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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
2010

For calendar year 2010, or tax year beginning 01-01-2010 , and ending 12-31-2010

G Check all that apply

☐ Initial return

☐ Initial return of a former public charity

☐ Final return

☐ Amended return

☐ Address change

☐ Name change

Name of foundation
HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION

A Employer identification number
04-3368616

Number and street (or P O box number if mail is not delivered to street address)
MASONRICH CPAS 6 BICENTENNIAL SQ

Room/suite

B Telephone number (see page 10 of the instructions)
(603) 224-2000

City or town, state, and ZIP code
CONCORD, NH 03301

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 ☐

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

I Fair market value of all assets at end of year (from Part II, col. (c), line 16)
\$ 837,215

J Accounting method ☒ Cash ☐ Accrual
☐ Other (specify)
(Part I, column (d) must be on cash basis.)

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) (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)
Revenue	1 Contributions, gifts, grants, etc , received (attach schedule)				
	2 Check ☒ if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities.	24,905	24,905		
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	-12,634			
	b Gross sales price for all assets on line 6a _____ 332,507				
	7 Capital gain net income (from Part IV , line 2)		740		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less Cost of goods sold				
Operating and Administrative Expenses	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 Total. Add lines 1 through 11	12,271	25,645		
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule)	1,170	585		585
	c Other professional fees (attach schedule)	2,147	2,147		
	17 Interest				
	18 Taxes (attach schedule) (see page 14 of the instructions)	476	476		
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule)	75			75
	24 Total operating and administrative expenses.				
	Add lines 13 through 23	3,868	3,208		660
	25 Contributions, gifts, grants paid	95,660			95,660
	26 Total expenses and disbursements. Add lines 24 and 25	99,528	3,208		96,320
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-87,257			
	b Net investment income (if negative, enter -0-)		22,437		
	c Adjusted net income (if negative, enter -0-)				

For Privacy Act and Paperwork Reduction Act Notice, see page 30 of the instructions.

Cat No 11289X

Form **990-PF** (2010)

Part II Balance Sheets		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
Assets	1	Cash—non-interest-bearing			
	2	Savings and temporary cash investments	23,399	22,987	22,987
	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 (attach schedule) (see page 15 of the instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ _____ 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 (attach schedule)			
	b	Investments—corporate stock (attach schedule)			
	c	Investments—corporate bonds (attach schedule).			
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)	897,489	809,649	814,228
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
Liabilities	15	Other assets (describe ▶ _____)			
	16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	920,888	832,636	837,215
	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
Net Assets or Fund Balances	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities (add lines 17 through 22)		0	
		Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.			
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
		Foundations that do not follow SFAS 117, check here ▶ ☒ and complete lines 27 through 31.			
	27	Capital stock, trust principal, or current funds			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	920,888	832,636	
	30	Total net assets or fund balances (see page 17 of the instructions)	920,888	832,636	
	31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	920,888	832,636	

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	920,888
2	Enter amount from Part I, line 27a	2	-87,257
3	Other increases not included in line 2 (itemize) ▶ _____	3	505
4	Add lines 1, 2, and 3	4	834,136
5	Decreases not included in line 2 (itemize) ▶ _____	5	1,500
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 . .	6	832,636

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				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) 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				
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	740
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) (see pages 13 and 17 of the instructions) If (loss), enter -0- in Part I, line 8 }		3	

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 page 18 of the 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))
2009	69,010	758,901	0 090934
2008	75,252	943,979	0 079718
2007	59,298	1,028,996	0 057627
2006	99,973	961,506	0 103975
2005	72,130	772,549	0 093366
2 Total of line 1, column (d).			2 0 425620
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 0 085124
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5.			4 798,211
5 Multiply line 4 by line 3.			5 67,947
6 Enter 1% of net investment income (1% of Part I, line 27b).			6 224
7 Add lines 5 and 6.			7 68,171
8 Enter qualifying distributions from Part XII, line 4.			8 96,320
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			

Part VIExcise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)			
1aExempt 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)			
bDomestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b		1	224
cAll other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	
3Add lines 1 and 2.		3	224
4Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	
5Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-		5	224
6Credits/Payments			
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a	432
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	
7Total credits and payments Add lines 6a through 6d.		7	432
8Enter any penalty for underpayment of estimated tax Check here ☐ if Form 2220 is attached		8	
9Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed		9	
10Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.		10	208
11Enter the amount of line 10 to be Credited to 2011 estimated tax 208 Refunded		11	

Part VII-AStatements Regarding Activities			
1aDuring 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?			YesNo
bDid it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the 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.			No
cDid the foundation file Form 1120-POL for this year?.			No
dEnter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation \$ (2) On foundation managers \$			
eEnter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$			
2Has 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	No
3Has 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	No
4aDid the foundation have unrelated business gross income of \$1,000 or more during the year?.		4a	No
bIf "Yes," has it filed a tax return on Form 990-T for this year?.		4b	
5Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T.		5	No
6Are 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	Yes
7Did 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	Yes
8aEnter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) NH			
bIf the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation .		8b	Yes
9Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? If "Yes," complete Part XIV		9	No
10Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		10	No

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		No
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	13	Yes	
14	The books are in care of HARRIS BERMAN Telephone no (603) 224-2000 Located at 1160 BEACON ST APT304 BROOKLINE MA ZIP+4 02446			
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	
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		
See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country.				

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? (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days).			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here.	1b		
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 2010?	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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? 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).	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?			
b	If "Yes," did it have excess business holdings in 2010 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010.</i>)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
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 2010?	4b		No

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)? (see page 22 of the instructions).

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 page 22 of the instructions)? 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?

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?

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?

5b

6b

No

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
HARRIS A BERMAN  1160 BEACON ST APT 304 BROOKLINE, MA 02446	TRUSTEE 0 50	0	0	0
RUTH E NEMZOFF BERMAN  1160 BEACON ST APT 304 BROOKLINE, MA 02446	TRUSTEE 0 50	0	0	0

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
NONE				

Total

number of other employees paid over \$50,000.

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Part VIII

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
NONE		

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
--	----------

1	
2	
3	
4	

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
--	--------

1	N/A	
2		
	All other program-related investments See page 24 of the instructions	
3		

Total. 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.)

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	776,567
b	Average of monthly cash balances.	1b	33,799
c	Fair market value of all other assets (see page 24 of the instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	810,366
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	
2	Acquisition indebtedness applicable to line 1 assets.	2	
3	Subtract line 2 from line 1d.	3	810,366
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions).	4	12,155
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	798,211
6	Minimum investment return. Enter 5% of line 5.	6	39,911

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.)

1	Minimum investment return from Part X, line 6.	1	39,911
2a	Tax on investment income for 2010 from Part VI, line 5.	2a	224
b	Income tax for 2010 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	224
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	39,687
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	39,687
6	Deduction from distributable amount (see page 25 of the instructions).	6	
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	39,687

Part XII

Qualifying Distributions (see page 25 of the 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	96,320
b	Program-related investments—total from Part IX-B.	1b	
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	96,320
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 (see page 26 of the instructions).	5	224
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	96,096
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 2009	(c) 2009	(d) 2010
1	Distributable amount for 2010 from Part XI, line 7				39,687
2	Undistributed income, if any, as of the end of 2010				
a	Enter amount for 2009 only.				
b	Total for prior years 20____, 20____, 20____				
3	Excess distributions carryover, if any, to 2010				
a	From 2005.				41,483
b	From 2006.				52,918
c	From 2007.				9,447
d	From 2008.				28,852
e	From 2009.				31,434
f	Total of lines 3a through e.	164,134			
4	Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ 96,320				
a	Applied to 2009, but not more than line 2a				
b	Applied to undistributed income of prior years (Election required—see page 26 of the instructions)				
c	Treated as distributions out of corpus (Election required—see page 26 of the instructions). . .				
d	Applied to 2010 distributable amount.				39,687
e	Remaining amount distributed out of corpus	56,633			
5	Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6	Enter the net total of each column as indicated below:				
a	Corpus Add lines 3f, 4c, and 4e Subtract line 5	220,767			
b	Prior years' undistributed income Subtract line 4b from line 2b.				
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.				
d	Subtract line 6c from line 6b Taxable amount—see page 27 of the instructions . . .				
e	Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount—see page 27 of the instructions				
f	Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011				0
7	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)				
8	Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)	41,483			
9	Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	179,284			
10	Analysis of line 9				
a	Excess from 2006.				52,918
b	Excess from 2007.				9,447
c	Excess from 2008.				28,852
d	Excess from 2009.				31,434
e	Excess from 2010.				56,633

Part XIVPrivate 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 2010, enter the date of the ruling.

b

Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

☐ 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) 2010	(b) 2009	(c) 2008	(d) 2007	
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 XVSupplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see page 27 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))

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	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year See Additional Data Table				
Total			3a	95,660
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated

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

Form **990-PF** (2010)

Part XVII

Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

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)

No

2

Other assets.

1a(2)

No

b

Other transactions

1

Sales of assets to a noncharitable exempt organization.

1b(1)

No

2

Purchases of assets from a noncharitable exempt organization.

1b(2)

No

3

Rental of facilities, equipment, or other assets.

1b(3)

No

4

Reimbursement arrangements.

1b(4)

No

5

Loans or loan guarantees.

1b(5)

No

6

Performance of services or membership or fundraising solicitations.

1b(6)

No

c

Sharing of facilities, equipment, mailing lists, other assets, or paid employees.

1c

No

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

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
--------------------------	--------------------------	---------------------------------

Sign Here

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

Signature of officer or trustee

2011-05-05

Date

Title

Paid Preparer's Use Only

Preparer's Signature

JEFFREY S KIPPERMAN

Date

2011-05-05

Check if self-employed

☐

PTIN

Firm's name

MASON & RICH PA

Firm's EIN

Firm's address

6 BICENTENNIAL SQ

CONCORD, NH 033014058

Phone no.

(603) 224-2000

Form 990-PF (2010)

Additional Data

Software ID:
Software Version:
EIN: 04-3368616
Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
TUFTS 80 GEORGE STREET MEDFORD,MA 02111	NONE	PUBLIC	GENERAL	250
TUFTS SCHOOL OF MED 136 HARRISON AVE BOSTON,MA 02111	NONE	PUBLIC	GENERAL	21,800
TRUSTEES OF TUFTS COLLEGE 169 HOLLAND STREET SOMERVILLE,MA 02144	NONE	PUBLIC	GENERAL	25,450
CELEBRITY SERIES OF BOSTO 20 PARK PLAZA SUITE 1032 BOSTON,MA 02116	NONE	PUBLIC	GENERAL	11,000
HEBREW SENIOR LIFE 1200 CENTRE ST BOSTON,MA 02131	NONE	PUBLIC	GENERAL	11,500
COMBINED JEWISH PHILANTHR 126 HIGH ST BOSTON,MA 02110	NONE	PUBLIC	GENERAL	5,000
GATEWAYS 90 OAK STREET NEWTON,MA 02464	NONE	PUBLIC	ENDOWMENT	5,000
BRANDEIS UNIVERSITY PO BOX 549110 WALTHAM,MA 02454	NONE	PUBLIC	WOMEN'S STUDIES	5,000
NEWTON-WELLESLEY HOSP CHA 2014 WASHINGTON ST NEWTON,MA 02462	NONE	PUBLIC	GENERAL	1,250
INTERFAITH FAMILYCOM PO BOX 428 NEWTON,MA 02464	NONE	PUBLIC	GENERAL	1,000
BARNARD COLLEGE 3009 BROADWAY NEW YORK,NY 10027	NONE	PUBLIC	GENERAL	1,000
KENNETH B SCHWARTZ CENTER 205 PORTLAND ST 6TH FL BOSTON,MA 02114	NONE	PUBLIC	GENERAL	2,200
UNITED WAY OF MASS BAY 51 SLEEPER ST BOSTON,MA 02110	NONE	PUBLIC	GENERAL	750
AMERICAN JEWISH WORLD 45 WEST 36TH STREET 11TH NEW YORK,NY 10018	NONE	PUBLIC	GENERAL	1,000
CENTER FOR REPRODUCTIVE R 120 WALL STREET NEW YORK,NY 10005	NONE	PUBLIC	GENERAL	100
Total  3a				95,660

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a Paid during the year				
HALF THE SKY FOUNDATION 715 HEARST AVE STE 200 BERKELEY,CA 94710	NONE	PUBLIC	GENERAL	250
HARVARD MASSACHUSETTS HALL CAMBRIDGE,MA 02138	NONE	PUBLIC	MUSIC,HGE, COLLEGE FD	400
HEALTH CARE FOR ALL 30 WINTER ST 10TH FL BOSTON,MA 02108	NONE	PUBLIC	GENERAL	250
LASELL COLLEGE 1844 COMMONWEALTH AVE NEWTON,MA 02466	NONE	PUBLIC	GENERAL	500
LILITH 250 WEST 57TH STREET NEW YORK,NY 10107	NONE	PUBLIC	GENERAL	250
AMER FRIENDS OF JEWISH CM 800 BOYLSTON STREET BOSTON,MA 02199	NONE	PUBLIC	GENERAL	250
MOTHER CAROLINE ACADEMY 515 BLUE HILL AVENUE DORCHESTER,MA 02121	NONE	PUBLIC	GENERAL	50
POLARIS PROJECT PO BOX 53315 WASHINGTON,DC 20009	NONE	PUBLIC	GENERAL	100
PROJECT KESHER 2144 ASHLAND AVE STE 3 EVANSTON,IL 60201	NONE	PUBLIC	GENERAL	100
SECOND STEP PO BOX 600213 NEWTONVILLE,MA 02460	NONE	PUBLIC	GENERAL	100
TEMPLE EMANUEL 385 WARD STREET NEWTON CENTRE,MA 02459	NONE	PUBLIC	GENERAL	500
THE P&S FUND 650 W 168TH STREET NEW YORK,NY 10032	NONE	PUBLIC	GENERAL	500
ZAMIR CORALE OF BOSTON 1320 CENTRE ST 306 BOSTON,MA 02459	NONE	PUBLIC	GENERAL	110
Total  3a				95,660

TY 2010 Accounting Fees Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION

EIN: 04-3368616

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
MASON + RICH, P A	1,170	585		585

TY 2010 Compensation Explanation

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION
EIN: 04-3368616

Person Name	Explanation
HARRIS A BERMAN	
RUTH E NEMZOFF BERMAN	

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2010 Gain/Loss from Sale of Other Assets Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION
EIN: 04-3368616

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciat ion
425 985 ARTISAN INTERNATIONAL FUND	2005-10	PURCHASE	2010-02		8,000	10,070			-2,070	
312 989 ARTISAN MID CAP GROWTH FUND	2007-11	PURCHASE	2010-02		8,000	11,427			-3,427	
448 934 ARTISAN MID CAP VALUE FUND	2005-10	PURCHASE	2010-02		8,000	8,292			-292	
156 474 HARBOR INTERNATIONAL	2005-10	PURCHASE	2010-02		8,000	7,396			604	
3289 503 PIMCO HIGH YIELD FUND	2005-11	PURCHASE	2010-02		29,100	31,857			-2,757	
3058 43 T ROWE PRICE GROWTH FD	2005-10	PURCHASE	2010-02		81,309	80,385			924	
2 952 T ROWE PRICE GROWTH FD	2005-12	PURCHASE	2010-02		78	85			-7	
62 158 T ROWE PRICE GROWTH FD	2006-12	PURCHASE	2010-02		1,652	1,969			-317	
24 604 T ROWE PRICE GROWTH FD	2006-12	PURCHASE	2010-02		654	779			-125	
11 655 T ROWE PRICE GROWTH FD	2006-12	PURCHASE	2010-02		310	369			-59	
103 909 T ROWE PRICE GROWTH FD	2007-12	PURCHASE	2010-02		2,762	3,415			-653	
24 796 T ROWE PRICE GROWTH FD	2007-12	PURCHASE	2010-02		659	815			-156	
15 35 T ROWE PRICE GROWTH FD	2007-12	PURCHASE	2010-02		408	505			-97	
25 983 T ROWE PRICE GROWTH FD	2008-12	PURCHASE	2010-02		691	483			208	
15 157 T ROWE PRICE GROWTH FD	2008-12	PURCHASE	2010-02		403	282			121	
6 185 T ROWE PRICE GROWTH FD	2009-12	PURCHASE	2010-02		164	167			-3	
154 924 ARTISAN MID CAP GROWTH FUND	2007-11	PURCHASE	2010-05		4,200	5,656			-1,456	
225 685 ARTISAN MID CAP VALUE FUND	2005-10	PURCHASE	2010-05		4,200	4,168			32	
1438 337 PIMCO LOW DURATION	2008-03	PURCHASE	2010-05		15,000	14,738			262	
476 948 SSGA EMERGING MARKETS	2005-10	PURCHASE	2010-05		9,000	8,574			426	
1046 973 WHG LARGE CAP VALUE	2008-05	PURCHASE	2010-05		10,000	12,674			-2,674	
289 524 ARTISAN INTERNATIONAL FUND	2005-10	PURCHASE	2010-08		5,489	6,844			-1,355	
16 329 ARTISAN INTERNATIONAL FUND	2005-11	PURCHASE	2010-08		310	393			-83	
72 195 ARTISAN INTERNATIONAL FUND	2006-12	PURCHASE	2010-08		1,369	2,073			-704	
13 485 ARTISAN INTERNATIONAL FUND	2006-12	PURCHASE	2010-08		256	387			-131	
113 172 ARTISAN INTERNATIONAL FUND	2007-12	PURCHASE	2010-08		2,146	3,272			-1,126	
13 231 ARTISAN INTERNATIONAL FUND	2007-12	PURCHASE	2010-08		251	383			-132	
5 749 ARTISAN INTERNATIONAL FUND	2007-12	PURCHASE	2010-08		109	166			-57	
37 677 ARTISAN INTERNATIONAL FUND	2008-12	PURCHASE	2010-08		714	566			148	
11 855 ARTISAN INTERNATIONAL FUND	2008-12	PURCHASE	2010-08		225	178			47	

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
6 866 ARTISAN INTERNATIONAL FUND	2008-12	PURCHASE	2010-08		130	103			27	
786 164 ARTISAN INTERNATIONAL FUND	2009-08	PURCHASE	2010-08		14,906	15,000			-94	
1569 038 ARTISAN INTERNATIONAL FUND	2009-08	PURCHASE	2010-08		29,749	30,000			-251	
40 72 ARTISAN INTERNATIONAL FUND	2009-12	PURCHASE	2010-08		772	826			-54	
2535 005 PIMCO LOW DURATION	2008-03	PURCHASE	2010-08		26,750	25,976			774	
261 267 ARTISAN MID CAP GROWTH FUND	2007-11	PURCHASE	2010-10		8,000	9,539			-1,539	
414 079 ARTISAN MID CAP VALUE FUND	2005-10	PURCHASE	2010-10		8,000	7,648			352	
134 744 HARBOR INTERNATIONAL	2005-10	PURCHASE	2010-10		8,000	6,369			1,631	
1388 072 PIMCO HIGH YIELD FUND	2005-11	PURCHASE	2010-10		12,984	13,443			-459	
23 572 PIMCO HIGH YIELD FUND	2005-11	PURCHASE	2010-10		220	228			-8	
1 346 PIMCO HIGH YIELD FUND	2005-12	PURCHASE	2010-10		13	13				
29 483 PIMCO HIGH YIELD FUND	2005-12	PURCHASE	2010-10		276	287			-11	
27 039 PIMCO HIGH YIELD FUND	2006-01	PURCHASE	2010-10		253	265			-12	
25 691 PIMCO HIGH YIELD FUND	2006-02	PURCHASE	2010-10		240	253			-13	
39 834 PIMCO HIGH YIELD FUND	2006-03	PURCHASE	2010-10		373	389			-16	
25 636 PIMCO HIGH YIELD FUND	2006-04	PURCHASE	2010-10		240	249			-9	
28 77 PIMCO HIGH YIELD FUND	2006-05	PURCHASE	2010-10		269	277			-8	
31 732 PIMCO HIGH YIELD FUND	2006-06	PURCHASE	2010-10		297	302			-5	
27 769 PIMCO HIGH YIELD FUND	2006-07	PURCHASE	2010-10		260	265			-5	
30 355 PIMCO HIGH YIELD FUND	2006-08	PURCHASE	2010-10		284	293			-9	
28 996 PIMCO HIGH YIELD FUND	2006-09	PURCHASE	2010-10		271	282			-11	
2 259 PIMCO HIGH YIELD FUND	2006-10	PURCHASE	2010-10		21	22			-1	
749 907 PIMCO LOW DURATION	2008-03	PURCHASE	2010-10		8,000	7,684			316	
253 485 SCOUT INTERNATIONAL	2010-08	PURCHASE	2010-11		8,000	7,060			940	

TY 2010 Investments - Other Schedule**Name:** HARRIS A BERMAN & RUTH E NEMZOFF

FAMILY FOUNDATION

EIN: 04-3368616

Category / Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
WHG LARGE CAP VALUE	AT COST	82,335	70,214
NUVEEN SANTA BARBARA GROWTH	AT COST	63,539	73,930
T ROWE PRICE GROWTH			
ARTISAN MID CAP VALUE	AT COST	25,627	27,818
ARTISAN MID CAP	AT COST	32,176	33,158
HUSSMAN STRATEGIC GWTH	AT COST	63,670	51,889
IVY ASSET STRATEGY	AT COST	24,063	24,928
PIMCO ALL ASSET	AT COST	74,952	72,749
PIMCO COMMOD RR	AT COST	72,912	52,951
ARTISAN INTERNATIONAL			
HARBOR INTERNATIONAL	AT COST	54,735	65,425
SCOUT INTERNATIONAL	AT COST	49,896	57,936
SSGA EMERGING MKT	AT COST	39,696	48,836
COHEN & STEERS RLTY			
PIMCO HIGH YIELD	AT COST	15,531	16,792
PIMCO LOW DURATION	AT COST	147,164	149,514
TEMPLETON GLOBAL BD FD	AT COST	47,351	51,272
WASATCH EMERGING MARKETS SMA	AT COST	16,002	16,816

TY 2010 Other Decreases Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION

EIN: 04-3368616

Description	Amount
DONATIONS PAID IN 2009, CASHED IN 2010	1,500

TY 2010 Other Expenses Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF

FAMILY FOUNDATION

EIN: 04-3368616

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXPENSES				
NH FILING FEE	75			75

TY 2010 Other Increases Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION

EIN: 04-3368616

Description	Amount
DONATION PD IN 2010 AND CASHED IN 2011	500
ROUNDING	5

TY 2010 Other Professional Fees Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION
EIN: 04-3368616

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
INVESTMENT MANAGEMENT FEES	2,147	2,147		

TY 2010 Taxes Schedule

Name: HARRIS A BERMAN & RUTH E NEMZOFF
FAMILY FOUNDATION
EIN: 04-3368616

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAX PAID	476	476		