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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

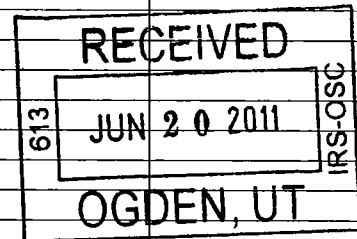
Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements.

For calendar year 2010, or tax year beginning APR 1, 2010, and ending MAR 31, 2011

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 J. FLETCHER CREAMER FOUNDATION		A Employer identification number 22-2335557
Number and street (or P.O. box number if mail is not delivered to street address) 101 EAST BROADWAY	Room/suite	B Telephone number (201) 488-9800
City or town, state, and ZIP code HACKENSACK, NJ 07601		C If exemption application is pending, check here ☐ D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
H Check type of organization ☒ Section 501(c)(3) exempt private foundation Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 798,166.	J Accounting method: ☒ Cash ☐ Accrual Other (specify) _____	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	400,000.			
	2 Check ☐ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	19,934.	19,934.		
	4 Dividends and interest from securities	9,079.	9,079.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	37,587.			
	b Gross sales price for all assets on line 6a 145,352.				
	7 Capital gain net income (from Part IV, line 2)		37,587.		
	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	466,600.	66,600.	0.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0.	0.	0.	0.
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees				
	b Accounting fees STMT 1	5,500.	2,750.	0.	2,750.
	c Other professional fees				
	17 Interest				
	18 Taxes STMT 2	610.	0.	0.	0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
23 Other expenses STMT 3	230.	205.	0.	25.	
24 Total operating and administrative expenses Add lines 13 through 23	6,340.	2,955.	0.	2,775.	
25 Contributions, gifts, grants paid	391,596.			391,596.	
26 Total expenses and disbursements. Add lines 24 and 25	397,936.	2,955.	0.	394,371.	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	68,664.				
b Net investment income (if negative enter -0-)		63,645.			
c Adjusted net income (if negative, enter -0-)			0.		



Attached schedules and amounts in the description column should be for end-of-year amounts only.

Part II: Balance Sheets		End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	57,179.	59,307.	59,307.
	2 Savings and temporary cash investments	63,421.	135,932.	135,932.
	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 5	284,027.	328,052.	493,156.
	c Investments - corporate bonds STMT 6	150,727.	100,727.	109,771.
11 Investments - land, buildings and equipment basis ▶				
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers)	555,354.	624,018.	798,166.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable	809,500.	563,500.	
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)	809,500.	563,500.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ X and complete lines 24 through 26 and lines 30 and 31			
	24 Unrestricted	-254,146.	60,518.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ and complete lines 27 through 31			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg., and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances	-254,146.	60,518.	
31 Total liabilities and net assets/fund balances	555,354.	624,018.		

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	- 254,146.
2	Enter amount from Part I, line 27a	2	68,664.
3	Other increases not included in line 2 (itemize) ► SEE STATEMENT 4	3	246,000.
4	Add lines 1, 2, and 3	4	60,518.
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	60,518.

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 2,000 SHS GENZYME CORP		P	02/28/00	06/10/10
b 50,000 PSEG POWER LLC		P	01/23/09	04/21/10
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 95,352.		57,765.	37,587.
b 50,000.		50,000.	0.
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			37,587.
b			0.
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	37,587.
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	291,425.	696,253.	.418562
2008	747,827.	743,818.	1.005390
2007	835,596.	747,957.	1.117171
2006	525,903.	684,060.	.768797
2005	621,117.	872,771.	.711661

2 Total of line 1, column (d)	2	4.021581
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	.804316
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	707,413.
5 Multiply line 4 by line 3	5	568,984.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	636.
7 Add lines 5 and 6	7	569,620.
8 Enter qualifying distributions from Part XII, line 4	8	394,371.

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter "N/A" on line 1. Date of ruling or determination letter _____ (attach copy of letter if necessary-see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☐ and enter 1% of Part I, line 27b	1	1,273.
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	1,273.
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	1,273.
6	Credits/Payments		
a	2010 estimated tax payments and 2009 overpayment credited to 2010	6a	104.
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	104.
8	Enter any penalty for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	10.
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	1,179.
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be Credited to 2011 estimated tax ☐ 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?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities		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) ☐ NONE		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? If "No," attach explanation		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

N/A

SEE STATEMENT 7

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ► N/A

14 The books are in care of ► J. FLETCHER CREAMER FOUNDATION Telephone no. ► 201-488-9800
 Located at ► 101 EAST BROADWAY, HACKENSACK, NJ ZIP+4 ► 07601

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year
 ► 15 N/A

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?	Yes X No	
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	Yes X No	
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	Yes X No	
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	Yes X No	
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	Yes X No	
(6) Agree to pay money or property to a government official? (Exception Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	Yes X 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 X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a At the end of tax year 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010?	Yes X No	
If "Yes," list the years ►		
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.)	N/A	2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ►		
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	Yes X 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 X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?		4b X

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

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

- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes ☒ No
- (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? Yes ☒ No
- (3) Provide a grant to an individual for travel, study, or other similar purposes? Yes ☒ No
- (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? Yes ☒ No
- (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes ☒ No

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

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here



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

N/A

Yes No

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

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

Yes ☒ No

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

6b

☒

If "Yes" to 6b, file Form 8870

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

Yes ☒ No

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

N/A

7b

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
J. FLETCHER CREAMER 101 EAST BROADWAY HACKENSACK, NJ 07601	TRUSTEE P/T 0.00	0.	0.	0.
J. FLETCHER CREAMER, JR. 101 EAST BROADWAY HACKENSACK, NJ 07601	TRUSTEE P/T 0.00	0.	0.	0.
DALE A. CREAMER 101 EAST BROADWAY HACKENSACK, NJ 07601	TRUSTEE P/T 0.00	0.	0.	0.

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

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

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

0

Part 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	556,812.
b	Average of monthly cash balances	1b	161,374.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	718,186.
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	718,186.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	10,773.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	707,413.
6	Minimum investment return. Enter 5% of line 5	6	35,371.

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	35,371.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	1,273.
b	Income tax for 2010 (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	1,273.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	34,098.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	34,098.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	34,098.

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	394,371.
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	394,371.
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	394,371.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				34,098.
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	577,814.			
b From 2006	493,014.			
c From 2007	798,626.			
d From 2008	712,432.			
e From 2009	257,116.			
f Total of lines 3a through e	2,839,002.			
4 Qualifying distributions for 2010 from Part XII, line 4 ▶ \$	394,371.			
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				34,098.
e Remaining amount distributed out of corpus	360,273.			
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	3,199,275.			
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	577,814.			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	2,621,461.			
10 Analysis of line 9:				
a Excess from 2006	493,014.			
b Excess from 2007	798,626.			
c Excess from 2008	712,432.			
d Excess from 2009	257,116.			
e Excess from 2010	360,273.			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling

b Check box to indicate whether the foundation is a private operating foundation described in section

4942(j)(3) or

4942(j)(5)

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

Tax year

Prior 3 years

(a) 2010

(b) 2009

(c) 2008

(d) 2007

(e) Total

b 85% of line 2a

c Qualifying distributions from Part XII, line 4 for each year listed

d Amounts included in line 2c not used directly for active conduct of exempt activities

e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c

3 Complete 3a, b, or c for the alternative test relied upon

a "Assets" alternative test - enter

(1) Value of all assets

(2) Value of assets qualifying under section 4942(j)(3)(B)(i)

b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed

c "Support" alternative test - enter.

(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)

(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)

(3) Largest amount of support from an exempt organization

(4) Gross investment income

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see the instructions.)**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

NONE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest

NONE

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed

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

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

NO SPECIAL FORM REQUIRED

c Any submission deadlines

NONE

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

LIMITED ONLY BY THE PROVISIONS OF THE IRC

Part XV **Supplementary Information** (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<i>a Paid during the year</i>				
SEE SCHEDULE ATTACHED	NONE	N/A	CHARITABLE	145,596.
SEE SCHEDULE ATTACHED	NONE	N/A	CHARITABLE	246,000.
Total				▶ 3a 391,596.
<i>b Approved for future payment</i>				
SEE SCHEDULE ATTACHED	NONE	N/A	CHARITABLE	563,500.
Total				▶ 3b 563,500.

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

- | | | Yes | No |
|----------|---|--------------|----------|
| 1 | Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations? | | |
| a | Transfers from the reporting foundation to a noncharitable exempt organization of: | | |
| | (1) Cash | 1a(1) | X |
| | (2) Other assets | 1a(2) | X |
| b | Other transactions | | |
| | (1) Sales of assets to a noncharitable exempt organization | 1b(1) | X |
| | (2) Purchases of assets from a noncharitable exempt organization | 1b(2) | X |
| | (3) Rental of facilities, equipment, or other assets | 1b(3) | X |
| | (4) Reimbursement arrangements | 1b(4) | X |
| | (5) Loans or loan guarantees | 1b(5) | X |
| | (6) Performance of services or membership or fundraising solicitations | 1b(6) | X |
| c | Sharing of facilities, equipment, mailing lists, other assets, or paid employees | 1c | X |
| d | If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received | | |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes ☐ **X** No ☐

- b If "Yes," complete the following schedule**

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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

**Sign
Here**

X
Signature of officer or trustee

X 6/14/11

Wedge
Trustee
Title

**Paid
Preparer
Use Only**

Print type preparer's name

Preparer's signature

Date 6/10/11

Check
self- employed

PTIN

LAWRENCE GRADZKI

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

Firm's address ► 855 VALLEY ROAD
CLIFTON, NJ 07013-2483

Firm's EIN **22-3477927**

Phone no. 973-472-6250

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

J. FLETCHER CREAMER FOUNDATION

Employer identification number

22-2335557

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

501(c)() (enter number) organization

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

527 political organization

Form 990-PF

☒ 501(c)(3) exempt private foundation

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

501(c)(3) taxable private foundation

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

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

Special Rules

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

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

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

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

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

J. FLETCHER CREAMER FOUNDATION

22-2335557

Part I Contributors (see instructions)

(a) No.	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	J. FLETCHER CREAMER & SON, INC. 101 EAST BROADWAY HACKENSACK, NJ 07601	\$ 400,000.	Person ☒ X Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)

Name of organization

Employer identification number

J. FLETCHER CREAMER FOUNDATION**22-2335557****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
J. FLETCHER CREAMER FOUNDATION	22-2335557

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

FORM 990-PF	ACCOUNTING FEES			STATEMENT 1
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
	5,500.	2,750.	0.	2,750.
TO FORM 990-PF, PG 1, LN 16B	5,500.	2,750.	0.	2,750.

FORM 990-PF	TAXES			STATEMENT 2
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FEDERAL EXCISE TAX	610.	0.	0.	0.
TO FORM 990-PF, PG 1, LN 18	610.	0.	0.	0.

FORM 990-PF	OTHER EXPENSES			STATEMENT 3
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
NJ FILING FEES	25.	0.	0.	25.
BANK SERVICE CHARGES	205.	205.	0.	0.
TO FORM 990-PF, PG 1, LN 23	230.	205.	0.	25.

FORM 990-PF	OTHER INCREASES IN NET ASSETS OR FUND BALANCES			STATEMENT 4
DESCRIPTION				AMOUNT
CURRENT FISCAL YEAR APPROVED FUTURE GRANT PAYMENTS				246,000.
TOTAL TO FORM 990-PF, PART III, LINE 3				246,000.

FORM 990-PF	CORPORATE STOCK	STATEMENT	5
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
EXXON MOBIL CORP	29,885.	168,260.
GENZYME CORP	0.	0.
BAC CAPITAL TRUST II	27,044.	25,090.
MORGAN STANLEY CAP TR VII	92,500.	89,836.
VIACOM SENIOR NOTES	25,000.	25,990.
WELLS FARGO CAP TR IV	26,833.	25,200.
FPL GROUP CAPITAL INC	25,000.	28,630.
ALTRIA GROUP INC	89,569.	114,532.
ALTRIA GROUP INC	2,041.	2,603.
ALTRIA GROUP INC	10,180.	13,015.
TOTAL TO FORM 990-PF, PART II, LINE 10B	328,052.	493,156.

FORM 990-PF	CORPORATE BONDS	STATEMENT	6
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
GENERAL ELECTRIC	51,596.	54,256.
HEWLETT-PACKARD CO	49,131.	55,515.
PSEG POWER LLC	0.	0.
TOTAL TO FORM 990-PF, PART II, LINE 10C	100,727.	109,771.

FORM 990-PF	EXPLANATION CONCERNING PART VII-A, LINE 8B	STATEMENT	7
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EXPLANATION

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

J Fletcher Creamer Foundation
Contributions, Gifts & Grants Paid
For the Year Ended March 31, 2011
EIN # 22-2335557

Date	Num	Name	Address	Address 2	City	ST	Zip	Memo	Amount
04/01/2010	5403	Fort Lee Rotary Club	c/o Antonette (Netti) Russo	119 Krapp Terrace	Leonia	NJ	07605	Community Service	450 00
04/21/2010	5404	Shelter our Sisters	405 State St		Hackensack	NJ	07601	Home for Nuns	250 00
04/21/2010	5405	Hackensack University Medical Center Foun	360 Essex Street, Suite 301		Hackensack	NJ	07601	Health Care	7,500 00
04/21/2010	5406	The Robert J. Dinallo Scholarship Fund	P.O. BOX 348		Wood Ridge	NJ	07075	Scholarships	1,000 00
04/29/2010	5407	West Bergen Mental Healthcare	Attn: Carol Cohen	120 Chestnut Street	Ridgewood	NJ	07450	Health Care	300 00
06/05/2010	5409	Museum of Arts & Sciences	4182 Forsyth Road		Macon	GA	31210	Community Arts	500 00
05/05/2010	5410	Friends of Richard Fritzky	9 Roseville Road		Stanhope	NJ	07874	Youth Group Counseling	1,000 00
06/24/2010	5411	SENY APWA	c/o Louise Guerra	Rockland County Highway Dept	New City	NY	10956	Education	300 00
05/24/2010	5412	Carl Ingeria Leukemia Fund	c/o Patricia Sullivan	20 Ridge Rd	Mahwah	NJ	07430	Leukemia Research	1,000 00
05/27/2010	5413	Alzheimer's Foundation of America	322 8th Avenue, 7th Floor		New York	NY	10001	Alzheimer's	100 00
05/28/2010	5414	Holy Name Health Care Foundation	718 Teaneck Rd		Teaneck	NJ	07666	Health Care	750 00
06/04/2010	5415	Somerset Treatment Services	Spirit of Somerset Awards	118 West End Avenue	Somerville	NJ	08876	Parenting & Families Program	1,500 00
06/04/2010	5416	Skyview Golf Course for March of Dimes	c/o Carl Ruggiero @ PSE&G	284 North Park Street	East Orange	NJ	07017	Pregnancy & Baby Health	856 00
06/04/2010	5417	March of Dimes	45 Route 46 East		Pine Brook	NJ	07058	Pregnancy & Baby Health	344 00
06/15/2010	5418	NJ Performing Arts Center	NJPAC Business Partners	1 Center Street	Newark	NJ	07102	Performing Arts	5,000 00
06/15/2010	5419	Memorial Sloan-Kettering Cancer Center	1275 York Ave		New York	NY	10021	Cancer Center	250 00
06/15/2010	5420	Ralph A. Vuceno Sr. Scholarship Fund	c/o 16 W. Marketing (Frank J. Vuono)	75 Union Avenue	Rutherford	NJ	07070	Scholarships	200 00
06/15/2010	5421	Heart & Vascular Hospital	c/o Hackensack University Medical Center	360 Essex St, Suite 301	Hackensack	NJ	07601	Heart Hospital	200 00
06/15/2010	5422	The Boys & Girls Club of Monmouth County	Asbury Park Unit		Asbury Park	NJ	07712	Boys & Girls Club	1,000 00
06/22/2010	5423	Research for the Cure Foundation	P.O. BOX 252	1201 Monroe Avenue	Hilldale	NJ	07642	Cancer Research	1,000 00
06/22/2010	5424	Mark Santiago Fundraiser	878 Lake Street		Newark	NJ	07104	FBO Mark Santiago	250 00
06/22/2010	5425	Troop 'D' Blue and Gold	180 Passaic Road		Cranbury	NJ	08512	NJ Special Olympics	3,000 00
06/22/2010	5426	Woodcliff Lake Volunteer Fire Dept	560 Hudson Street	278 Prospect Plains Road	Woodcliff Lake	NJ	07877	Volunteer Firemen	300 00
06/25/2010	5427	The 200 Club of Bergen County	Atlantic City Electric - Office of the Pr		Hackensack	NJ	07601	Public Service Families - John Rinaldi	1,900 00
07/09/2010	5428	PHI Community Foundation	P.O. Box 8431	5100 Harding Highway	May's Landing	NJ	08330	Food Banks	3,000 00
07/09/2010	5429	RBC/Ned Robinson Memorial Fund	968 Shrewsbury Ave		Red Bank	NJ	07701	Health Care	1,500 00
07/09/2010	5430	Holiday Express	65 Central Avenue		Hackensack	NJ	07724	Education	2,500 00
07/14/2010	5431	Columbus Day Parade of North Jersey, Inc	83 Franklin Avenue		Hackensack	NJ	07601	Public Parade	1,000 00
07/20/2010	5432	Special Young Adults	c/o Ana Dabrowski		Nutley	NJ	07110	Special Young Adults	200 00
07/26/2010	5433	American Red Cross of Northern New Jersey	250 Prospect Street	209 Fairfield Road	Fairfield	NJ	07004	Volunteer Disaster Response	1,000 00
07/27/2010	5434	Midland Park High School Internal Fund	P.O. Box 254		Midland Park	NJ	07432	Choir Trip	200 00
07/27/2010	5435	Friendly Sons of St. Patrick of the Jerse	c/o Allen Galorezo	8 Ash Circle	Spring Lake	NJ	07762	Education Grants	1,380 00
08/03/2010	5436	The Daniel Galorezo Foundation	c/o Matt Capuzzi	Wyndham Worldwide Corporation	Morris Plains	NJ	07950	Scholarships	100 00
08/04/2010	5437	Crusader Gndiron Club	P.O. BOX 3509		Paramus	RI	02910	Child development	250 00
08/11/2010	5439	Miss New Jersey USA	89 James Street		Cranston	RI	02910	Sponsorship - Tara Corprew	1,000 00
08/11/2010	5440	Newark Now	c/o PBA Local 134		Newark	NJ	07102	Neighborhood Transformations	2,500 00
08/18/2010	5441	Joseph Sentt Benefit Fund	c/o Underpinning and Foundation	PO Box 4087	South Hackensack	NJ	07606	Medical Benefit Fund	750 00
08/18/2010	5443	Tim Miller Memorial Fund	c/o Pastor Hilton Rawls Jr	Skanska, Inc	Maspeth	NY	11378	Memorial Fund	1,000 00
08/18/2010	5442	Greater Grace Church	c/o Mike & Linda LeStrange	52 Rags Place #2	West Orange	NJ	07052	Charity	250 00
08/24/2010	5444	Ridgefield Park Elks	400 Paramus Road	169 Kaywin Road	Paramus	NJ	07652	Special Needs Children	150 00
08/25/2010	5446	Bergen Community College Foundation			Paramus	NJ	07652	College	100 00

Date	Num	Name	Address	Address 2	City	ST	Zip	Memo	Amount
08/26/2010	5447	Ramsey High School Field Lighting Commit	c/o RHSA	256 East Main Street	Ramsey	NJ	07446	High School Field Lighting	10,000.00
09/01/2010	5448	Policeman's Benevolent Association	Local 155	P O BOX 92	Ramsey	NJ	07446	Tough Mudder	400.00
09/07/2010	5450	Bergen Community College	The 'Po Po' Scholarship	1280 Wall Street West - 3rd FL	Lyndhurst	NJ	07071	Scholarships	120.00
09/10/2010	5451	Lakeland Bank Scholarship Golf Outing	c/o Lendra McGuire	1943 Union Valley Road	Hewitt	NJ	07421	College Scholarships	200.00
09/14/2010	5452	The Frances Foundation	8 Bryce Road		Holmdel	NJ	07753	Kids fighting cancer	500.00
09/14/2010	5453	Water for People - PaAWWA	Wm Miller	Aqua Pennsylvania, Inc	Bryn Mawr	PA	19010	Water supply to needy	1,000.00
09/14/2010	5454	The Christopher Bradle Joy of Life Founda	P O BOX 354		Oakland	NJ	07436	Pediatric brain tumor research	500.00
09/14/2010	5455	Holiday Express	988 Shrewsbury Ave		Tinton Falls	NJ	07724	Education	3,000.00
09/14/2010	5456	Paramus Fire Department	238 Spring Valley Road		Paramus	NJ	07652	Fire Department	300.00
09/14/2010	5457	The 200 Club of Bergen County	560 Hudson Street		Hackensack	NJ	07601	Public Service Families	1,300.00
09/14/2010	5458	Felician College	Founders Day Gala Event	262 South Main Street	Lodi	NJ	07644	Education	500.00
09/14/2010	5459	The Sylvia Center Inc /The Art of Farming	304 Hudson Street		New York	NY	10013	Grow NYC New Farmers Develop Project	250.00
09/17/2010	5460	John J Murphy Foundation	P O BOX 553		Ringoes	NJ	08551	Cancer Research	10,000.00
09/21/2010	5461	Bergen County Police Chiefs Association	281 Campgaw Road		Mahwah	NJ	07430	Police Charity	400.00
09/21/2010	5462	Saint Barnabas Medical Center Foundation	95 Old Short Hills Road		West Orange	NJ	07052	Medical Center	1,000.00
09/21/2010	5463	The Ellison School	1017 South Spring Road		Vineland	NJ	08361	School Support	1,000.00
09/21/2010	5464	St Francis R C Church	50 Lodi Street		Hackensack	NJ	07601	Education	200.00
09/27/2010	5465	D S Zocchi Brain Tumor Fund	c/o Zocchi Memorial Golf	P O BOX 508	Sea Girt	NJ	08750	Brain Tumor Research	450.00
09/27/2010	5466	South Hackensack Fire Department	c/o Leo Rossi	403 Chestnut Avenue	South Hackensack	NJ	07643	Fire Department	200.00
09/27/2010	5467	Eva's Village	393 Main Street		Paterson	NJ	07501	Food for Homeless	1,000.00
09/29/2010	5468	Red Cross of Northern New Jersey	209 Fairfield Road		Fairfield	NJ	07004	Emergency Response	1,000.00
10/07/2010	5469	Bergen Community College Foundation	400 Paramus Road		Paramus	NJ	07652	College	500.00
10/07/2010	5470	Troop 'B' Fund	Sgt. Joseph Gentile @ NJ Police	250 Minisink Road	Tolowa	NJ	07512	Scholarships	1,000.00
10/07/2010	5471	Contact We Care, Inc	P O BOX 2376		Westfield	NJ	07091	24 Hr Crisis Hotline	1,000.00
10/07/2010	5472	Dearheart Charitable Foundation, Inc	P O Box 1138		Teaneck	NJ	07666	Cancer Families	1,500.00
10/07/2010	5473	UJA Federation of Northern NJ	50 Eisenhower Drive		Paramus	NJ	07652	Jewish Charities	1,000.00
10/11/2010	5474	Felician College	Founders Day Gala Event	262 South Main Street	Lodi	NJ	07644	Education	250.00
10/11/2010	5475	American Cancer Society - Northern NJ	20 Mercer Street		Hackensack	NJ	07601	Cancer	250.00
10/11/2010	5476	Andy K and Friends Charitable Foundation	Rob Kerry Foundation	806 Newport Drive	Ramsey	NJ	07446	Scholarships	1,500.00
10/13/2010	5477	Juvenile Diabetes Research Foundation	120 Wall Street		New York	NY	10005-40	Juvenile Diabetes	1,000.00
10/21/2010	5480	The 200 Club of Bergen County	560 Hudson Street		Hackensack	NJ	07601	Public Service Families	1,300.00
10/22/2010	5481	Alzheimer's Association, Greater NJ Chapt	400 Morris Ave, Suite 251		Denville	NJ	07834	Alzheimer's	250.00
10/22/2010	5482	First Presbyterian Church of Somerdale	142 W Somerdale Road		Somerdale	NJ	08083	Community	200.00
10/22/2010	5483	The Memorial Fund @ United Reformed Churc	100 W Main Street		Somerdale	NJ	08876	Community	200.00
10/22/2010	5484	Linden PBA Local #42	P O Box 1624		Linden	NJ	07036	Police & Community	100.00
10/25/2010	5486	The Foundation at NJIT	Attn Ms Jacquie Rhodes	Eberhardt Hall, Rm 327	Newark	NJ	07102-18	Education	2,000.00
10/26/2010	5487	Oakland Community Nursery School	228 Ramapo Valley Road		Oakland	NJ	07436	Nursery School	200.00
10/27/2010	5488	The Gregory M Hirsch Memorial Fundaton	c/o Fred Hirsch	304 Farnham Ave	Lodi	NJ	07644	Pediatric Heart Care & Research	100.00
10/27/2010	5489	Project Literacy of Greater Bergen County	7th Annual Gala	355 Main Street	Hackensack	NJ	07601	Literacy	1,000.00
10/27/2010	5490	Patriots' Path Council, BSA	222 Columbia Turnpike		Florham Park	NJ	07932	Boys Scouts	400.00
11/01/2010	5491	American Cancer Society	250 Williams St, Suite 400		Atlanta	GA	30303	Cancer	200.00
11/01/2010	5492	Disabled American Veterans Dept of NJ	135 W Hanover Street		Trenton	NJ	08618	Disabled Vets	200.00
11/04/2010	5493	BAPS Swaminarayan Sanstha	BAPS NAHQ	81 Suttons Lane	Piscataway	NJ	08854-571	Brick - Hindu Mandir	501.00
11/04/2010	5494	Hackensack University Medical Center Foun	360 Essex Street Suite 301		Hackensack	NJ	07601	2010 Recognition Event - Various Hospitals	10,000.00
11/04/2010	5496	COTA for Gavn S Fund	c/o Glen Jaszonowski - River Vale Preside	729 Wilson Court	River Vale	NJ	07675	Children's Organ Transplant Association	250.00
11/04/2010	5497	Salisbury Historical Society	P O BOX 185		Salisbury Center	NY	13454	Historical Society	250.00
11/23/2010	5498	NJCTS (Center for Tourette Syndrome)	c/o Conrad Roncati	935 River Rd, Suite 100	Edgewater	NJ	07020	Tourette Syndrome	250.00

Date	Num	Name	Address	Address 2	City	ST	Zip	Memo	Amount
12/02/2010	5499	The Auxiliary of HUMC	c/o Evelyn Rooney	807 Boulevard	New Milford	NJ	07646	Holiday Decor Project	250.00
12/02/2010	5500	The Brendan Marrocco Trust Fund	c/o Jean Marrocco	14 Dorchester Ct	Malawan	NJ	07747	Health Care	250.00
12/02/2010	5501	Naples Italian American Club Fdn Inc	7035 Airport Road North		Naples	FL	34109	Club Foundation	225.00
12/13/2010	5502	SYF Bowling For Education	C/O Andrew Morgenthau	The Shops at Riverside	Hackensack	NJ	07601	Simon Youth Foundation	500.00
12/17/2010	5503	West Bergen Mental Healthcare	Attn Carol Cohen	120 Chestnut Street	Ridgewood	NJ	07450	Health Care	300.00
01/03/2011	5506	Memorial Sloan Kettering Cancer Center	1275 York Ave		New York	NY	10021	Cancer Research	500.00
01/05/2011	5507	Bergen Community College Foundation	400 Paramus Road		Paramus	NJ	07652	Scholarships	3,500.00
01/13/2011	5508	The Christopher Brandle Joy of Life Fund	P.O. BOX 354		Oakland	NJ	07436	Tumor research	1,000.00
01/20/2011	5509	UNTAA - Upper Nazareth Athletic Assn	c/o Brendon Rader	P.O. BOX 318	Nazareth	PA	18064	Youth Football & Cheerleading program	200.00
01/27/2011	5510	French Academy of Bergen County, Inc	21 31 New Milford Ave (Physical)	Dumont, NJ 07628	P.O. Box 49 - Haworth	NJ	07641	3rd Annual fundraiser	400.00
01/28/2011	5511	St Mary's School	736 Union Road		East Vineland	NJ	08361	Education	250.00
02/01/2011	5512	American Cancer Society	250 Williams St Suite 400		Atlanta	GA	30303	Cancer Research	200.00
02/01/2011	5513	The Camden County Library System	Attn Director	203 Laurel Road	Voorhees	NJ	08043	Library Donation	200.00
02/04/2011	5514	Tri-Boo Ambulance Corp		PO Box 204	Park Ridge	NJ	07658	Donation toward new roof	200.00
02/08/2011	5515	Our Lady of Mount Carmel Church	10 County Road		Tenafly	NJ	07670	Education Grants	1,900.00
02/08/2011	5516	Friendly Sons of St. Patrick	PO BOX 254		Spring Lake	NJ	07762	Juvenile Diabetes Research	250.00
02/14/2011	5517	Johnny Rockets/Kevin's Krew	PO BOX 627		Allendale	NJ	07401	College Scholarships	5,000.00
02/14/2011	5518	Bergen Community College Foundation	400 Paramus Road		Paramus	NJ	07652	Education	500.00
02/14/2011	5519	Westwood Washington Township Educational Foundation	Westwood Washington Twp Ed Fd	345 Kinderkamack Road	Westwood	NJ	07675	Sponsorship - Youth Baseball/Softball	150.00
02/14/2011	5520	Ramsey Baseball Association	C/O Sponsorship Program	P.O. BOX 771	Ramsey	NJ	07446	Graduation Support	350.00
02/14/2011	5521	Westwood Jr. Sr. High School	121 Main Street	184 Lafayette Ave	Township of Washington	NJ	07676	Educational Programming	450.00
02/14/2011	5522	The Historical Society of Rockland County	20 Zukor Road		New City	NY	10956	Donation to replace playground equip	250.00
02/15/2011	5523	Saint Ann Child Care Center	59 Mill Street		Kearnsburg	NJ	07734	Food for Women and Children	1,000.00
02/23/2011	5525	Oasis - A Haven for Women and Children	560 Hudson Street		Hackensack	NJ	07601	Police/Fire Fighters/ EMT Award	1,000.00
03/02/2011	5526	American Red Cross of Northern New Jersey	c/o Ana Dabrowski	209 Fairfield Road	Fairfield	NJ	07004	Health Care	1,000.00
03/03/2011	5528	American Cancer Society	250 Williams St Suite 400		Atlanta	GA	30303	Health Care	100.00
03/07/2011	5530	Pony Power Therapies Inc	1170 Ramapo Valley Road		Mahwah	NJ	07430	Therapy Fund	1,850.00
03/10/2011	5531	GSLCC Greater Spring Lake Chamber of Commerce	P.O. BOX 694		Spring Lake	NJ	07762	Citizens of the year Awards	1,120.00
03/15/2011	5532	Avon First Aid	P.O. BOX 3		Avon	NJ	07717	Health Care	150.00
03/15/2011	5533	Minette Grosso McKenna Angel Foundation	P.O. Box 94		Verona	NJ	07044	Cystic Fibrosis Fund	100.00
03/15/2011	5534	Felician College	Founders Day Gala Event	262 South Main Street	Lodi	NJ	07644	College/Food Scholarship	1,000.00
03/15/2011	5535	Touch the World Ministries	1 Maple Street		Allendale	NJ	07401	Community	1,500.00
03/15/2011	5536	Boys & Girls Club of Lodi	460 Passaic Ave		Lodi	NJ	07644	Great Futures Sponsorship	1,500.00
03/15/2011	5537	Bergen Community College Foundation	400 Paramus Road		Paramus	NJ	07652	Insomnia Lab event - Contribution	250.00
03/15/2011	5538	Center for Food Action	c/o Nancy Sorrentino	48 Carol Drive	Englewood Cliffs	NJ	07632	Food for Homeless	1,000.00
03/15/2011	5539	Jersey City St. Patrick's Day Parade Comm	Attn JOURNAL	PO BOX 405	Jersey City	NJ	07303	Police & Community	1,100.00
03/15/2011	5540	The Colleen Glibin Foundation	660 Kinderkamack Rd - Suite 104		Oradell	NJ	07649	Neurological and Cancer Research	500.00
03/29/2011	5541	Saint Vincent's Academy	228 West Market Street		Newark	NJ	07103-27	Education	7,500.00
03/29/2011	5542	The Gregory M. Hirsch Memorial Foundation	c/o Fred Hirsch	304 Farnham Ave	Lodi	NJ	07644	Pediatric Heart Care & Research	1,000.00
03/29/2011	5543	AITA Angels in the Arts	315 Hillside Avenue		Demarest	NJ	07627	Performing Arts	250.00
03/29/2011	5544	Carl Inseira Leukemia Fund	c/o Patricia Sullivan		Mahwah	NJ	07430	Health Care Leukemia Fund	1,000.00
03/30/2011	5545	West Bergen Mental Healthcare	Attn Carol Cohen	120 Chestnut Street	Ridgewood	NJ	07450	Mental Health Care	300.00
									145,596.00

Schedule 2

J. Fletcher Creamer Foundation
Grants Approved for Future Payment
4/1/10 - 3/31/11

22-2335557

PART 1, LINE 25, COLUMN A

\$ 145,596 00

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

Grant Payable Balance	03/31/07	990,000	
(Payable over three years)			
Grant Paid	12/21/07	(330,000)	
Grant Paid	12/15/08	(330,000)	
Grant Paid During Current Year	12/20/10	(100,000)	100,000
Grant Payable 3/31/11		<u>230,000</u>	

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

Grant Payable Balance	03/31/07	0	
Grant Payable over five years	04/01/07	1,000,000	
Grant Paid	05/08/07	(15,000)	
Grant Paid	10/02/07	(15,000)	
Grant Paid	12/21/07	(200,000)	
Grant Paid	05/05/08	(15,000)	
Grant Paid	09/10/08	(25,500)	
Grant Paid	12/15/08	(200,000)	
Grant Paid	06/08/09	(15,000)	
Grant Paid	09/03/09	(10,000)	
Grant Paid	10/19/09	(25,000)	
Grant Paid During Current Year	05/05/10	(10,000)	10,000
Grant Paid During Current Year	10/18/10	(25,000)	25,000
Grant Paid During Current Year	12/20/10	(100,000)	100,000
Grant Paid During Current Year	03/02/11	(11,000)	11,000
Grant Payable 3/31/11		<u>333,500</u>	

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

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

PART XV, LINE 3B, APPROVED FOR FUTURE PAYMENT

\$ 563,500.00

PART 1, LINE 25, COLUMN D

\$391,596