDUAL	STATUS	PURPOSE OF GRANT	AMOUNT
Leukemia & Lymphoma Society Cleveland OH	N/A	Public	Medical	250
London's Bridge Foundation Cleveland OH	N/A	Public	General Philanthropic	5,000
Maltz Museum of Jewish Her Beachwood, OH	N/A	Public	Civic & Cultural	150
Musical Arts Assoc Cleveland Oh	N/A	Public	Civic & Cultural	30,000
Nature Center at Shaker Lakes Shaker Heights OH	N/A	Public	Educational	1,000
Near West Theatre Cleveland Oh	N/A	Public	Civic & Cultural	500
Negev Foundation Cleveland OH	N/A	Public	General Philanthropic	1,000
New York Times Neediest Cases New York NY	N/A	Public	General Philanthropic	600
Palm Beach Country Club Foundation Palm Beach FL	N/A	Public	General Philanthropic	1,000
Palm Beach Fellowship Palm Beach FL	N/A	Public	General Philanthropic	125
Palm Beach United Way Palm Beach FL	N/A	Public	General Philanthropic	1,000
Park Synagogue Cleveland Heights OH	N/A	Public	General Philanthropic	2,070
Pets for the Elderly Foundation Beachwood OH	N/A	Public	General Philanthropic	500
Suburban Symphony Orchestra Cleveland OH	N/A	Public	Civic & Cultural	250
Susan G Komen Fund Dallas Texas	N/A	Public	Medical	1,000
Temple Anshe Hessed Erie PA	N/A	Public	General Philanthropic	5,000
U S Holocaust Meml Museum Washington DC	N/A	Public	Civic & Cultural	250
United Way Services Cleveland OH	N/A	Public	General Philanthropic	7,126
University of Michigan Hillel Ann Arbor MI	N/A	Public	General Philanthropic	250
Western Reserve Historical Society Cleveland OH	N/A	Public	Civic & Cultural	1,000
50contributons of \$100 or less	N/A	Public	General Philanthropic	4,175
				<u>404,341</u>

**Milton A. & Charlotte R. Kramer Charitable Foundation 34-1467089**  
**2009 990PF-Part XV - Supplementary Information**  
**Line 3b - Approval fo Future Payment**

	INDIVIDUAL	FOUNDATION STATUS	PURPOSE OF GRANT	AMOUNT
Case Western Reserve University Social Justice Scholar Cleveland OH 3 payments	N/A	Public	Educational	108,000
Cleveland Clinic Foundation Cleveland OH 6 annual payments	N/A	Public	General Philanthropic	300,000
Jewish Federation Cleveland Oh	N/A	Public	General Philanthropic	162,500
Carver College of Medicine Samuel Rosenthal Pediatric Prize Iowa City I	N/A	Public	Medical	<u>12,500</u>
TOTAL				<u><u>583,000</u></u>