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Return of Private Foundation

or Section 4947(a)(1) Nonexempt Charitable Trust

Treated as a Private Foundation

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

, and ending

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 CHERNA MOSKOWITZ FOUNDATION		A Employer identification number 26-2547583
Number and street (or P.O. box number if mail is not delivered to street address) 1250 E. HALLANDALE BEACH BLVD., SUITE 1		B Telephone number (305) 531-4559
City or town, state, and ZIP code HALLANDALE BEACH, FL 33009		C If exemption application is pending, check here <input type="checkbox"/>
H Check type of organization <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 19,267,360.	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
(Part I, column (d) must be on cash basis.)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	13,600,000.		N/A	
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments	31,208.	31,208.		STATEMENT 1
	4 Dividends and interest from securities	103,932.	103,932.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	5,375.			
	b Gross sales price for all assets on line 6a	764,375.			
	7 Capital gain net income (from Part IV, line 2)		5,375.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11	13,740,515.	140,515.			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.		0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees	STMT 3 16,501.	0.		0.
	b Accounting fees	STMT 4 5,220.	0.		0.
	c Other professional fees	STMT 5 8,315.	8,315.		0.
	17 Interest				
	18 Taxes				
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses	STMT 6 30.	0.		0.
	24 Total operating and administrative expenses. Add lines 13 through 23	30,066.	8,315.		0.
	25 Contributions, gifts, grants paid	6,000,070.			6,000,070.
26 Total expenses and disbursements. Add lines 24 and 25	6,030,136.	8,315.		6,000,070.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	7,710,379.				
b Net investment income (if negative, enter -0-)		132,200.			
c Adjusted net income (if negative, enter -0-)			N/A		

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	4,925.	4,925.	4,925.
	2 Savings and temporary cash investments	10,808,605.	16,741,590.	16,741,590.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations			
	b Investments - corporate stock STMT 7	371,178.	405,832.	405,832.
	c Investments - corporate bonds			
Liabilities	11 Investments - land, buildings, and equipment basis ▶			
	Less: accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other STMT 8	358,578.	2,115,013.	2,115,013.
	14 Land, buildings, and equipment basis ▶			
	Less: accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers)	11,543,286.	19,267,360.	19,267,360.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
Net Assets or Fund Balances	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0.	0.	
	Foundations that follow SFAS 117, check here ▶ <input type="checkbox"/>			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ <input checked="" type="checkbox"/>			
	27 Capital stock, trust principal, or current funds	11,543,286.	19,267,360.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	0.	0.	
	30 Total net assets or fund balances	11,543,286.	19,267,360.	
	31 Total liabilities and net assets/fund balances	11,543,286.	19,267,360.	

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	11,543,286.
2 Enter amount from Part I, line 27a	2	7,710,379.
3 Other increases not included in line 2 (itemize) ▶ UNREALIZED GAINS AND LOSSES	3	13,695.
4 Add lines 1, 2, and 3	4	19,267,360.
5 Decreases not included in line 2 (itemize) ▶	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	19,267,360.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co.)	(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a			
b SEE ATTACHED STATEMENT			
c			
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e 764,375.		759,000.	5,375.

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

(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	(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
a			
b			
c			
d			
e			5,375.

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	5,375.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter -0- in Part I, line 8	{ }	3	N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes ☒ No

If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2009	9,451,623.	15,030,560.	.628827
2008	4,467,720.	22,758,394.	.196311
2007			
2006			
2005			

2 Total of line 1, column (d)	2	.825138
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	.412569
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	16,590,086.
5 Multiply line 4 by line 3	5	6,844,555.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	1,322.
7 Add lines 5 and 6	7	6,845,877.
8 Enter qualifying distributions from Part XII, line 4	8	6,000,070.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)

1a Exempt operating foundations described in section 4940(d)(2), check here <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 type="checkbox"/> and enter 1% of Part I, line 27b		1	2,644.
c All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0.
3 Add lines 1 and 2		3	2,644.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-		5	2,644.
6 Credits/Payments			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a 4,000.		
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	4,000.	
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	1,356.	
11 Enter the amount of line 10 to be credited to 2011 estimated tax	11	0.	

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation \$ 0. (2) On foundation managers \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
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? If "Yes," attach the statement required by General Instruction T.		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV.	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) DE		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		X

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Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► <u>CHERNA MOSKOWITZ</u> Telephone no ► <u>(305) 531-4559</u> Located at ► <u>1250 E. HALLANDALE BCH BLVD, HALLANDALE BCH, FL</u> ZIP+4 ► <u>33009</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year	15	N/A	
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? 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 ►	16	Yes	No X

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

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

	Yes	No
1a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A	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 ►	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions)	N/A	2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010.)	N/A	3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?		4b

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

5a During the year did the foundation pay or incur any amount to

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

7b

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
CHERNA MOSKOWITZ 1250 E. HALLANDALE BEACH BLVD., SUITE HALLANDALE BEACH, FL 33009	PRESIDENT, SEC, TREAS.	20.00	0.	0.

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

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

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

0

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

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of others receiving over \$50,000 for professional services		0

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 NONE IN 2010	
	0.
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2

	Amount
1 N/A	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3	0.

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
a	Average monthly fair market value of securities	1a	2,373,938.
b	Average of monthly cash balances	1b	14,468,789.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	16,842,727.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	16,842,727.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	252,641.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	16,590,086.
6	Minimum investment return. Enter 5% of line 5	6	829,504.

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

1	Minimum investment return from Part X, line 6	1	829,504.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	2,644.
b	Income tax for 2010 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	2,644.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	826,860.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	826,860.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	826,860.

Part XII Qualifying Distributions (see instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	6,000,070.
b	Program-related investments - total from Part IX-B	1b	0.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	6,000,070.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	6,000,070.

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.

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				826,860.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2010				
a From 2005				
b From 2006				
c From 2007				
d From 2008				3,623,036.
e From 2009				8,703,709.
f Total of lines 3a through e	12,326,745.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$ 6,000,070.				
a Applied to 2009, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2010 distributable amount				826,860.
e Remaining amount distributed out of corpus	5,173,210.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	17,499,955.			
b Prior years' undistributed income Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount - see instr			0.	
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)	0.			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2011 Subtract lines 7 and 8 from line 6a	17,499,955.			
10 Analysis of line 9				
a Excess from 2006				
b Excess from 2007				
c Excess from 2008				3,623,036.
d Excess from 2009				8,703,709.
e Excess from 2010				5,173,210.

N/A

- ☐ 4942(j)(3) or ☐ 4942(j)(5)

- (4) Gross investment income**

[illegible]

Schedule B
(Form 990, 990-EZ,
or 990-PF)Department of the Treasury
Internal Revenue Service**Schedule of Contributors**

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

OMB No 1545-0047

2010

Name of the organization

Employer identification number

CHERNA MOSKOWITZ FOUNDATION

26-2547583

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

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

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

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

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2010)

Name of organization

Employer identification number

CHERNA MOSKOWITZ FOUNDATION

26-2547583

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	CHERNA MOSKOWITZ 1250 E. HALLANDALE, SUITE 1000 HALLANDALE, FL 33009	\$ 13,600,000.	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.)
		\$	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

Employer identification number

CHERNA MOSKOWITZ FOUNDATION

26-2547583

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
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Name of organization

Employer identification number

CHERNA MOSKOWITZ FOUNDATION

26-2547583

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

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	AMERICAN CHARTERED BK 3.3%	P	12/17/08	06/24/10
b	BMW MK NORTH AMER UTAH 3.15%	P	12/29/08	12/31/10
c	COMMUNITY SOUTHERN BANK LAKE 2.0%	P	03/04/09	12/13/10
d	DISCOVER BK GREENWOOD DEL 4.1%	P	08/15/08	02/22/10
e	FIRST CMNTY BK TAOS NEW MEXICO 2.25%	P	12/ /20	07/28/10
f	GE MONEY BK SALT LAKE CITY UTAH 3/15%	P	12/26/08	12/30/10
g	GMAC MK MIDVALE UTAH CD 3.95%	P	11/25/08	05/28/10
h	NATIONAL BK SC CUMTER 4.0%	P	09/03/08	03/05/10
i	CAPITAL GAINS DIVIDENDS			
j				
k				
l				
m				
n				
o				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 95,000.		95,000.	0.
b 94,000.		94,000.	0.
c 96,000.		96,000.	0.
d 96,000.		96,000.	0.
e 96,000.		96,000.	0.
f 94,000.		94,000.	0.
g 94,000.		94,000.	0.
h 94,000.		94,000.	0.
i 5,375.			5,375.
j			
k			
l			
m			
n			
o			

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

(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	(l) Losses (from col (h)) Gains (excess of col (h) gain over col (k), but not less than "-0-")
a			0.
b			0.
c			0.
d			0.
e			0.
f			0.
g			0.
h			0.
i			5,375.
j			
k			
l			
m			
n			
o			

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter "-0-" in Part I, line 7 }	2	5,375.
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) If (loss), enter "-0-" in Part I, line 8 }	3	N/A

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	AMOUNT
FIDELITY INVESTMENTS	31,208.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	31,208.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
FIDELITY INVESTMENTS	109,307.	5,375.	103,932.
TOTAL TO FM 990-PF, PART I, LN 4	109,307.	5,375.	103,932.

FORM 990-PF LEGAL FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
LEGAL	16,501.	0.		0.
TO FM 990-PF, PG 1, LN 16A	16,501.	0.		0.

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	5,220.	0.		0.
TO FORM 990-PF, PG 1, LN 16B	5,220.	0.		0.

FORM 990-PF	OTHER PROFESSIONAL FEES	STATEMENT	5
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
MANAGEMENT FEES	8,315.	8,315.		0.
TO FORM 990-PF, PG 1, LN 16C	8,315.	8,315.		0.

FORM 990-PF	OTHER EXPENSES	STATEMENT	6
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
BANK FEES	30.	0.		0.
TO FORM 990-PF, PG 1, LN 23	30.	0.		0.

FORM 990-PF	CORPORATE STOCK	STATEMENT	7
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
FIDELITY INVESTMENTS	405,832.	405,832.
TOTAL TO FORM 990-PF, PART II, LINE 10B	405,832.	405,832.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	8
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DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
FIDELITY INVESTMENTS	FMV	2,115,013.	2,115,013.
TOTAL TO FORM 990-PF, PART II, LINE 13		2,115,013.	2,115,013.

FORM 990-PF	GRANTS AND CONTRIBUTIONS PAID DURING THE YEAR	STATEMENT 9
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RECIPIENT NAME AND ADDRESS	RECIPIENT RELATIONSHIP AND PURPOSE OF GRANT	RECIPIENT STATUS	AMOUNT
AMERICAN FRIENDS OF ATERET COHANEM INC 470 7TH AVE #311 NEW YORK, NY 10018	NONE PROVIDE FUNDING FOR HIGHER EDUCATIONAL INSTITUTIONS	NON-PROFIT	350,000.
AMERICAN FRIENDS OF BET EL YESHIVA 50 POLK AVENUE HEMPSTEAD, NY 11550	NONE AIDS STUDENTS, FACULTY & ADMINISTRATION	NON-PROFIT	100,000.
AMERICAN FRIENDS OF OLD CITY CHARITIES INC 30 BAY STREET STATEN ISLAND, NY 10301	NONE CONTRIBUTIONS TO WORTHY JEWISH INSTITUTIONS & INDIGENT FAMILIES	NON-PROFIT	10,000.
AMERICAN FRIENDS OF YAD EZRAH VSHULAMIT 3470 WILSHIRE BLVD LOS ANGELES, CA 90010	NONE PROVIDE FOOD AND EMERGENCY RELIEF	NON-PROFIT	10,000.
BOYS TOWN JERUSALEM FOUNDATION 1 PENN PLAZA SUITE 6250 NEW YORK, NY 10119	NONE HAVEN FOR THE CHILDREN OF IMMIGRANTS TO THE NEW JEWISH STATE	NON-PROFIT	10,000.
CENTRAL FUND OF ISRAEL 990 AVENUE OF THE AMERICAS FRNT 3 NEW YORK, NY 10018	NONE PROMOTING CHARITABLE ACTIVITIES IN ISRAEL	NON-PROFIT	1676000.
LARGER THAN LIFE 19720 VENTURA BLVD. WOODLAND HILLS, CA 91364	NONE IMPROVE QUALITY OF LIFE OF ISRAELI CHILDREN W/ CANCER	NON-PROFIT	30,000.
NATIONAL COUNCIL OF YOUNG ISRAEL 111 JOHN STREET, SUITE 450 NEW YORK, NY 10038	NONE SUPPORT OF EDUCATIONAL & RELIGIOUS INSTITUTIONS	NON-PROFIT	15,000.

NEFESH B'NEFESH JEWISH SOULS UNITED 42 EAST 69TH STREET NEW YORK, NY 10021	NONE STUDY, ENCOURAGE & PROMOTE JEWISH RELIGIOUS IDEALS	NON-PROFIT 400,000.
ONE ISRAEL FUND 1175 WEST BROADWAY STE 10 HEWLETT, NY 11557	NONE WELFARE & SAFETY OF PEOPLE OF JUDEA & SAMARIA	NON-PROFIT 210,000.
SECOND THOUGHT FUND INC 1250 E. HALLANDALE BEACH BLVD. #1000 HALLANDALE BEACH, FL 33009	NONE RELIGIOUS & EDUCATIONAL PROGRAMS	NON-PROFIT 150,000.
SHILOH ISRAEL CHILDREN'S FUND INC P O BOX 212 SUFFERN, NY 10901	NONE PROVIDE SUPPORT FOR TRAUMATIZED CHILDREN FROM TERROR	NON-PROFIT 10,000.
WINDSOR HILLS BAPTIST CHURCH 5517 NW 23RD STREET OKLAHOMA CITY, OK 73127	NONE RELIGIOUS & EDUCATIONAL PROGRAMS	NON-PROFIT 10,000.
WOMENS' INTERNATIONAL ZIONIST ORGANIZATION 950 3RD AVENUE, 9TH FLOOR NEW YORK, NY 10022	NONE SPONSORS DAYCARE CENTERS, SCHOOLS, BATTERED WOMEN'S SHELTERS, YOUTH CLUBS	NON-PROFIT 150.
YOUNG ISRAEL CHOVEVEI TZION 111 JOHN STREET, SUITE 450 NEW YORK, NY 10018	NONE EDUCATIONAL PROGRAMS	NON-PROFIT 900,000.
SHUVA ISRAEL FLORIDA INC 2956 AVENTURA BLVD. MIAMI, FL 33180	NONE RELIGIOUS AND EDUCATIONAL PROGRAMS	NON-PROFIT 2,000.
JEWISH COMMUNITY SERVICES OF SOUTH FLORIDA INC 735 NE 125TH STREET MIAMI, FL 33161	NONE PROVIDE SERVICES TO ELDERLY, MEAL SERVICE, FINANCIAL SERVICE & RESETTLEMENT	NON-PROFIT 1,100.
FRIENDS OF IR DAVID 3145 CONEY ISLAND AVE, STE 3 BROOKLYN, NY 11235	NONE PROVIDE FINANCIAL & OTHER AID TO BENEFIT JEWISH PEOPLE OF THE OLD CITY JERUS	NON-PROFIT 1000000.

HEBRON FUND INC 1760 OCEAN AVENUE BROOKLYN, NY 11230	NONE PROMOTES SOCIAL AND EDUCATIONAL WELL BEING	NON-PROFIT	1,000.
GUSH ETZION FOUNDATION PO BOX 1030 MANCHESTER, NH 03105	NONE SUPPORT SOCIAL SERVICE NEEDS IN GUSH ETZION, ISRAEL	NON-PROFIT	1,800.
MOSKOWITZ PRIZE FOR ZIONISM 1250 E. HALLANDALE BEACH BLVD. #1000 HALLANDALE BEACH, FL 33009	NONE SEEKING TO EDUCATE AND PROMOTE ZIONIST VALUES	NON-PROFIT	25,000.
OHR SOMAYACH INTERNATIONAL 1399 CONEY ISLAND AVE BROOKLYN, NY 11230	NONE TO AID RELIGIOUS & EDUCATIONAL INSTITUTIONS	NON-PROFIT	100,000.
TAMAR FUND INTERNATIONAL INC 41 MADISON AVE 29TH FLOOR NEW YORK, NY 10010	NONE GENERAL & REHABILITATIVE PATIENT SERVICES	NON-PROFIT	40,000.
VAAD LEORER YESHAINIM MIGDAL OR 150 BOULDEVARD PASSAIC, NJ 07055	NONE EDUCATIONAL PROGRAMS	NON-PROFIT	10,000.
AMERICAN FRIENDS OF LEKET ISRAEL INC 384 WARWICK AVE TEANECK, NJ 07666	NONE SUPPORTS LARGEST FOOD BANK & FOOD RESCUE NETWORK IN LEKET ISRAEL	NON-PROFIT	5,000.
HOPE FOR KIDS 32333 BRICKELL AVE APT 206 MIAMI, FL 33129	NONE SUPPORTS FOOD BANK FOR DISADVANTAGED FAMILIES & KIDS	NON-PROFIT	10,000.
AMERICAN FRIENDS OF KIRYAT CHINUCH LABONIM INC 111 BROADWAY RM 704 NEW YORK, NY 10006	NONE TO PROVIDE FUNDS AND SUPPORT FOR RELIGIOUS EDUCATION AND SOCIAL SERVICE	NON-PROFIT	10,000.
AMERICAN FRIENDS OF ORR SHALOM INC 2100 ARCH ST, 5TH FLOOR PHILADELPHIA, PA 19103	NONE PROVIDE SHELTER, FOOD, MEDICAL SERVICES, EDUCATION TO NEEDY IN ISRAEL	NON-PROFIT	5,000.

AMERICAN FRIENDS OF YESHIVOT BNEI AKIVA 11 BROADWAY, SUITE 901 NEW YORK, NY 10004	NONE TO COLLECT & DISTRIBUTE FUNDS TO EDUCATIONAL INSTITUTIONS	NON-PROFIT 100,000.
AFULA EDUCATIONAL CENTER 49 DAKOTA STREET PASSAIC, NJ 07055	NONE TO PROVIDE FUNDS TO MERCAZ TORANI IN AFULA, ISRAEL	NON-PROFIT 100,000.
AMERICAN FRIENDS OF MEIR PANIM 5316 NEW UTRECHT AVE BROOKLYN, NY 11219	NONE SUPPORTS SOUP KITCHENS, MEALS ON WHEELS & MEALS FOR NEEDY CHILDREN	NON-PROFIT 5,000.
HINENI HERITAGE CENTER 232 WEST END AVENUE NEW YORK, NY 10023	NONE PROGRAMS TO INSPIRE & TEACH JEWS ABOUT THE TORAH & JEWISH TRADITIONS	NON-PROFIT 100,000.
SHAVEI HEVRON INSTITUTIONS INC 1 REWE STREET BROOKLYN, NY 11211	NONE SUPPORT EDUCATIONAL INSTITUTION	NON-PROFIT 100,000.
CONGREGATION OHR CHAIM 262 56TH STREET BROOKLYN, NY 11220	NONE RELIGIOUS & EDUCATIONAL PROGRAMS	NON-PROFIT 2,000.
WORLD LIKUD INC 3145 CONEY ISLAND AVE, STE 3 BROOKLYN, NY 11235	NONE RELIGIOUS & EDUCATIONAL PROGRAMS	NON-PROFIT 200,000.
UNITED PENTACOSTAL CHURCH 10248 ALONDRA BLVD BELLFLOWER, CA 90706	NONE RELIGIOUS & EDUCATIONAL PROGRAMS	NON-PROFIT 150.
PATHWAYS VOLUNTEER HOSPICE 3701 MICHELSON ST. LAKEWOOD, CA 90712	NONE TO ASSIST TERMINALLY ILL PATIENTS	NON-PROFIT 500.
EMUNAH OF AMERICA INC 370 SEVENTH AVE. NEW YORK, NY 10001	NONE WELFARE AND EDUCATIONAL PROGRAMS FOR THE JEWISH COMMUNITY	NON-PROFIT 100.

DAVID DOV FOUNDATION INC
603 TWIN OAKS DRIVE LAKEWOOD,
NJ 08701

NONE
RESEARCH & PUBLICATION
OF SCHOLARLY &
EDUCATIONAL BOOKS

NON-PROFIT 50,000.

UNION RESCUE MISSION
545 S SAN PEDRO STREET LOS
ANGELES, CA 90013

NONE
SEEKS TO BREAK THE
CYCLE OF POVERTY, MEET
BASIC NEEDS OF THE
POOR

NON-PROFIT 20.

HOPE FOR THE FUTURE FOUNDATION
119 RIDGEPOINT PLACE
GAITHERSBURG, MD 20878

NONE
PROVIDE SCHOLARSHIPS,
STUDENT FINANCIAL AID
SERVICES & AWARDS

NON-PROFIT 50,000.

CARMEI HAIR INTERNATIONAL INC
PO BOX 172 LAWRENCE, NY 11559

NONE
HELP FEED THE NEEDY
WITH DIGNITY

NON-PROFIT 250.

INTERNATIONAL ISRAEL ALLIES
CAUCUS FOUNDATION
5505 CONNECTICUT AVE. NW #248
WASHINGTON , DC 20015

NONE
TO PROMOTE JUDEO
CHRISTIAN VALUES

NON-PROFIT 200,000.

TOTAL TO FORM 990-PF, PART XV, LINE 3A

6,000,070.



Investment Report

December 31, 2010

Envelope 021326509

CHERNA MOSKOWITZ FOUNDATION

1250 E HALLANDALE BEACH BLVD

STE 1000

HALLANDALE BEACH FL 33009-4636

Your Advisor

FINANCIAL PLANNING &

CONSULTING SERVICES

4711 AVENIDA DE LOS SUENOS

YORBA LINDA CA 92886-3108

Brokerage 674-819417 CHERNA MOSKOWITZ FOUNDATION

Account Summary

Beginning value as of Dec 1 \$19,901,960.80
Withdrawals -632,930.00
Change in investment value -1,952.59
Ending value as of Dec 31 \$19,267,078.21
Accrued Interest (AI) \$2,712.54
Change in AI from last statement -\$1,978.08

Income Summary

Taxable \$16,469.95
Dividends 9,719.09
St cap gain 4,638.41
Interest 1,061.67
U.S Gov't interest 2,180.00
Lt cap gain 5,312.52
Total \$37,144.06

Holdings (Symbol) as of December 31, 2010

IShares IBOX \$ INVESTOP INVESTMENT
GRADE CORP BD FUND (LQD)

Performance
December 31, 2010

Quantity
December 31, 2010

Total Cost Basis

Total Value
December 31, 2010

Total Value
December 31, 2010

Mutual Funds

FIDELITY INTER BOND (FTHR) 30-day Yield: 2.58%
FIDELITY FLOATING RATE HIGH INCOME (FFRH) 30-day Yield: 3.40%
FIDELITY CASH RESERVES (FDRXX) 7-day Yield: 0.04%

10.550
9.790
1.000

52,743.26
303,543.84
not applicable

55,858.96
103,215.81
205,191.58

55,209.27
305,396.82
✓ 155,204.50



Investment Report

December 1, 2010 - December 31, 2010

Brokerage 674-819417 CHERNA MOSKOWITZ FOUNDATION

Holdings (Symbol) as of December 31, 2010	Performance December 31, 2010	Quantity December 31, 2010	Price per Unit December 31, 2010	Total Cost Basis	Total Value December 31, 2010	Total Value December 31, 2010
FIMM MMKT PORT INST CL (FNSXX)	7-day Yield: 0.25%	10556,916.220	1.000	not applicable	10,554,663.23	10,556,916.22
FIDELITY INVESTMENT GRADE (FBNDX)	30-day Yield: 2.77%	6,684.612	7.390	50,198.90	49,685.53	49,399.28
FIDELITY HIGH INCOME (SPHIX)	30-day Yield: 6.45%	8,950.559	8.940	77,466.61	78,568.98	80,018.00
FIDELITY FOCUSED HIGH INCOME FUND (FHIFX)	30-day Yield: 5.95%	6,073.579	9.210	54,242.26	30,567.49	55,937.66
FIDELITY GNMA FUND (FGMNX)	30-day Yield: 3.40%	2,393.580	11.470	27,123.74	27,663.33	27,454.36
FIDELITY TOTAL BOND (FTBFX)	30-day Yield: 3.48%	29,276.994	10.720	314,300.48	315,388.55	313,849.38
FIDELITY INSTL MMKT PORT CL I (FMPXX)	7-day Yield: 0.21%	4518,234.650	1.000	not applicable	4,317,383.15	4,518,234.65
FIDELITY STRATEGIC INCOME (FSICX)	30-day Yield: 4.40%	10,087.825	11.090	108,040.62	110,810.30	111,873.98
DOUBLELINE TOTAL RT BOND FD CL N (DLTNX)		4,506.852	10.930	50,384.53	49,731.66	49,259.89
JANUS SHORT TERM BOND FUND CLASS T (JASBX)		164,273.958	3.080	509,058.43	507,538.90	505,963.79
PAYDEN SHORT BOND (PYSBX)		5,160.052	10.130	51,920.20	52,364.62	52,271.32
PIMCO LOW DURATION FUND CLASS R (PLDRX)		4,917.383	10.390	51,287.48	51,143.09	51,091.60
TCW TOTAL RETURN BOND CLASS N (TGMNX)		14,720.299	10.260	157,153.39	151,102.57	151,030.26
THOMPSON PLUMB BOND FUND (THOPX)		13,821.587	11.340	154,940.08	156,941.08	156,736.79
WEITZ SHORT INTERMED INCOME FUND (WEFIX)		12,077.573	12.380	150,840.67	149,759.87	149,520.35

Other

ALLY BK MIDVALE UTAH CD 1.000000% 01/23/2012		240,000.000	1.003	240,000.00B	240,708.00	240,669.60
FIXED COUPON						
CTF DEP FDIC INSURED						
SEMIANNUALLY						
AI \$1,065.21						
EAI \$2,400.00						
CUSIP 02004MZZ3						
BAR HARBOR BK & TR ME						
01 75000% 08/06/2015						
STEP COUPON						
CTF DEP FDIC INSURED						
MONTHLY						
NEXT RESET 08/06/2012						
CUSIP 066851LJ3						
		240,000.000	1.017	240,000.00B	243,981.60	244,101.60



Investment Report

December 1, 2010 - December 31, 2010

Brokerage 674-819417 CHERNA MOSKOWITZ FOUNDATION

Holdings (Symbol) as of December 31, 2010

	Quantity	Price per Unit	Total Cost Basis	Total Value	Total Value
	December 31, 2010	December 31, 2010	December 1, 2010	December 1, 2010	December 31, 2010
CIT BK SALT LAKE CITY UT	95,000.000	1.004	95,000.00B	95,542.45	95,399.95
2 25000% 04/01/2011					
FIXED COUPON					
CTF DEP FDIC INSURED					
SEMIANNUALLY					
AI \$538.77					
EAI \$1,065.82					
CUSIP 17284P4H5					
GE MONEY BK SALT LAKE CITY UTA	150,000.000	1.008	150,000.00B	151,147.50	151,236.00
1 65000% 07/30/2013					
FIXED COUPON					
CTF DEP FDIC INSURED					
SEMIANNUALLY					
AI \$1,051.03					
EAI \$2,475.00					
CUSIP 36159USD9					
LAKE CITY BK WARSAN IND	240,000.000	1.001	240,000.00B	240,504.00	240,189.60
1 75000% 07/26/2013					
FIXED COUPON					
CTF DEP FDIC INSURED					
MONTHLY					
NEXT CALL DATE					
01/27/2011					
AI \$57.53					
EAI \$4,200.00					
CUSIP 508176CC6					
SUNTRUST BK ATLANTA GA	100,000.000	1.005	98,557.51B	101,839.00	100,456.00
4 00000% 05/28/2014					
FLOATING COUPON					
CTF DEP FDIC INSURED					
MOODY'S A3 S&P BBB+					
QUARTERLY					
CUSIP: 86789VHM2					
WELLS FARGO BK N A SAN FRANCISCO CALIF	100,000.000	0.968	100,000.00B	99,375.00	96,750.00
03 25000% 06/30/2016					
VARIABLE COUPON					
CTF DEP FDIC INSURED					
MOODY'S Aa2					
QUARTERLY					
NEXT RESET 06/30/2012					
CUSIP: 949748SQ1					



Investment Report

December 1, 2010 - December 31, 2010

Brokerage 674-819417 CHERNA MOSKOWITZ FOUNDATION

Holdings (Symbol) as of December 31, 2010	Performance December 31, 2010	Quantity December 31, 2010	Price per Unit December 31, 2010	Total Cost Basis	Total Value December 1, 2010	Total Value December 31, 2010
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Core Account

CASH

347,075.520 1 000 66,367.11 347,075.52

Total Market Value

\$19,267,078.21

All positions held in cash account unless indicated otherwise

B - See Cost Basis Information and Endnotes for important information about the adjusted cost basis information provided

-- not available

AI (Accrued Interest) - Presented for domestic fixed income securities and represents interest accumulated since the last coupon date, but not yet paid by the issuer or received by NFS. AI is calculated for the following securities: fixed rate bonds and Certificates of Deposit (CDs). **There is no guarantee that AI will be paid by the issuer.** AI for treasury and GNMA securities, however, is backed by the full faith and credit of the United States Government. AI totals represent accruals for only those securities with listed AI in the Holdings section of this statement. Please refer to the Help/Glossary section of Fidelity.com for additional information.

EAI (Estimated Annual Income) - An estimate of annual income for a specific fixed income security position over the next rolling 12 months. EAI is calculated for the following securities: fixed rate bonds and Certificates of Deposit (CDs). **EAI is an estimate only and there is no guarantee that you will actually receive the income listed for any or all of the specific securities for which EAI is provided.** Your actual income and yield may be higher or lower. EAI should not be relied upon for making investment, trading or tax decisions. There are circumstances in which EAI will not be calculated for a specific security. Please refer to the Help/Glossary section of Fidelity.com for additional information including specific calculations.

023841
01-03-11

- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** and check this box ☒ **X**
- Note.** Only complete Part II if you have already been granted an automatic 3-month extension on a previously filed Form 8868.
- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** (on page 1).

Part II	Additional (Not Automatic) 3-Month Extension of Time. Only file the original (no copies needed).	
Type or print <small>File by the extended due date for filing your return. See instructions.</small>	Name of exempt organization	Employer identification number
	CHERNA MOSKOWITZ FOUNDATION	26-2547583
	Number, street, and room or suite no. If a P.O. box, see instructions. 1250 E. HALLANDALE BEACH BLVD., SUITE 10	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. HALLANDALE BEACH, FL 33009	

Enter the Return code for the return that this application is for (file a separate application for each return) 0 4

Application Is For	Return Code	Application Is For	Return Code
Form 990	01		
Form 990-BL	02	Form 1041-A	08
Form 990-EZ	03	Form 4720	09
Form 990-PF	04	Form 5227	10
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 6069	11
Form 990-T (trust other than above)	06	Form 8870	12

STOP! Do not complete Part II if you were not already granted an automatic 3-month extension on a previously filed Form 8868.

CHERNA MOSKOWITZ

- The books are in the care of **1250 E. HALLANDALE BCH BLVD - HALLANDALE BCH, FL 33009**
 Telephone No. **(305) 531-4559** FAX No.

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) . If this is for the whole group, check this box ☐. If it is for part of the group, check this box ☐ and attach a list with the names and EINs of all members the extension is for.

- 4** I request an additional 3-month extension of time until **NOVEMBER 15, 2011.**
- 5** For calendar year **2010**, or other tax year beginning , and ending .
- 6** If the tax year entered in line 5 is for less than 12 months, check reason: ☐ Initial return ☐ Final return ☐ Change in accounting period

7 State in detail why you need the extension
ADDITIONAL TIME IS REQUIRED TO OBTAIN INFORMATION FROM INDEPENDENT THIRD PARTIES THAT IS NECESSARY IN ORDER TO FILE A COMPLETE AND ACCURATE RETURN.

8a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	8a	\$ 1,272.
b If this application is for Form 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit and any amount paid previously with Form 8868.	8b	\$ 4,000.
c Balance due. Subtract line 8b from line 8a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	8c	\$ 0.

Signature and Verification

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form

Signature Title **CPA** Date **8/1/11**