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Form 990-PF

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

OMB No 1545-0052

2010

Department of the Treasury Internal Revenue Service

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

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

Check all that apply: Initial return, Amended return, Initial return of a former public charity, Address change, Final return, Name change

Name of foundation: LAWRENCE RUBEN FOUNDATION c/o ruben companies. A Employer identification number: 13-3124700. B Telephone number: (212) 293-9400. H Check type of organization: Section 501(c)(3) exempt private foundation. I Fair market value of all assets at end of year: \$ 5,778,271. J Accounting method: Cash.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12), Operating and Administrative Expenses (13-26), and Summary (27-29).

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

| Part II Balance Sheets | | Beginning of year | | | End of year | | |
|------------------------------------|---|--|---|-----------------------|----------------|----------------|-----------------------|
| | | (a) Book Value | (b) Book Value | (c) Fair Market Value | (a) Book Value | (b) Book Value | (c) Fair Market Value |
| Assets | 1 | Cash—non-interest-bearing | | | | | |
| | 2 | Savings and temporary cash investments | 3,181,648 | 3,636,225 | 3,636,225 | | |
| | 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) | 916,828 <input checked="" type="checkbox"/> | 903,154 | 1,098,859 | | |
| | c | Investments—corporate bonds (attach schedule) | 1,855,245 <input checked="" type="checkbox"/> | 961,470 | 1,043,187 | | |
| | 11 | Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____ | | | | | |
| | 12 | Investments—mortgage loans | | | | | |
| | 13 | Investments—other (attach schedule) | | | | | |
| | 14 | Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____ | | | | | |
| 15 | Other assets (describe ▶ _____) | | | | | | |
| 16 | Total assets (to be completed by all filers—see the instructions Also, see page 1, item I) | 5,953,721 | 5,500,849 | 5,778,271 | | | |
| Liabilities | 17 | Accounts payable and accrued expenses | | | | | |
| | 18 | Grants payable | | | | | |
| | 19 | Deferred revenue | | | | | |
| | 20 | Loans from officers, directors, trustees, and other disqualified persons | | | | | |
| | 21 | Mortgages and other notes payable (attach schedule) | | | | | |
| | 22 | Other liabilities (describe ▶ _____) | | | | | |
| 23 | Total liabilities (add lines 17 through 22) | | 0 | | | | |
| Net Assets or Fund Balances | Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31. | | | | | | |
| | 24 | Unrestricted | | | | | |
| | 25 | Temporarily restricted | | | | | |
| | 26 | Permanently restricted | | | | | |
| | Foundations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 31. | | | | | | |
| | 27 | Capital stock, trust principal, or current funds | 5,953,721 | 5,500,849 | | | |
| | 28 | Paid-in or capital surplus, or land, bldg, and equipment fund | | | | | |
| 29 | Retained earnings, accumulated income, endowment, or other funds | | | | | | |
| 30 | Total net assets or fund balances (see page 17 of the instructions) | 5,953,721 | 5,500,849 | | | | |
| 31 | Total liabilities and net assets/fund balances (see page 17 of the instructions) | 5,953,721 | 5,500,849 | | | | |

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 | 5,953,721 |
| 2 | Enter amount from Part I, line 27a | 2 | -452,872 |
| 3 | Other increases not included in line 2 (itemize) ▶ _____ | 3 | |
| 4 | Add lines 1, 2, and 3 | 4 | 5,500,849 |
| 5 | Decreases not included in line 2 (itemize) ▶ _____ | 5 | |
| 6 | Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30 | 6 | 5,500,849 |

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) |
|--|--------------------------|--|------------------------------------|--------------------------------|
| 1 a | SEE STATEMENT A ATTACHED | P | | |
| b | | | | |
| c | | | | |
| d | | | | |
| e | | | | |

| (e) Gross sales price | (f) Depreciation allowed (or allowable) | (g) Cost or other basis plus expense of sale | (h) Gain or (loss) (e) plus (f) minus (g) |
|-----------------------|--|---|--|
| a 981,494 | | 990,112 | -8,618 |
| b | | | |
| c | | | |
| d | | | |
| e | | | |

| Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69 | | | (l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h)) |
|---|--------------------------------------|---|---|
| (i) FMV as of 12/31/69 | (j) Adjusted basis as of 12/31/69 | (k) Excess of col (i) over col (j), if any | |
| a | | | -8,618 |
| 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 | -8,618 |
| 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 | 658,281 | 5,720,670 | 0.115071 |
| 2008 | 609,026 | 5,421,014 | 0.112345 |
| 2007 | 655,250 | 6,017,515 | 0.10889 |
| 2006 | 650,355 | 5,909,326 | 0.110056 |
| 2005 | 596,250 | 6,409,720 | 0.093023 |

| | | | |
|----------|--|----------|-----------|
| 2 | Total of line 1, column (d). | 2 | 0.539385 |
| 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 | 0.107877 |
| 4 | Enter the net value of noncharitable-use assets for 2010 from Part X, line 5. | 4 | 5,781,766 |
| 5 | Multiply line 4 by line 3. | 5 | 623,720 |
| 6 | Enter 1% of net investment income (1% of Part I, line 27b). | 6 | 1,602 |
| 7 | Add lines 5 and 6. | 7 | 625,322 |
| 8 | Enter qualifying distributions from Part XII, line 4. | 8 | 920,427 |

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

| | | | |
|-----------|---|-----------|-------|
| 1a | Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions) | | |
| b | Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b | 1 | 1,602 |
| c | All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b) | | |
| 2 | Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) | 2 | |
| 3 | Add lines 1 and 2. | 3 | 1,602 |
| 4 | Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-) | 4 | |
| 5 | Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0- | 5 | 1,602 |
| 6 | Credits/Payments | | |
| a | 2010 estimated tax payments and 2009 overpayment credited to 2010 | 6a | 4,116 |
| b | Exempt foreign organizations—tax withheld at source | 6b | |
| c | Tax paid with application for extension of time to file (Form 8868) | 6c | |
| d | Backup withholding erroneously withheld | 6d | |
| 7 | Total credits and payments Add lines 6a through 6d. | 7 | 4,116 |
| 8 | Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached | 8 | |
| 9 | Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed | 9 | |
| 10 | Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid | 10 | 2,514 |
| 11 | Enter the amount of line 10 to be Credited to 2011 estimated tax ▶ 2,514 Refunded ▶ | 11 | |

Part VII-A Statements Regarding Activities

| | Yes | No |
|--|-----|----|
| 1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign? <input checked="" type="checkbox"/> | | No |
| 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> | | No |
| c Did the foundation file Form 1120-POL for this year? | | No |
| d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ \$ _____ (2) On foundation managers ▶ \$ _____ | | |
| e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ \$ _____ | | |
| 2 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> | | No |
| 3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i> <input checked="" type="checkbox"/> | | No |
| 4a Did the foundation have unrelated business gross income of \$1,000 or more during the year? | | No |
| b If "Yes," has it filed a tax return on Form 990-T for this year? | | |
| 5 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"/> | | No |
| 6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument? | Yes | |
| 7 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> | Yes | |
| 8a Enter the states to which the foundation reports or with which it is registered (see page 19 of the instructions) ▶ NY _____ | | |
| 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> | Yes | |
| 9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV on page 27)? <i>If "Yes," complete Part XIV</i> | | No |
| 10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i> | | No |

Part VII-A Statements Regarding Activities (continued)

| | | | |
|---|-----------|------------|-----------|
| <p>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).</p> | 11 | | No |
| <p>12 Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?</p> | 12 | | No |
| <p>13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ _____</p> | 13 | Yes | |
| <p>14 The books are in care of ▶ DANTE MALIWAT Telephone no ▶ (212) 293-9400 Located at ▶ RUBEN COMPANIES-600 MADISON AVE New York NY ZIP+4 ▶ 10022</p> | | | |
| <p>15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041—Check here ▶ <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ▶</p> | 15 | | |
| <p>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?</p> | 16 | | No |

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 |
|---|-----------|--|-----|-----------|
| <p>1a During the year did the foundation (either directly or indirectly)</p> <p>(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(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</p> <p>(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(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</p> <p>(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</p> | | | | |
| <p>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. ▶ <input type="checkbox"/></p> | 1b | | | No |
| <p>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?</p> | 1c | | | No |
| <p>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))</p> | | | | |
| <p>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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____</p> | | | | |
| <p>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).</p> | 2b | | | |
| <p>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____</p> | | | | |
| <p>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 checked="" type="checkbox"/> No</p> | | | | |
| <p>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>)</p> | 3b | | | |
| <p>4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?</p> | 4a | | | No |
| <p>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?</p> | 4b | | | No |

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

| | | |
|--|-----------|-----------|
| <p>5a During the year did the foundation pay or incur any amount to</p> <p>(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(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</p> <p>(3) Provide a grant to an individual for travel, study, or other similar purposes? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(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</p> <p>(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</p> <p>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. <input type="checkbox"/></p> <p>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 checked="" type="checkbox"/> No If "Yes," attach the statement required by Regulations section 53.4945–5(d).</p> <p>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 checked="" type="checkbox"/> No</p> <p>b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes" to 6b, file Form 8870.</p> <p>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</p> <p>b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> | 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 |
|--|---|---|---|---------------------------------------|
| LAWRENCE RUBEN THE CROSSING PURCHASE STREET purchase, NY 10577 | DIRECTOR AS REQ'D 0 | 0 | 0 | 0 |
| RICHARD RUBEN 10 GRACIE SQUARE new york, NY 10028 | DIRECTOR AS REQ'D 0 | 0 | 0 | 0 |
| LENORE RUBEN 175 RIVERSIDE DRIVE APT 10E new york, NY 10024 | DIRECTOR AS REQ'D 0 | 0 | 0 | 0 |
| ROCHELLE KIVELL 45 COLBY LANE scarsdale, NY 10583 | DIRECTOR AS REQ'D 0 | 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 |
|---|---|------------------|---|---------------------------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

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 |
|---|---------------------|------------------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

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 | |
| 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 | 2,436,214 |
| b | Average of monthly cash balances. | 1b | 3,433,599 |
| 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 | 5,869,813 |
| 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 | 0 |
| 3 | Subtract line 2 from line 1d. | 3 | 5,869,813 |
| 4 | Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions). | 4 | 88,047 |
| 5 | Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4 | 5 | 5,781,766 |
| 6 | Minimum investment return. Enter 5% of line 5. | 6 | 289,088 |

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 | 289,088 |
| 2a | Tax on investment income for 2010 from Part VI, line 5. | 2a | 1,602 |
| b | Income tax for 2010 (This does not include the tax from Part VI). | 2b | |
| c | Add lines 2a and 2b. | 2c | 1,602 |
| 3 | Distributable amount before adjustments Subtract line 2c from line 1. | 3 | 287,486 |
| 4 | Recoveries of amounts treated as qualifying distributions. | 4 | |
| 5 | Add lines 3 and 4. | 5 | 287,486 |
| 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 | 287,486 |

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 | 920,427 |
| b | Program-related investments—total from Part IX-B. | 1b | 0 |
| 2 | Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes. | 2 | 0 |
| 3 | Amounts set aside for specific charitable projects that satisfy the | | |
| a | Suitability test (prior IRS approval required). | 3a | 0 |
| b | Cash distribution test (attach the required schedule). | 3b | 0 |
| 4 | Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4 | 4 | 920,427 |
| 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 | 1,602 |
| 6 | Adjusted qualifying distributions. Subtract line 5 from line 4. | 6 | 918,825 |

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 | | | | 287,486 |
| 2 Undistributed income, if any, as of the end of 2010 | | | | |
| a Enter amount for 2009 only. | | | | |
| b Total for prior years 2008, 2007, 2006 | | | | |
| 3 Excess distributions carryover, if any, to 2010 | | | | |
| a From 2005. | | | | 0 |
| b From 2006. | | | | 145,240 |
| c From 2007. | | | | 357,970 |
| d From 2008. | | | | 373,509 |
| e From 2009. | | | | 376,361 |
| f Total of lines 3a through e. | 1,253,080 | | | |
| 4 Qualifying distributions for 2010 from Part XII, line 4 \blacktriangleright \$ <u>920,427</u> | | | | |
| 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. | | | | 287,486 |
| e Remaining amount distributed out of corpus | 632,941 | | | |
| 5 Excess distributions carryover applied to 2010 <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i> | | | | |
| 6 Enter the net total of each column as indicated below: | | | | |
| a Corpus Add lines 3f, 4c, and 4e Subtract line 5 | 1,886,021 | | | |
| 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). | 0 | | | |
| 9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a. | 1,886,021 | | | |
| 10 Analysis of line 9 | | | | |
| a Excess from 2006. | | | | 145,240 |
| b Excess from 2007. | | | | 357,970 |
| c Excess from 2008. | | | | 373,509 |
| d Excess from 2009. | | | | 376,361 |
| e Excess from 2010. | | | | 632,941 |

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 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)

| | Tax year | Prior 3 years | | | (e) Total |
|--|-----------------|-----------------|-----------------|-----------------|------------------|
| | (a) 2010 | (b) 2009 | (c) 2008 | (d) 2007 | |
| 2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed | | | | | |
| b 85% of line 2a | | | | | |
| c Qualifying distributions from Part XII, line 4 for each year listed | | | | | |
| d Amounts included in line 2c not used directly for active conduct of exempt activities | | | | | |
| e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c | | | | | |
| 3 Complete 3a, b, or c for the alternative test relied upon | | | | | |
| a "Assets" alternative test—enter | | | | | |
| (1) Value of all assets | | | | | |
| (2) Value of assets qualifying under section 4942(j)(3)(B)(i) | | | | | |
| b "Endowment" alternative test— enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed. | | | | | |
| c "Support" alternative test—enter | | | | | |
| (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties) | | | | | |
| (2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii). | | | | | |
| (3) Largest amount of support from an exempt organization | | | | | |
| (4) Gross investment income | | | | | |

Part XV Supplementary Information (Complete this part only if the 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))

LAWRENCE RUBEN

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 <i>Paid during the year</i> Weill Medical College 1300 york avenue box 123 new york, NY 10065 | none | | GENERAL CHARITABLE | 912,500 |
| Total ▶ 3a | | | | 912,500 |
| b <i>Approved for future payment</i> | | | | |
| Total ▶ 3b | | | | |

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Schedule of Contributors

OMB No 1545-0047

▶ Attach to Form 990, 990-EZ, or 990-PF.

2010

Department of the Treasury
Internal Revenue Service

Name of organization
LAWRENCE RUBEN FOUNDATION
c/o ruben companies

Employer identification number
13-3124700

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

501(c)() (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule—

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

Special Rules

For a section 501(c)(3) organization filing Form 990 or 990-EZ, that met the 33¹/₃% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

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

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

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

| | |
|---|---|
| Name of organization LAWRENCE RUBEN FOUNDATION c/o ruben companies | Employer identification number 13-3124700 |
|---|---|

Part I Contributors (see instructions)

| (a) No. | (b) Name, address, and ZIP + 4 | (c) Aggregate contributions | (d) Type of contribution |
|------------|--|--------------------------------|---|
| <u>1</u> | LAWRENCE RUBEN THE CROSSING PURCHASE STREET _____ purchase, NY 10577 _____ | \$ <u>160,000</u> | Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution) |
| <u>2</u> | LAWRENCE RUBEN THE CROSSING PURCHASE STREET _____ purchase, NY 10577 _____ | \$ <u>156,250</u> | Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution) |
| — | _____ _____ _____ | \$ _____ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution) |
| — | _____ _____ _____ | \$ _____ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution) |
| — | _____ _____ _____ | \$ _____ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution) |
| — | _____ _____ _____ | \$ _____ | Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution) |

| | |
|---|---|
| Name of organization LAWRENCE RUBEN FOUNDATION c/o ruben companies | Employer identification number 13-3124700 |
|---|---|

Part II Noncash Property (see Instructions)

| (a) No. from Part I | (b) Description of noncash property given | (c) FMV (or estimate) (see instructions) | (d) Date received |
|---------------------------|--|--|----------------------|
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |
| — | <hr/> <hr/> <hr/> <hr/> | \$ _____ | _____ |

| | |
|---|---|
| Name of organization LAWRENCE RUBEN FOUNDATION c/o ruben companies | Employer identification number 13-3124700 |
|---|---|

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations aggregating more than \$1,000 for the year. (Complete columns (a) through (e) and the following line entry)
 For organizations completing Part III, enter the total of *exclusively* religious, charitable, etc., contributions of **\$1,000 or less** for the year (Enter this information once See instructions) ▶ \$

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|-------------------------|-------------------------|-------------------------------------|
| — | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |

| (e) Transfer of gift | |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____ _____ | _____ _____ _____ |

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|-------------------------|-------------------------|-------------------------------------|
| — | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |

| (e) Transfer of gift | |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____ _____ | _____ _____ _____ |

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|-------------------------|-------------------------|-------------------------------------|
| — | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |

| (e) Transfer of gift | |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____ _____ | _____ _____ _____ |

| (a) No. from Part I | (b) Purpose of gift | (c) Use of gift | (d) Description of how gift is held |
|---------------------|-------------------------|-------------------------|-------------------------------------|
| — | _____ _____ _____ | _____ _____ _____ | _____ _____ _____ |

| (e) Transfer of gift | |
|---|--|
| Transferee's name, address, and ZIP + 4 | Relationship of transferor to transferee |
| _____ _____ | _____ _____ _____ |

TY 2010 Accounting Fees Schedule

Name: LAWRENCE RUBEN FOUNDATION

c/o ruben companies

EIN: 13-3124700

| Category | Amount | Net Investment Income | Adjusted Net Income | Disbursements for Charitable Purposes |
|-----------------|--------|--------------------------|------------------------|---|
| ACCOUNTING FEES | 7,549 | | | 7,549 |

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

TY 2010 Depreciation Schedule

Name: LAWRENCE RUBEN FOUNDATION

c/o ruben companies

EIN: 13-3124700

| Description of Property | Date Acquired | Cost or Other Basis | Prior Years' Depreciation | Computation Method | Rate / Life (# of years) | Current Year's Depreciation Expense | Net Investment Income | Adjusted Net Income | Cost of Goods Sold Not Included |
|-------------------------|---------------|---------------------|---------------------------|--------------------|--------------------------|-------------------------------------|-----------------------|---------------------|---------------------------------|
|-------------------------|---------------|---------------------|---------------------------|--------------------|--------------------------|-------------------------------------|-----------------------|---------------------|---------------------------------|

**TY 2010 Investments Corporate
Bonds Schedule**

Name: LAWRENCE RUBEN FOUNDATION
c/o ruben companies

EIN: 13-3124700

| Name of Bond | End of Year Book Value | End of Year Fair Market Value |
|--------------------------|------------------------|-------------------------------|
| SEE STATEMENT B ATTACHED | 961,470 | 1,043,187 |

**TY 2010 Investments Corporate
Stock Schedule**

Name: LAWRENCE RUBEN FOUNDATION
 c/o ruben companies
EIN: 13-3124700

| Name of Stock | End of Year Book Value | End of Year Fair Market Value |
|--------------------------|------------------------|-------------------------------|
| SEE STATEMENT B ATTACHED | 903,154 | 1,098,859 |

TY 2010 Land, Etc. Schedule

Name: LAWRENCE RUBEN FOUNDATION

c/o ruben companies

EIN: 13-3124700

| Category / Item | Cost / Other Basis | Accumulated Depreciation | Book Value | End of Year Fair Market Value |
|--------------------|-----------------------|-----------------------------|---------------|----------------------------------|
|--------------------|-----------------------|-----------------------------|---------------|----------------------------------|

TY 2010 Other Expenses Schedule

Name: LAWRENCE RUBEN FOUNDATION

c/o ruben companies

EIN: 13-3124700

| Description | Revenue and Expenses per Books | Net Investment Income | Adjusted Net Income | Disbursements for Charitable Purposes |
|------------------------------|-----------------------------------|--------------------------|---------------------|--|
| NYS DEPT OF LAW - FILING FEE | 250 | | | 250 |
| MANAGEMENT FEE | 5,505 | 5,505 | | |
| INCISIVE MEDIA - AD | 128 | | | 128 |

TY 2010 Other Income Schedule

Name: LAWRENCE RUBEN FOUNDATION

c/o ruben companies

EIN: 13-3124700

| Description | Revenue And Expenses Per Books | Net Investment Income | Adjusted Net Income |
|--------------------|--------------------------------|-----------------------|---------------------|
| FEDERAL TAX REFUND | | | |

TY 2010 Taxes Schedule

Name: LAWRENCE RUBEN FOUNDATION

c/o ruben companies

EIN: 13-3124700

| Category | Amount | Net Investment Income | Adjusted Net Income | Disbursements for Charitable Purposes |
|--------------------|--------|--------------------------|------------------------|---|
| FOREIGN TAX | 635 | 635 | | |
| FEDERAL INCOME TAX | 230 | | | |

Lawrence Ruben Company
PORTFOLIO APPRAISAL
The Lawrence Ruben Foundation
 December 31, 2010

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value |
|------------------------------|--|-----------|------------|--------|--------------|
| Domestic Common Stock | | | | | |
| 200 00 | ABBOTT LABS | 41 87 | 8,373 17 | 47 91 | 9,582 00 |
| 100 00 | ABBOTT LABS | 43 62 | 4,362 00 | 47 91 | 4,791 00 |
| 100 00 | ABBOTT LABS | 48 96 | 4,896 00 | 47 91 | 4,791 00 |
| 50 00 | AIR PRODUCTS&CHEM | 86 68 | 4,334 07 | 90 95 | 4,547 50 |
| 500 00 | ALTRIA GROUP INC | 10 85 | 5,423 98 | 24 62 | 12,310 00 |
| 100 00 | ALTRIA GROUP INC | 10 88 | 1,088 40 | 24 62 | 2,462 00 |
| 200 00 | ALTRIA GROUP INC | 10 20 | 2,040 18 | 24 62 | 4,924 00 |
| 100.00 | ALTRIA GROUP INC | 17 13 | 1,712 76 | 24 62 | 2,462 00 |
| 100 00 | ALTRIA GROUP INC | 19.16 | 1,916 00 | 24 62 | 2,462 00 |
| 100.00 | APPLE INC | 140 33 | 14,033.00 | 322 56 | 32,256 00 |
| 150 00 | AUTOMATIC DATA PROCESSING INC CMN | 41.93 | 6,288 94 | 46 28 | 6,942 00 |
| 50 00 | AUTOMATIC DATA PROCESSING INC CMN | 45 82 | 2,291.05 | 46.28 | 2,314 00 |
| 92.00 | BRISTOL MYERS SQUIBB CO CMN | 57 49 | 5,289 38 | 26 48 | 2,436 16 |
| 46 00 | BRISTOL MYERS SQUIBB CO CMN | 64.01 | 2,944 32 | 26 48 | 1,218.08 |
| 200 00 | CATERPILLAR INC DEL | 73 25 | 14,650 00 | 93 66 | 18,732 00 |
| 300 00 | CHEVRON CORP | 49.11 | 14,734 38 | 91 25 | 27,375 00 |
| 200.00 | CHEVRON CORP | 47 72 | 9,543 75 | 91 25 | 18,250 00 |
| 400 00 | CISCO SYSTEMS INC COM | 32 19 | 12,876 00 | 20.23 | 8,092 00 |
| 100 00 | CISCO SYSTEMS INC COM | 33 04 | 3,304 00 | 20 23 | 2,023 00 |
| 100 00 | CITIGROUP INC CMN | 24 51 | 2,451 28 | 4 73 | 473 00 |
| 200 00 | CITIGROUP INC. CMN | 30.55 | 6,109 17 | 4 73 | 946.00 |
| 200 00 | CITIGROUP INC CMN | 49 93 | 9,985 00 | 4.73 | 946 00 |
| 400 00 | COCA-COLA COMPANY (THE) CMN | 60 69 | 24,275 00 | 65 77 | 26,308 00 |
| 100 00 | COCA-COLA COMPANY (THE) CMN | 69.06 | 6,906 25 | 65 77 | 6,577 00 |
| 200 00 | COCA-COLA COMPANY (THE) CMN | 62.94 | 12,588 00 | 65 77 | 13,154 00 |
| 400 00 | CONOCOPHILLIPS | 38 45 | 15,380.00 | 68 10 | 27,240 00 |
| 200 00 | DIAGEO PLC SPON ADR (NEW) SPONSORED ADR CM | 56.54 | 11,308 00 | 74.33 | 14,866 00 |
| 125 00 | ELI LILLY & CO | 82 60 | 10,325 00 | 35.04 | 4,380 00 |
| 100.00 | ESTEE LAUDER COS INC CL-A CMN CLASS A | 40 16 | 4,016 00 | 80 70 | 8,070 00 |
| 528 00 | EXXON MOBIL CORP COM | 38 80 | 20,485.17 | 73 12 | 38,607 36 |
| 200 00 | EXXON MOBIL CORP COM | 42 75 | 8,550 00 | 73 12 | 14,624.00 |
| 200 00 | EXXON MOBIL CORP COM | 39 94 | 7,987 50 | 73 12 | 14,624 00 |
| 100 00 | EXXON MOBIL CORP COM | 45 35 | 4,535 00 | 73 12 | 7,312 00 |
| 200.00 | EXXON MOBIL CORP COM | 37 85 | 7,570 00 | 73 12 | 14,624 00 |
| 75 00 | FRANKLIN RES INC | 120 42 | 9,031 70 | 111 21 | 8,340 75 |

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STATEMENT B

Lawrence Ruben Company
PORTFOLIO APPRAISAL
The Lawrence Ruben Foundation
 December 31, 2010

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value |
|----------|---|-----------|------------|--------|--------------|
| 100 00 | FREEPRT-MCMRAN CPR & GLD | 117 43 | 11,742 89 | 120 09 | 12,009.00 |
| 50 00 | FREEPRT-MCMRAN CPR & GLD | 82 29 | 4,114 68 | 120 09 | 6,004 50 |
| 100.00 | FREEPRT-MCMRAN CPR & GLD | 106.81 | 10,681 00 | 120 09 | 12,009 00 |
| 100.00 | GENERAL DYNAMICS CORP | 91 28 | 9,128 11 | 70 96 | 7,096 00 |
| 550 00 | GENERAL ELECTRIC | 32 81 | 18,046 88 | 18 29 | 10,059.50 |
| 300.00 | GENERAL ELECTRIC | 35.27 | 10,581 25 | 18 29 | 5,487 00 |
| 200 00 | GENERAL ELECTRIC | 32 05 | 6,410 00 | 18 29 | 3,658 00 |
| 100.00 | GENERAL ELECTRIC | 33 90 | 3,390 00 | 18 29 | 1,829 00 |
| 200 00 | HOME DEPOT INC | 40 20 | 8,040 00 | 35.06 | 7,012.00 |
| 100.00 | HOME DEPOT INC | 42 18 | 4,218 00 | 35.06 | 3,506 00 |
| 150 00 | HSBC HOLDINGS PLC SPONSORED ADR CMN | 81.16 | 12,173 50 | 51 04 | 7,656 00 |
| 50 00 | HSBC HOLDINGS PLC SPONSORED ADR CMN | 84 57 | 4,228 50 | 51 04 | 2,552 00 |
| 83 00 | HSBC HOLDINGS PLC SPONSORED ADR CMN | 18 45 | 1,531 63 | 51.04 | 4,236 32 |
| 800.00 | INTEL CORP | 32 42 | 25,937 50 | 21 03 | 16,824 00 |
| 400.00 | INTEL CORP | 28.78 | 11,512 50 | 21 03 | 8,412 00 |
| 200 00 | INTEL CORP | 58 00 | 11,600 00 | 21.03 | 4,206 00 |
| 100 00 | INTEL CORP | 29 71 | 2,970 70 | 21 03 | 2,103 00 |
| 125 00 | INTL BUSINESS MACHINES CORP IBM | 130 64 | 16,329 43 | 146.76 | 18,345.00 |
| 50 00 | INTL BUSINESS MACHINES CORP IBM | 146.00 | 7,300 00 | 146 76 | 7,338 00 |
| 200 00 | JOHNSON & JOHNSON CMN | 39 47 | 7,893 75 | 61.85 | 12,370 00 |
| 200 00 | JOHNSON & JOHNSON CMN | 39 63 | 7,925 00 | 61 85 | 12,370 00 |
| 100 00 | JOHNSON & JOHNSON CMN | 52.46 | 5,245 50 | 61 85 | 6,185 00 |
| 75.00 | JOHNSON & JOHNSON CMN | 57 37 | 4,303.00 | 61 85 | 4,638 75 |
| 200.00 | JPMORGAN CHASE & CO | 48 29 | 9,658 33 | 42 42 | 8,484 00 |
| 150 00 | JPMORGAN CHASE & CO | 50 08 | 7,512 50 | 42 42 | 6,363 00 |
| 100 00 | JPMORGAN CHASE & CO | 41 17 | 4,117 00 | 42 42 | 4,242.00 |
| 146 00 | KRAFT FOODS INC CMN CLASS A | 16 09 | 2,348 85 | 31 51 | 4,600 46 |
| 69 00 | KRAFT FOODS INC CMN CLASS A | 16 13 | 1,112.74 | 31 51 | 2,174 19 |
| 138 00 | KRAFT FOODS INC CMN CLASS A | 15 14 | 2,089 03 | 31 51 | 4,348 38 |
| 100 00 | KRAFT FOODS INC CMN CLASS A | 31 45 | 3,145 00 | 31 51 | 3,151 00 |
| 200 00 | MCDONALDS CORP COM | 38 41 | 7,681 25 | 76 76 | 15,352 00 |
| 100 00 | MCDONALDS CORP COM | 41 94 | 4,193 75 | 76 76 | 7,676 00 |

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STATEMENT B

Lawrence Ruben Company
PORTFOLIO APPRAISAL
The Lawrence Ruben Foundation
 December 31, 2010

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value |
|----------|-------------------------------|-----------|------------|--------|--------------|
| 200 00 | MCDONALDS CORP COM | 32 94 | 6,587 50 | 76 76 | 15,352 00 |
| 100 00 | MCGRAW-HILL COMPANIES INC CMN | 28 09 | 2,809 38 | 36 41 | 3,641 00 |
| 200 00 | MCGRAW-HILL COMPANIES INC CMN | 26.56 | 5,312 50 | 36 41 | 7,282 00 |
| 67.91 | MEAD JOHNSON NUTRITI | 91 07 | 6,184 64 | 62 25 | 4,227 39 |
| 34 09 | MEAD JOHNSON NUTRITI | 101.39 | 3,456 38 | 62 25 | 2,122.11 |
| 100 00 | MEDTRONIC INC CMN | 57 48 | 5,747 91 | 37 09 | 3,709 00 |
| 100.00 | MEDTRONIC INC CMN | 31 84 | 3,184.43 | 37 09 | 3,709.00 |
| 250 00 | MERCK AND CO INC SHS | 69 82 | 17,455 70 | 36 04 | 9,010 00 |
| 100 00 | MERCK AND CO INC SHS | 68 47 | 6,846 99 | 36 04 | 3,604 00 |
| 200 00 | MERCK AND CO INC SHS | 34 13 | 6,826 00 | 36 04 | 7,208 00 |
| 400 00 | MICROSOFT CORPORATION CMN | 39 31 | 15,725 00 | 27 91 | 11,164 00 |
| 200.00 | MICROSOFT CORPORATION CMN | 51 44 | 10,287 50 | 27 91 | 5,582 00 |
| 200 00 | MICROSOFT CORPORATION CMN | 35 91 | 7,181 25 | 27 91 | 5,582 00 |
| 408 00 | NEWS CORP CL A | 14 25 | 5,812 50 | 14 56 | 5,940 48 |
| 600 00 | NEWS CORP CL A | 16.65 | 9,988 00 | 14 56 | 8,736 00 |
| 200 00 | NEWS CORP CL A | 16 50 | 3,300 00 | 14 56 | 2,912 00 |
| 200 00 | NOVO INDUSTRIES A/S | 68.80 | 13,760 00 | 112 57 | 22,514 00 |
| 400 00 | OCCIDENTAL PETE CORP CAL | 27.98 | 11,190 00 | 98.10 | 39,240.00 |
| 300.00 | PEPSICO INC | 38 90 | 11,668 75 | 65 33 | 19,599 00 |
| 100 00 | PEPSICO INC | 39 38 | 3,937.50 | 65 33 | 6,533 00 |
| 500 00 | PHILIP MORRIS INTL INC | 24.72 | 12,359.57 | 58.53 | 29,265 00 |
| 100 00 | PHILIP MORRIS INTL INC | 24 80 | 2,480 11 | 58.53 | 5,853 00 |
| 200 00 | PHILIP MORRIS INTL INC | 23 24 | 4,648 92 | 58 53 | 11,706 00 |
| 200 00 | PHILIP MORRIS INTL INC | 37 78 | 7,556 00 | 58 53 | 11,706.00 |
| 100 00 | PRAXAIR INC CMN | 49 25 | 4,925 00 | 95 47 | 9,547 00 |
| 100 00 | PRAXAIR INC CMN | 55 24 | 5,524 00 | 95 47 | 9,547.00 |
| 250 00 | PROCTER & GAMBLE CO | 42 72 | 10,679 78 | 64 33 | 16,082 50 |
| 150 00 | PROCTER & GAMBLE CO | 43.17 | 6,475.46 | 64.33 | 9,649 50 |
| 200 00 | PROCTER & GAMBLE CO | 32 62 | 6,523 52 | 64 33 | 12,866 00 |
| 100 00 | QUALCOMM INC | 40 90 | 4,089 56 | 49 49 | 4,949 00 |
| 200 00 | SYSCO CORPORATION | 32 10 | 6,420 00 | 29.40 | 5,880 00 |
| 400 00 | TARGET CORP COM | 32 63 | 13,050 00 | 60 13 | 24,052 00 |
| 150 00 | TEXAS INSTRUMENTS INC CMN | 36 52 | 5,478 43 | 32 50 | 4,875 00 |

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STATEMENT B

Lawrence Ruben Company
PORTFOLIO APPRAISAL
The Lawrence Ruben Foundation
 December 31, 2010

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value |
|---------------------------------------|---|-----------|------------|--------|--------------|
| 150.00 | TEXAS INSTRUMENTS INC CMN | 37 11 | 5,566 00 | 32 50 | 4,875 00 |
| 150 00 | UNITED TECHS CORP COM | 63 97 | 9,595 00 | 78 72 | 11,808 00 |
| 50 00 | UNITED TECHS CORP COM | 78 95 | 3,947 50 | 78 72 | 3,936 00 |
| 300 00 | WAL-MART STORES INC | 43 15 | 12,943 75 | 53.93 | 16,179 00 |
| 50.00 | WAL-MART STORES INC | 51 63 | 2,581 25 | 53 93 | 2,696 50 |
| 400 00 | WALGREEN CO | 29 34 | 11,737 50 | 38 96 | 15,584 00 |
| 200 00 | WALGREEN CO | 24 25 | 4,850.00 | 38 96 | 7,792 00 |
| 100 00 | WHOLE FOODS MARKET INC CMN | 67.66 | 6,766 00 | 50 59 | 5,059 00 |
| 50 00 | WHOLE FOODS MARKET INC CMN | 67 19 | 3,359 25 | 50.59 | 2,529 50 |
| | | | 837,585 25 | | 1,015,462 93 |
| Foreign Stock | | | | | |
| 400 000 | NESTLE S A REP RG SH ADR | 36.09 | 14,436.00 | 58.82 | 23,528 00 |
| 200 000 | NESTLE S A REP RG SH ADR | 37 59 | 7,518.00 | 58 82 | 11,764 00 |
| 300.000 | ROYAL DUTCH SHELL PLC SPONS ADR A | 52 20 | 15,661 00 | 66 78 | 20,034 00 |
| 100.000 | ROYAL DUTCH SHELL PLC SPONS ADR A | 54 14 | 5,414 00 | 66.78 | 6,678 00 |
| 100 000 | TOTAL SA SPONSORED ADR CMN | 59 79 | 5,978 95 | 53 48 | 5,348 00 |
| 200 000 | TOTAL SA SPONSORED ADR CMN | 58.67 | 11,733 32 | 53 48 | 10,696 00 |
| 100 000 | TOTAL SA SPONSORED ADR CMN | 48 27 | 4,827 00 | 53.48 | 5,348 00 |
| | | | 65,568 27 | | 83,396 00 |
| TOTAL STOCKS: | | | | | |
| | | | 903,153.52 | | 1,098,858.93 |
| Collateralized Mtg (CMO) Bonds | | | | | |
| 9,169 0000000 | FEDERAL NATIONAL MTG ASSN SERIES 2003-87 CLASS SL 4 316% Due 07-25-33 | 99 30 | 9,104 69 | 103 27 | 9,468 83 |
| 354,970 0551063 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH 7.884% Due 04-20-34 | 98.06 | 348,092.51 | 105 48 | 374,422 41 |
| 288,451 7448937 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH 7 884% Due 04-20-34 | 91 00 | 262,491 09 | 105.48 | 304,258 90 |
| 726 4718803 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8.154% Due 10-15-34 | 99 75 | 724 66 | 101 83 | 739 76 |

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STATEMENT B

Lawrence Ruben Company
PORTFOLIO APPRAISAL
The Lawrence Ruben Foundation
 December 31, 2010

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value |
|-----------------|---|-----------|-------------------|--------|---------------------|
| 49,054 9021728 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8 154% Due 10-15-34 | 99 00 | 48,564 40 | 101.83 | 49,952 06 |
| 50,347 2189850 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8.154% Due 10-15-34 | 99.00 | 49,843 84 | 101 83 | 51,268 01 |
| 185,165 7569619 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8 154% Due 10-15-34 | 96 75 | 179,147 92 | 101 83 | 188,552 23 |
| 63,942.7300000 | FEDERAL HOME LN MTG CORP 6 680% Due 01-15-35 | 99.31 | 63,501 11 | 100 91 | 64,524 53 |
| TOTAL BONDS: | | | <u>961,470 21</u> | | <u>1,043,186.75</u> |

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STATEMENT B

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Proceeds | Gain Or Loss | |
|-----------|------------|--------------------------------|---|------------|-----------|--------------|-----------|
| | | | | | | Short Term | Long Term |
| 09-22-03 | 01-15-10 | 645 0800000 | FEDERAL HOME LOAN MTG CORP SERIES 2608 CL SW | 2,545 89 | 2,645 08 | | 99 19 |
| 10-15-04 | 01-15-10 | 87 7620111 | 10 308% Due 02-15-33 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 87 54 | 87 76 | | 0 22 |
| 11-15-04 | 01-15-10 | 8 154% Due 10-15-34 1163248 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,866 86 | 5,926 12 | | 59 26 |
| 12-15-04 | 01-15-10 | 8 154% Due 10-15-34 2356813 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 6,021 42 | 6,082 24 | | 60 82 |
| 09-26-05 | 01-15-10 | 22,369 0959828 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 21,642 11 | 22,369 09 | | 726 98 |
| 01-11-05 | 01-15-10 | 944 9500000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP | 49,600 01 | 49,944 95 | | 344 94 |
| 01-22-99 | 01-15-10 | 0 27 | 6 680% Due 01-15-35 MEAD JOHNSON NUTRITI | 24 64 | 17 55 | | -7 09 |
| 04-01-04 | 01-20-10 | 960 1344176 | 2004-22 CLASS SH GOVERNMENT NATL MTG ASSN SERIES | 6,825 28 | 6,960 05 | | 134 77 |
| 10-13-06 | 01-20-10 | 655 8655824 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES | 5,146 84 | 5,655 80 | | 508 96 |
| 05-18-05 | 01-25-10 | 408 9468895 | 2004-22 CLASS SH 7 884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES | 6,387 80 | 6,408 63 | | 20 83 |
| 10-28-08 | 01-25-10 | 0 0531105 | 2005-47 CLASS SC 5 207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES | 0 05 | 0 05 | | 0 00 |
| 10-15-04 | 02-16-10 | 78 3703745 | 5 207% Due 06-25-35 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 78 17 | 78 37 | | 0 20 |
| 11-15-04 | 02-16-10 | 291 9475067 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,239 03 | 5,291 88 | | 52 85 |
| 12-15-04 | 02-16-10 | 431 3601328 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,377 06 | 5,431 30 | | 54 24 |
| 09-26-05 | 02-16-10 | 975 3219859 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 19,326 13 | 19,975 08 | | 648 95 |

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STATEMENT A

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Gain Or Loss | |
|-----------|------------|---------------|---|------------|--------------|-----------|
| | | | | | Short Term | Long Term |
| 01-11-05 | 02-16-10 | 219,000,000 | FEDERAL HOME LN MTG CORP 6.680% Due 01-15-35 | 21,072.45 | 21,219.02 | 146.57 |
| 04-01-04 | 02-22-10 | 4,225,018,008 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH 7.884% Due 04-20-34 | 1,397.41 | 1,424.78 | 27.37 |
| 10-13-06 | 02-22-10 | 1,157,981,991 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH 7.884% Due 04-20-34 | 1,053.76 | 1,157.78 | 104.02 |
| 05-18-05 | 02-25-10 | 842,951,579 | FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC 5.207% Due 06-25-35 | 5,823.67 | 5,842.84 | 19.17 |
| 10-28-08 | 02-25-10 | 0,048,420 | FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC 5.207% Due 06-25-35 | 0.04 | 0.05 | 0.01 |
| 09-22-03 | 03-15-10 | 1,174,320,000 | FEDERAL HOME LOAN MTG CORP SERIES 2608 CL SW 10.308% Due 02-15-33 | 5,942.78 | 6,173.85 | 231.07 |
| 10-15-04 | 03-15-10 | 237,329,032 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8.154% Due 10-15-34 | 236.74 | 237.33 | 0.59 |
| 11-15-04 | 03-15-10 | 6,025,606,508 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8.154% Due 10-15-34 | 15,865.37 | 16,025.64 | 160.27 |
| 12-15-04 | 03-15-10 | 447,789,813 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8.154% Due 10-15-34 | 16,283.34 | 16,447.83 | 164.49 |
| 09-26-05 | 03-15-10 | 491,274,644 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR 8.154% Due 10-15-34 | 58,525.32 | 60,491.40 | 1,966.08 |
| 01-11-05 | 03-15-10 | 386,000,000 | FEDERAL HOME LN MTG CORP 6.680% Due 01-15-35 | 43,086.36 | 43,386.27 | 299.91 |
| 04-01-04 | 03-22-10 | 497,289,537 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH 7.884% Due 04-20-34 | 1,468.28 | 1,497.08 | 28.80 |
| 10-13-06 | 03-22-10 | 216,710,462 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH 7.884% Due 04-20-34 | 1,107.21 | 1,216.54 | 109.33 |
| 09-25-07 | 03-24-10 | 69,000 | TRANSOCEAN INC CMN 7.884% Due 04-20-34 | 11,058.15 | 5,623.52 | -5,434.63 |
| 03-25-08 | 03-24-10 | 31,000 | TRANSOCEAN INC CMN 7.884% Due 04-20-34 | 4,179.91 | 2,526.51 | -1,653.40 |
| 05-18-05 | 03-25-10 | 825,968,294 | FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC 5.207% Due 06-25-35 | 3,813.34 | 3,825.79 | 12.45 |

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Gain Or Loss | | |
|-----------|------------|--------------------------------------|---|------------|--------------|------------|-----------|
| | | | | | Proceeds | Short Term | Long Term |
| 10-28-08 | 03-25-10 | 0 0317055 | FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 03 | 0 03 | | 0 00 |
| 10-15-04 | 04-15-10 | 122 9806547 | 5 207% Due 06-25-35 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 122 67 | 122 98 | | 0 31 |
| 11-15-04 | 04-15-10 | 8 154% Due 10-15-34 304 2498225 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 8,221 22 | 8,304 32 | | 83 10 |
| 12-15-04 | 04-15-10 | 8 154% Due 10-15-34 523 0194292 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 8,437 80 | 8,523 10 | | 85 30 |
| 09-26-05 | 04-15-10 | 8 154% Due 10-15-34 1,345 7500937 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 30,327 02 | 31,346 03 | | 1,019 01 |
| 01-11-05 | 04-15-10 | 8 154% Due 10-15-34 6,657 0000000 | FEDERAL HOME LN MTG CORP 6 680% Due 01-15-35 | 20,514 33 | 20,656 47 | | 142 14 |
| 04-01-04 | 04-20-10 | 8546584 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,249 17 | 1,273 55 | | 24 38 |
| 10-13-06 | 04-20-10 | 1453416 | GOVERNMENT NATL MTG ASSN SERIES 7 884% Due 04-20-34 2004-22 CLASS SH | 941 98 | 1,034 90 | | 92 92 |
| 05-18-05 | 04-26-10 | 562 9539002 | FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 5,544 60 | 5,563 19 | | 18 59 |
| 10-28-08 | 04-26-10 | 0 0460998 | 5 207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 04 | 0 05 | | 0 01 |
| 10-15-04 | 05-17-10 | 47 4164065 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 47 30 | 47 42 | | 0 12 |
| 11-15-04 | 05-17-10 | 7855711 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 3,169 77 | 3,201 83 | | 32 06 |
| 12-15-04 | 05-17-10 | 1343546 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 3,253 28 | 3,286 19 | | 32 91 |
| 09-26-05 | 05-17-10 | 6636677 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 11,692 88 | 12,085 85 | | 392 97 |
| 01-11-05 | 05-17-10 | 944 0000000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP | 13,847 70 | 13,943 61 | | 95 91 |

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Proceeds | Gain Or Loss | |
|-----------|------------|----------|---|------------|-----------|--------------|-----------|
| | | | | | | Short Term | Long Term |
| 04-01-04 | 05-20-10 | 101,076 | 6.680% Due 01-15-35 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,056.04 | 1,076.88 | | 20.84 |
| 10-13-06 | 05-20-10 | 875 | 7.884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 796.34 | 875.09 | | 78.75 |
| 05-18-05 | 05-25-10 | 104,315 | 7.884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 4,301.72 | 4,315.73 | | 14.01 |
| 10-28-08 | 05-25-10 | 0 | 5.207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0.03 | 0.04 | | 0.01 |
| 01-25-00 | 05-28-10 | 100 | 5.207% Due 06-25-35 BP PLC SPON ADR | 5,740.00 | 4,323.05 | | -1,416.95 |
| 09-24-03 | 05-28-10 | 100 | BP PLC SPON ADR | 4,372.00 | 4,323.04 | | -48.96 |
| 06-20-05 | 05-28-10 | 100 | ESTEE LAUDER COS INC CL-A CMN CLASS A | 4,016.00 | 5,778.90 | | 1,762.90 |
| 02-09-99 | 05-28-10 | 100 | MCGRAW-HILL COMPANIES INC CMN | 2,809.38 | 2,728.39 | | -80.99 |
| 10-15-04 | 06-15-10 | 54 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 54.31 | 54.44 | | 0.13 |
| 11-15-04 | 06-15-10 | 181,489 | 8.154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 3,639.42 | 3,676.14 | | 36.72 |
| 12-15-04 | 06-15-10 | 773 | 8.154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 3,735.30 | 3,772.99 | | 37.69 |
| 09-26-05 | 06-15-10 | 348,703 | 8.154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 13,425.37 | 13,876.20 | | 450.83 |
| 01-11-05 | 06-15-10 | 185 | 8.154% Due 10-15-34 FEDERAL HOME LN MTG CORP 6.680% Due 01-15-35 | 13,093.94 | 13,184.65 | | 90.71 |
| 04-01-04 | 06-21-10 | 682 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,649.52 | 1,681.95 | | 32.43 |
| 10-13-06 | 06-21-10 | 366 | 7.884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,243.87 | 1,366.76 | | 122.89 |
| 05-18-05 | 06-25-10 | 107,268 | 7.884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 11,035.73 | 11,072.27 | | 36.54 |
| | | | 5.207% Due 06-25-35 | | | | |

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Gain Or Loss | | |
|-----------|------------|----------------|---|------------|--------------|------------|-----------|
| | | | | | Proceeds | Short Term | Long Term |
| 10-28-08 | 06-25-10 | 0 0917551 | FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 08 | 0 09 | | 0 01 |
| 10-15-04 | 07-15-10 | 93 0936258 | 5 207% Due 06-25-35 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 92 86 | 93 09 | | 0 23 |
| 11-15-04 | 07-15-10 | 6,286 1327907 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 6,223 28 | 6,286 06 | | 62 78 |
| 12-15-04 | 07-15-10 | 6,451 7365271 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 6,387 23 | 6,451 67 | | 64 44 |
| 09-26-05 | 07-15-10 | 23,728 0370564 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 22,956 88 | 23,727 77 | | 770 89 |
| 01-11-05 | 07-15-10 | 28,601 0000000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP | 28,403 47 | 28,600 82 | | 197 35 |
| 04-01-04 | 07-20-10 | 1 1033821 | 6 680% Due 01-15-35 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1 08 | 1 17 | | 0 09 |
| 10-13-06 | 07-20-10 | 0 8966179 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 0 82 | 0 95 | | 0 13 |
| 05-18-05 | 07-26-10 | 5,649 9531793 | 7 884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 5,631 31 | 5,650 23 | | 18 92 |
| 10-28-08 | 07-26-10 | 0 0468207 | 5 207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 04 | 0 05 | | 0 01 |
| 10-15-04 | 08-16-10 | 49 4000476 | 5 207% Due 06-25-35 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 49 28 | 49 40 | | 0 12 |
| 11-15-04 | 08-16-10 | 3,335 7306310 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 3,302 38 | 3,335 71 | | 33 33 |
| 12-15-04 | 08-16-10 | 3,423 6081027 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 3,389 38 | 3,423 59 | | 34 21 |
| 09-26-05 | 08-16-10 | 12,591 2612187 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 12,182 05 | 12,591 18 | | 409 13 |
| 01-11-05 | 08-16-10 | 40,424 0000000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP | 40,144 81 | 40,424 43 | | 279 62 |

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Proceeds | Gain Or Loss | |
|-----------|------------|---------------|---|------------|-----------|--------------|-----------|
| | | | | | | Short Term | Long Term |
| 04-01-04 | 08-20-10 | 515 8311414 | 6 680% Due 01-15-35 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 505 84 | 515 91 | | 10 07 |
| 10-13-06 | 08-20-10 | 419 1688586 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 381 44 | 419 24 | | 37 80 |
| 05-18-05 | 08-25-10 | 502 9378237 | 7 884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 7,478 18 | 7,503 19 | | 25 01 |
| 10-28-08 | 08-25-10 | 0 0621763 | 5 207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 05 | 0 06 | | 0 01 |
| 10-15-04 | 09-15-10 | 83 7916478 | 5 207% Due 06-25-35 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 83 58 | 83 79 | | 0 21 |
| 11-15-04 | 09-15-10 | 658 0181518 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,601 44 | 5,657 96 | | 56 52 |
| 12-15-04 | 09-15-10 | 807 0746509 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,749 01 | 5,807 02 | | 58 01 |
| 09-26-05 | 09-15-10 | 1,357 1155496 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 20,663 01 | 21,356 90 | | 693 89 |
| 01-11-05 | 09-15-10 | 657 0000000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP | 47,327 86 | 47,656 47 | | 328 61 |
| 04-01-04 | 09-20-10 | 1,880 1631337 | 6 680% Due 01-15-35 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,843 73 | 1,880 35 | | 36 62 |
| 10-13-06 | 09-20-10 | 527 8368663 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,390 33 | 1,527 98 | | 137 65 |
| 05-18-05 | 09-27-10 | 276 8816885 | 7 884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 14,229 77 | 14,277 05 | | 47 28 |
| 10-28-08 | 09-27-10 | 0 1183115 | 5 207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 10 | 0 12 | | 0 02 |
| 10-15-04 | 10-15-10 | 159 8677211 | 5 207% Due 06-25-35 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 159 47 | 159 87 | | 0 40 |
| | | | 8 154% Due 10-15-34 | | | | |

Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Gain Or Loss | |
|-----------|------------|-------------|---|------------|--------------|-----------|
| | | | | | Short Term | Long Term |
| 11-15-04 | 10-15-10 | 795 0433235 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 10,687 10 | 10,795 09 | 107 99 |
| 12-15-04 | 10-15-10 | 4311290 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 10,968 66 | 11,079 48 | 110 82 |
| 09-26-05 | 10-15-10 | 6578263 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 39,423 37 | 40,747 85 | 1,324 48 |
| 01-11-05 | 10-15-10 | 859 0000000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP | 5,818 54 | 5,858 93 | 40 39 |
| 04-01-04 | 10-20-10 | 298 8966486 | 6 680% Due 01-15-35 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 2,254 36 | 2,298 62 | 44 26 |
| 10-13-06 | 10-20-10 | 1033514 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,699 97 | 1,867 87 | 167 90 |
| 05-18-05 | 10-25-10 | 345 8325518 | 7 884% Due 04-20-34 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 9,314 99 | 9,346 89 | 31 90 |
| 10-28-08 | 10-25-10 | 0 0774482 | 5 207% Due 06-25-35 FEDERAL NATIONAL MTG ASSN SERIES 2005-47 CLASS SC | 0 07 | 0 08 | 0 01 |
| 04-26-99 | 11-11-10 | 399 15 | 5 207% Due 06-25-35 BANK OF AMERICA CORP | 14,506 61 | 4,892 61 | -9,614 00 |
| 12-22-03 | 11-11-10 | 171 90 | BANK OF AMERICA CORP | 11,382 00 | 2,107 08 | -9,274 92 |
| 07-02-04 | 11-11-10 | 85 95 | BANK OF AMERICA CORP | 5,430 00 | 1,053 54 | -4,376 46 |
| 03-25-08 | 11-11-10 | 300 00 | FOMENTO ECONOMICO MEXICO S A D ADR | 12,486 01 | 16,432 48 | 3,946 47 |
| 07-10-06 | 11-11-10 | 400 00 | HALLIBURTON COMPANY CMN | 14,714 00 | 13,809 00 | -905 00 |
| 02-09-99 | 11-11-10 | 200 00 | MCGRAW-HILL COMPANIES INC CMN | 5,618 75 | 7,348 15 | 1,729 40 |
| 10-15-04 | 11-15-10 | 75 4598460 | FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 75 27 | 75 46 | 0 19 |
| 11-15-04 | 11-15-10 | 095 4145113 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,044 47 | 5,095 37 | 50 90 |
| 12-15-04 | 11-15-10 | 229 6496142 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 5,177 36 | 5,229 61 | 52 25 |
| 09-26-05 | 11-15-10 | 233 4760286 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 18,608 39 | 19,233 32 | 624 93 |

STATEMENT A

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Lawrence Ruben Company
REALIZED CAPITAL GAINS AND LOSSES
The Lawrence Ruben Foundation
 From 01-01-10 Through 12-31-10

| Open Date | Close Date | Quantity | Security | Cost Basis | Proceeds | Gain Or Loss | |
|--------------------------|------------|-------------|--|------------|------------|--------------|------------|
| | | | | | | Short Term | Long Term |
| 01-11-05 | 11-15-105 | 669 0000000 | FEDERAL HOME LN MTG CORP 6 680% Due 01-15-35 | 5,629 85 | 5,668 84 | | 38 99 |
| 04-01-04 | 11-22-101 | 640 1775225 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,608 40 | 1,639 91 | | 31 51 |
| 10-13-06 | 11-22-101 | 332 8224775 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,212 87 | 1,332 61 | | 119 74 |
| 10-15-04 | 12-15-10 | 162 0372490 | 7 884% Due 04-20-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 161 63 | 162 04 | | 0 41 |
| 11-15-04 | 12-15-100 | 941 5403595 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 10,832 14 | 10,941 54 | | 109 40 |
| 12-15-04 | 12-15-101 | 229 7875261 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 11,117 51 | 11,229 78 | | 112 27 |
| 09-26-05 | 12-15-101 | 300 6348654 | 8 154% Due 10-15-34 FEDERAL HOME LOAN MTG CORP SERIES 2877 CLASS SR | 39,958 38 | 41,300 62 | | 1,342 24 |
| 01-11-05 | 12-15-105 | 481 0000000 | 8 154% Due 10-15-34 FEDERAL HOME LN MTG CORP 6 680% Due 01-15-35 | 5,443 15 | 5,481 21 | | 38 06 |
| 04-01-04 | 12-20-101 | 940 2974593 | GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,902 70 | 1,940 43 | | 37 73 |
| 10-13-06 | 12-20-101 | 576 7025407 | 7 884% Due 04-20-34 GOVERNMENT NATL MTG ASSN SERIES 2004-22 CLASS SH | 1,434 80 | 1,576 81 | | 142 01 |
| TOTAL GAINS | | | | | | 0 00 | 24,194 12 |
| TOTAL LOSSES | | | | | | 0 00 | -32,812 39 |
| TOTAL REALIZED GAIN/LOSS | | | | 990,111.83 | 981,493.56 | 0.00 | -8,618.27 |

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STATEMENT A