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

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

2012

Open to public inspection

For calendar year 2012 or tax year beginning

, and ending

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	Room/suite	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"/>
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <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		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 35,417,514.	J Accounting method <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) _____	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	16,490,000.		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	44,909.	44,909.		STATEMENT 1
	4 Dividends and interest from securities	434,277.	412,251.		STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	29,640.			
	b Gross sales price for all assets on line 6a	269,640.			
	7 Capital gain net income (from Part IV, line 2)		29,640.		
	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	16,998,826.	486,800.			
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	474.	0.		0.
	b Accounting fees STMT 4	9,890.	0.		0.
	c Other professional fees STMT 5	11,965.	11,965.		0.
	17 Interest				
	18 Taxes STMT 6	7,743.	0.		0.
	19 Depreciation and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses STMT 7	177.	0.		0.
	24 Total operating and administrative expenses. Add lines 13 through 23	30,249.	11,965.		0.
	25 Contributions, gifts, grants paid	5,369,430.			5,369,430.
26 Total expenses and disbursements. Add lines 24 and 25	5,399,679.	11,965.		5,369,430.	
27 Subtract line 26 from line 12	11,599,147.				
a Excess of revenue over expenses and disbursements		474,835.			
b Net investment income (if negative, enter -0-)					
c Adjusted net income (if negative, enter -0-)			N/A		

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	11,955,689.	14,616,786.	14,616,786.
	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 8	445,506.	492,856.	492,856.
	c Investments - corporate bonds			
11 Investments - land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
12 Investments - mortgage loans				
13 Investments - other STMT 9	11,171,570.	20,302,947.	20,302,947.	
14 Land, buildings, and equipment basis ▶				
Less: accumulated depreciation ▶				
15 Other assets (describe ▶)				
16 Total assets (to be completed by all filers)	23,577,690.	35,417,514.	35,417,514.	
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable			
	22 Other liabilities (describe ▶)			
23 Total liabilities (add lines 17 through 22)	0.	0.		
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	23,577,690.	35,417,514.	
	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	23,577,690.	35,417,514.		
31 Total liabilities and net assets/fund balances	23,577,690.	35,417,514.		

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	23,577,690.
2 Enter amount from Part I, line 27a	2	11,599,147.
3 Other increases not included in line 2 (itemize) ▶ UNREALIZED GAINS AND LOSSES	3	240,677.
4 Add lines 1, 2, and 3	4	35,417,514.
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	35,417,514.

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 ALLY BK MIDVALE UTAH CD	P	07/21/10	01/23/12
b CAPITAL GAINS DIVIDENDS			
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 240,000.		240,000.	0.
b 29,640.			29,640.
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(j) FMV as of 12/31/69	(k) Adjusted basis as of 12/31/69	(l) Excess of col. (i) over col. (j), if any	
a			0.
b			29,640.
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	29,640.
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 the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2011	6,942,100.	20,349,579.	.341142
2010	6,000,070.	16,590,086.	.361666
2009	9,451,623.	15,030,560.	.628827
2008	4,467,720.	22,758,394.	.196311
2007			

2 Total of line 1, column (d)	2	1.527946
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	.381987
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	30,158,262.
5 Multiply line 4 by line 3	5	11,520,064.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	4,748.
7 Add lines 5 and 6	7	11,524,812.
8 Enter qualifying distributions from Part XII, line 4	8	5,369,430.

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)		1	9,497.
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			
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	9,497.
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	9,497.
6 Credits/Payments			
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a	4,080.	
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	4,080.	
8 Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	7.	
9 Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	5,424.	
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 2013 estimated tax	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
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 <input type="checkbox"/> \$ 0. (2) On foundation managers <input type="checkbox"/> \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 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) <input type="checkbox"/> 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 2012 or the taxable year beginning in 2012 (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 make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	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 ► CHERNA MOSKOWITZ Telephone no ► (305) 531-4559 Located at ► 1250 E. HALLANDALE BCH BLVD, HALLANDALE BCH, FL ZIP+4 ► 33009			
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 2012, 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 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 instructions)? Organizations relying on a current notice regarding disaster assistance check here ► <input type="checkbox"/> 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 2012?	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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 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 2012 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 2012) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 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 2012?	4b	X

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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

6b

X

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

If "Yes" to 6b, file Form 8870.

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

☐ Yes ☒ No

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

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 2012	
	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	16,087,354.
b	Average of monthly cash balances	1b	14,530,171.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	30,617,525.
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	30,617,525.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	459,263.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	30,158,262.
6	Minimum investment return. Enter 5% of line 5	6	1,507,913.

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	1,507,913.
2a	Tax on investment income for 2012 from Part VI, line 5	2a	9,497.
b	Income tax for 2012 (This does not include the tax from Part VI)	2b	
c	Add lines 2a and 2b	2c	9,497.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,498,416.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	1,498,416.
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	1,498,416.

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	5,369,430.
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	5,369,430.
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	5,369,430.

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 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				1,498,416.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2012:				
a From 2007				
b From 2008	3,623,036.			
c From 2009	8,703,709.			
d From 2010	5,173,210.			
e From 2011	5,928,671.			
f Total of lines 3a through e	23,428,626.			
4 Qualifying distributions for 2012 from Part XII, line 4 ▶ \$ 5,369,430.				
a Applied to 2011, 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 2012 distributable amount				1,498,416.
e Remaining amount distributed out of corpus	3,871,014.			
5 Excess distributions carryover applied to 2012 (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	27,299,640.			
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 2011 Subtract line 4a from line 2a Taxable amount - see instr			0.	
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013				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 2007 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	27,299,640.			
10 Analysis of line 9				
a Excess from 2008	3,623,036.			
b Excess from 2009	8,703,709.			
c Excess from 2010	5,173,210.			
d Excess from 2011	5,928,671.			
e Excess from 2012	3,871,014.			

N/A

- ▶

☐ 4942(1)(3) or ☐ 4942(1)(5)

- (4) Gross investment income

[illegible]

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
a Paid during the year				
AFSCME 21815 PIONEER BLVD HAWAIIAN GARDENS, CA 90716	NONE	NON-PROFIT	SENIOR FOOD DISTRIBUTION	25,000.
AFULA EDUCATIONAL CENTER 49 DAKOTA ST. PASSAIC, NJ 07055	NONE	NON-PROFIT	TO PROVIDE FUNDS TO MERCAZ TORANI IN AFULA ISRAEL	50,000.
AMERICAN FRIENDS OF BAR ILAN UNIVERSITY 160 EAST 56TH STREET NEW YORK, NY 10022	NONE	NON-PROFIT	PRODUCE STUDENTS OF MORAL & INTELLECTUAL APTITUDE WHO ADOPT THE HIGHEST STANDARDS OF EXCELLENCE	1,000,000.
AMERICAN FRIENDS OF YESHIVAT HESDDER SDEROT INC 280 NORTHERN BLVD GREAT NECK, NY 11021	NONE	NON-PROFIT	TO FURNISH SUPPORT TO YESHIVAT HESDER SDEROT & OTHER CHARITABLE ORGANIZATIONS	25,000.
AMERICAN FREEDOM LAW CENTER 3000 GREEN ROAD #131098 ANN ARBOR, MI 48113	NONE	NON-PROFIT	TO ADVANCE & DEFEND AMERICA'S JUDEO-CHRISTIAN HERITAGE THROUGH LITIGATION & EDUCATION	50,000.
Total	SEE CONTINUATION SHEET(S)			3a 5,369,430.
b Approved for future payment				
NONE				
Total				3b 0.

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

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

OMB No 1545-0047

2012

Name of the organization

CHERNA MOSKOWITZ FOUNDATION

Employer identification number

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, total 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 total 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 Part I, 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) (2012)

Name of organization

Employer identification number

CHERNA MOSKOWITZ FOUNDATION

26-2547583

Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	CHERNA MOSKOWITZ 1250 E. HALLANDALE, SUITE 1000 HALLANDALE, FL 33009	\$ 16,490,000.	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). Use duplicate copies of Part II if additional space is needed.

(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 that total 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) ▶ \$ _____

Use duplicate copies of Part III if additional space is needed.

(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

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
PORTFOLIO MANAGEMENT FEES	11,965.	11,965.		0.
TO FORM 990-PF, PG 1, LN 16C	11,965.	11,965.		0.

FORM 990-PF	TAXES	STATEMENT	6
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
FOREIGN TAXES	258.	0.		0.
FEDERAL TAXES (990-PF)	7,485.	0.		0.
TO FORM 990-PF, PG 1, LN 18	7,743.	0.		0.

FORM 990-PF	OTHER EXPENSES	STATEMENT	7
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DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
TO FORM 990-PF, PG 1, LN 23	177.	0.		0.

FORM 990-PF	CORPORATE STOCK	STATEMENT	8
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DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
FIDELITY INVESTMENTS	492,856.	492,856.
TOTAL TO FORM 990-PF, PART II, LINE 10B	492,856.	492,856.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
AMERICAN FRIENDS OF ATERET COHANEM 470 SEVENTH AVE NEW YORK, NY 10018	NONE	NON-PROFIT	PROMOTE THE EXISTENCE & ACTIVITIES OF ATERET COHANIM INSTITUTIONS & RAISE FUNDS FOR THEIR BENEFIT.	100,000.
AMERICAN FRIENDS OF BARUCH UMARPEH 1274 49TH ST BROOKLYN, NY 11219	NONE	NON-PROFIT	MEDICAL PROGRAMS	50,000.
AMERICAN FRIENDS OF BEIT EL YESHIVA CENTER 50 POLK AVENUE HEMPSTEAD, NY 11550	NONE	NON-PROFIT	EDUCATIONAL PROGRAMS	100,000.
AMERICAN FRIENDS OF BEIT OROT 27 MAPLE AVE CEDARHURST, NY 11516	NONE	NON-PROFIT	TO INCREASE, FOSTER & ADVANCE THE UNDERSTANDING OF JEWISH PRINCIPALS, IDEALS & TRADITIONS	150,000.
AMERICAN FRIENDS OF JUBILEE ORPHANAGE P.O. BOX 827642 SOUTH FLORIDA, FL 33082	NONE	NON-PROFIT	TO PROVIDE HOUSING, FOOD, CLOTHING & EDUCATION TO ORPHANS.	25,000.
AMERICAN FRIENDS OF KINDNESS & CHARITY 7 BALFOUR PLACE BROOKLYN, NY 11225	NONE	NON-PROFIT	MEDICAL PROGRAMS	10,000.
AMERICAN FRIENDS OF MA'AGALIM 10 UNION AVE LYNBROOK, NY 11563	NONE	NON-PROFIT	JEWISH EDUCATION STUDIES	25,000.
AMERICAN FRIENDS OF MEIR PANIM 5316 NEW UTRECHT AVE BROOKLYN, NY 11219	NONE	NON-PROFIT	PROMOTE, SUPPORT PROGRAMS & ACTIVITIES OF OTHER ORGANIZATIONS COMMITTED TO PROVIDING RELIEF TO THE	10,000.
AMERICAN FRIENDS OF ORR SHALOM 11831 MTKA BLVD HOPKINS, MN 55305	NONE	NON-PROFIT	PROVIDE RESIDENTIAL & THERAPEUTIC SERVICES TO CHILDREN & YOUTH AT RISK WHO HAVE BEEN REMOVED FROM THEIR	5,000.
AMERICAN FRIENDS OF SHILOH 122 E BROADWAY AVE BISMARCK, ND 58501	NONE	NON-PROFIT	EDUCATIONAL ENDEAVORS	25,000.
Total from continuation sheets				4,219,430.

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
BAR ILAN UNIVERSITY 160 EAST 56TH STREET FL 5 NEW YORK, NY 10022	NONE	NON-PROFIT	EDUCATIONAL SCHOLARSHIPS	500,000.
CARMEI HA'IR PO BOX 172 LAWRENCE, NY 11559	NONE	NON-PROFIT	FEED WITH DIGNITY	5,000.
CENTRAL FUND OF ISRAEL 980 AVENUE OF THE AMERICAS 3RD FL NEW YORK, NY 10018	NONE	NON-PROFIT	PROMOTING CHARITABLE ACTIVITIES IN ISRAEL	876,000.
CHABAD HOUSE IN MIAMI BEACH 21001 BISCAYNE BLVD MIAMI, FL 33180	NONE	NON-PROFIT	PROVIDES THE EDUCATION & MEANS TO PROMOTE JEWISH AWARENESS, KNOWLEDGE & PRACTICE THROUGH OUTREACH	1,000.
CONGREGATION YESHIVA YAD MOISHE 4706 12TH AVENUE BROOKLYN, NY 11219	NONE	NON-PROFIT	FOOD DISTRIBUTION PROGRAMS	10,000.
COORDINATING COUNCIL FOR JEWISH HOMELAND 567 CEDAR HILL ROAD FAR ROCKAWAY, NY 11691	NONE	NON-PROFIT	EDUCATIONAL PROGRAMS	100,000.
FRIENDS OF THE ISRAEL DEFENSE FUND 1430 BROADWAY RM 1301 NEW YORK, NY 10018	NONE	NON-PROFIT	SUPPORT SOCIAL, EDUCATIONAL, CULTURAL & RECREATIONAL PROGRAMS & FACILITIES FOR SOLDIERS OF ISRAEL	115,000.
FRIENDS OF YESHIVAT NIR KIRYAT ARBA 132 NASSAU STREET NEW YORK, NY 10038	NONE	NON-PROFIT	TO PROMOTE THE STUDY OF TORAH	50,000.
GENERATIONS OF ISRAEL 780 ELVIRA AVE FAR ROCKAWAY, NY 11691	NONE	NON-PROFIT	GRANTS MADE IN ORDER TO ASSIST WITH THE FURTHERANCE OF TEACHING OF JEWISH RELIGIOUS VALUES	150,000.
GIRLS TOWN OR CHADASH 1417 CONY IS AVE BROOKLYN, NY 11230	NONE	NON-PROFIT	EDUCATIONAL AND VOCATIONAL CENTER FOR GIRLS IN ISRAEL	15,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
GUIDE DOG FOUNDATION 371 E JERICHO TURNPIKE SMITHTOWN, NY 11787	NONE	NON-PROFIT	IMPROVE THE QUALITY OF LIFE FOR THE BLIND/VISUALLY IMPAIRED, THROUGH USE OF GUIDE & SERVICE	5,000.
HEBRON FUND 1760 OCEAN AVE BROOKLYN, NY 11230	NONE	NON-PROFIT	SOCIAL AND EDUCATIONAL WELL BEING	60,000.
HERITAGE POINTE 27356 BELLOGENTE MISSION VIEJO, CA 92691	NONE	NON-PROFIT	PROVIDE INDEPENDENT, ASSISTED & MEMOREY CARE SERVICES FOR THE ELDERLY, INCORPORATING JEWISH TRADITIONS &	25,000.
HINENI 232 W END AVE NEW YORK, NY 10023	NONE	NON-PROFIT	EDUCATIONAL PROGRAMS, ENDEAVORS & FUNCTIONS TO FOSTER & MAINTAIN INTERESTS IN JUDAISM'S CULTURE & TRADITIONS	100,000.
HOPE FOR KIDS FOOD BANK 512 N PARK DR ARLINGTON, VA 22203	NONE	NON-PROFIT	HELP HOMELESS & DISADVANTAGED CHILDREN IN NEED	20,000.
HOPE FOR THE FUTURE EDUCATIONAL FOUNDATION 14853 SW 38TH CT HOLLYWOOD, FL 33027	NONE	NON-PROFIT	DEDICATED TO THE EDUCATION OF UNDERPRIVELEGED CHILDREN FROM AROUND THE WORLD	55,000.
INERNATIONAL ISRAEL ALLIES CAUCUS FOUNDATION 1901 PENN AVE NW STE 901 WASHINGTON, DC 20006	NONE	NON-PROFIT	EDUCATION EVENTS REGARDING THE US/ISRAEL RELATIONSHIP	170,000.
ISRAEL CHILDREN'S CANCER FOUNDATION 141 WASHINGTON AVENUE SUITE205 LAWRENCE, NY 11559	NONE	NON-PROFIT	TO IMPROVE THE QUALITY OF LIFE OF CHILDREN SUFFERING FROM CANCER	25,000.
JEWISH LEADERSHIP INSTITUTE 925 ARTHUR GDFRY RD STE 101 MIAMI BEACH, FL 33140	NONE	NON-PROFIT	6 WEEK PROGRAM FOR STUDENTS TO ENHANCE THEIR JEWISH IDENTIFICATION & OVERALL KNOWLEDGE OF	5,000.
JEWISH NATIONAL FUND 78 RANDALL AVE ROCKVILLE CENTRE, NY 11570	NONE	NON-PROFIT	CARETAKER OF THE LAND OF ISRAEL, ON BEHALF OF ITS OWNERS PLANING TREES, BUILDING DAMS, CREATING PARKS	180.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
JEWISH INSTITUTE FOR NATIONAL SECURITY AFFAIRS 1307 NEW YORK AVE NW STE 200 WASHINGTON, DC 20005	NONE	NON-PROFIT	ANALYSIS OF THE SECURITY NEEDS OF THE US AND ITS RELATIONSHIP WITH ALLIES & POTENTIAL	100,000.
KULANU, INC. 165 W END AVE APT 3R NEW YORK, NY 10023	NONE	NON-PROFIT	SUPPORTS ISOLATED AND EMERGING JEWISH COMMUNITIES AROUND THE WORLD	11,200.
LARGER THAN LIFE 5415 35TH ST LONG ISLAND CITY, NY 11101	NONE	NON-PROFIT	BENEFITS ISRAELI CHILDREN AFFLICTED WITH CANCER	25,000.
MIAMI RESCUE MISSION PO BOX 420620 MIAMI, FL 33242	NONE	NON-PROFIT	PROVIDE FOOD, SHELTER, SUBSTANCE ABUSE TREATMENT, EDUCATION, COMPUTER LITERACY, JOB PLACEMENT, HEALTHCARE,	100.
MIFAL CHESED, INC. 1933 50TH ST BROOKLYN, NY 11204	NONE	NON-PROFIT	TOY DISTRIBUTION, HOSPITAL VISITATION AND PATIENT ENCOURAGEMENT	10,000.
MOSKOWITZ PRIZE FOR ZIONISM 1250 E. HALLANDALE BEACH BLVD #1000 HALLANDALE BEACH, FL 33009	NONE	NON-PROFIT	RECOGNIZE PEOPLE WHO PUT ZIONISM INTO ACTION IN TODAY'S ISRAELI SOCIETY, ACTING FOR THE BENEFIT	135,000.
OHR SOMAYACH INTERNATIONAL 1399 CONEY IS AVE BROOKLYN, NY 11230	NONE	NON-PROFIT	TO AID RELIGIOUS, CHARITABLE & EDUCATIONAL PROGRAMS & INSTITUTIONS	100,000.
ONE ISRAEL FUND 1175 W BROADWAY HEWLETT, NY 11557	NONE	NON-PROFIT	SUPPORTS THE WELFARE & SAFETY OF THE MEN, WOMEN & CHILDREN OF JUDEA & SAMARIA	203,000.
P.E.F. ISRAEL ENDOWMENT FUNDS 317 MADISON AVE NEW YORK, NY 10017	NONE	NON-PROFIT	TO PROVIDE RELIEF FOR & TO MINISTER TO THE PHYSICAL WELL-BEING OF NEEDY PERSONS IN ISRAEL.	25,000.
PARALYZED VETERANS OF AMERICA 801 EIGHTEENTH ST NW WASHINGTON, DC 20006	NONE	NON-PROFIT	SUPPORT A VARIETY OF ISSUES INVOLVING SPECIAL NEEDS OF VETERANS WHO HAVE EXPERIENCED SPINAL	1,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
R.A.J.E. 2915 OCEAN PARKWAY 4TH FL BROOKLYN, NY 11235	NONE	NON-PROFIT	ADDRESS THE JEWISH COMMUNAL & EDUCATIONAL NEEDS OF YOUNG RUSSIAN AMERICAN JEWS	3,600.
SECOND THOUGHT 1250 E. HALLANDALE BEACH BLVD #1000 HALLANDALE BEACH, FL 33009	NONE	NON-PROFIT	ASSEMBLE & DISSEMINATE EDUCATIONAL DATA FOR MEMBERS OF KNESSET, THE LEGISLATURE OF ISRAEL & RELATED	150,000.
ST. JUDE CHILDREN'S RESEARCH HOSPITAL 262 DANNY THOMAS PLACE MEMPHIS, TN 38105	NONE	NON-PROFIT	TO FIND CURES & MEANS OF PREVENTION FOR CHILDHOOD CATASTOPHIC DISEASES THROUGH RESEARCH & TREATMENT	1,000.
TERROR VICTIMS ASSOCIATION 1225 OCEAN PKWY BROOKLYN, NY 11230	NONE	NON-PROFIT	MOVEMENT SPEARHEADING THE CAMPAIGN AGAINST TERRORISM IN ISRAEL INCLUDING SUPPORT GROUPS	18,000.
THE JEWISH STATESMANSHIP CENTER P.O. BOX 895 TEANECK, NJ 07666	NONE	NON-PROFIT	PROGRAM GEARED TOWARD STUDENTS CURRENTLY ENROLLED IN DEGREE STUDIES IN HUMANITIES, SOCIAL SCIENCE & LAW	100,000.
THE YESHIVA CAMPGROUND 14853 SW 38TH CT HOLLYWOOD, FL 33027	NONE	NON-PROFIT	STUDENT/EDUCATIONAL PROGRAMS; FUNDING TO HELP BUILD DORMITORIES FOR SCHOOL GROUNDS	50,000.
TRI-CITY REGIONAL MEDICAL CENTER 21530 PIONEER BLVD HAWAIIANS GARDENS, CA 90716	NONE	NON-PROFIT	ENHANCE THE HEALTH/WEEL-BEING OF PATIENTS, FAMILIES & COMMUNITY THROUGH THE PROVISION OF SAFE &	50,000.
UNITED CEREBRAL PALSY ASSOC OF MIAMI 2700 W 81ST ST HIALEAH, FL 33016	NONE	NON-PROFIT	IMPACT THE QUALITY OF LIFE OF PEOPLE WITH CEREBRAL PALSY & OTHER DEVELOPMENTAL DISABILITIES & THEIR	5,000.
US FRIENDS OF ISRAEL SPORT CENTER 718 ARCH STREET SUITE 102 S PHILADELPHIA, PA 19106	NONE	NON-PROFIT	TO SUPPORT REHABILITATION THERAPY CENTER FOR THE DIABLED	10,000.
USA OUTREACH PRIORITY 1 26 COLUMBIA AVE CEDARHURST, NY 11516	NONE	NON-PROFIT	IDENTIFY, COMBAT & REVERSE THE ROOT-CAUSES & EFFECTS OF TEENAGE ALIENATION, ESTRANGEMENT & DRUG &	10,000.
Total from continuation sheets				

Part XV Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
WESTERN CENTER FOR JOURNALISM 42104 N VENTURE DR SUITE B-122 ANTHEM, AZ 85086	NONE	NON-PROFIT	PROMOTE THE VALUE & NECESSITY OF FREE PRESS, ENHANCE ITS PUBLIC ESTEEM & HONOR & EDUCATION OF	50,000.
WESTERN WALL HERITAGE FOUNDATION 587 FIFTH AVE NEW YORK, NY 10017	NONE	NON-PROFIT	PROVIDE FUNDING FOR ARCHAEOLOGICAL RESTORATIONS IN CONJUNCTION WITH THE WESTERN WALL,	200,000.
WINDSOR HILLS BAPTIST CHURCH 4436 GRANDIN RD EXT SW ROANOKE, VA 24018	NONE	NON-PROFIT	RELIGION & EDUCATION	10,000.
WIZO 950 THIRD AVENUE SUITE 2803 NEW YORK, NY 10022	NONE	NON-PROFIT	SPONSORS DAY CARE CENTERS, SCHOOLS, BATTERED WOMEN'S SHELTERS, YOUTH CLUBS, & OTHER SOCIAL SERVICE	250.
WORLD LIKUD 3145 CONEY ISLAND AVE BROOKLYN, NY 11235	NONE	NON-PROFIT	PROMOTES GLOBAL COMMUNICATION & NETWORKING TO MAINTAIN CONTACT WITH THE JEWISH COMMUNITIES	150,000.
YAD EZRA V'SHULAMIT 3470 WILSHIRE BLVD LOS ANGELES, CA 90010	NONE	NON-PROFIT	ELIMINATE POVERTY IN LOW INCOME FAMILIES IN ISRAEL BY MOBILIZATION OF RESOURCES, PROVIDE FOOD & EMERGENCY	10,000.
YESHIVA TORAS CHAIM 1025 NE MIAMI GARDENS DR MIAMI, FL 33179	NONE	NON-PROFIT	TO OPERATE A RELIGIOUS SCHOOL FOR HIGH SCHOOL & POST HIGH SCHOOL STUDENTS	4,100.
Total from continuation sheets				

Part XV Supplementary Information**3a** Grants and Contributions Paid During the Year Continuation of Purpose of Grant or Contribution

NAME OF RECIPIENT - AMERICAN FRIENDS OF MEIR PANIM

PROMOTE, SUPPORT PROGRAMS & ACTIVITIES OF OTHER ORGANIZATIONS COMMITTED
TO PROVIDING RELIEF TO THE IMPOVERISHED

NAME OF RECIPIENT - AMERICAN FRIENDS OF ORR SHALOM

PROVIDE RESIDENTIAL & THERAPEUTIC SERVICES TO CHILDREN & YOUTH AT RISK
WHO HAVE BEEN REMOVED FROM THEIR HOMES DUE TO ABUSE OR NEGLECT

NAME OF RECIPIENT - FRIENDS OF THE ISRAEL DEFENSE FUND

SUPPORT SOCIAL, EDUCATIONAL, CULTURAL & RECREATIONAL PROGRAMS &
FACILITIES FOR SOLDIERS OF ISRAEL WHO DEFEND THE JEWISH HOMELAND.

NAME OF RECIPIENT - GUIDE DOG FOUNDATION

IMPROVE THE QUALITY OF LIFE FOR THE BLIND/VISUALLY IMPAIRED, THROUGH
USE OF GUIDE & SERVICE DOGS.

NAME OF RECIPIENT - HERITAGE POINTE

PROVIDE INDEPENDENT, ASSISTED & MEMORY CARE SERVICES FOR THE ELDERLY,
INCORPORATING JEWISH TRADITIONS & LIFESTYLES

NAME OF RECIPIENT - JEWISH LEADERSHIP INSTITUTE

6 WEEK PROGRAM FOR STUDENTS TO ENHANCE THEIR JEWISH IDENTIFICATION &
OVERALL KNOWLEDGE OF THE PEOPLE & THEIR HERITAGE

NAME OF RECIPIENT - JEWISH INSTITUTE FOR NATIONAL SECURITY AFFAIRS

ANALYSIS OF THE SECURITY NEEDS OF THE US AND ITS RELATIONSHIP WITH
ALLIES & POTENTIAL ALLIES AROUND THE WORLD

Part XV Supplementary Information**3a** Grants and Contributions Paid During the Year Continuation of Purpose of Grant or Contribution

NAME OF RECIPIENT - MIAMI RESCUE MISSION

PROVIDE FOOD, SHELTER, SUBSTANCE ABUSE TREATMENT, EDUCATION, COMPUTER LITERACY, JOB PLACEMENT, HEALTHCARE, SPIRITUAL DEVELOPMENT & HOUSING

NAME OF RECIPIENT - MOSKOWITZ PRIZE FOR ZIONISM

RECOGNIZE PEOPLE WHO PUT ZIONISM INTO ACTION IN TODAY'S ISRAELI SOCIETY, ACTING FOR THE BENEFIT OF THE COMMON GOOD.

NAME OF RECIPIENT - PARALYZED VETERANS OF AMERICA

SUPPORT A VARIETY OF ISSUES INVOLVING SPECIAL NEEDS OF VETERANS WHO HAVE EXPERIENCED SPINAL CORD INJURY OR DISFUNCTION

NAME OF RECIPIENT - SECOND THOUGHT

ASSEMBLE & DISSEMINATE EDUCATIONAL DATA FOR MEMBERS OF KNESSET, THE LEGISLATURE OF ISRAEL & RELATED AUDIENCES

NAME OF RECIPIENT - THE JEWISH STATESMANSHIP CENTER

PROGRAM GEARED TOWARD STUDENTS CURRENTLY ENROLLED IN DEGREE STUDIES IN HUMANITIES, SOCIAL SCIENCE & LAW AT ISRAELI UNIVERSITIES

NAME OF RECIPIENT - TRI-CITY REGIONAL MEDICAL CENTER

ENHANCE THE HEALTH/WEEL-BEING OF PATIENTS, FAMILIES & COMMUNITY THROUGH THE PROVISION OF SAFE & EFFECTIVE HEALTHCARE SERVICES

NAME OF RECIPIENT - UNITED CEREBRAL PALSY ASSOC OF MIAMI

IMPACT THE QUALITY OF LIFE OF PEOPLE WITH CEREBRAL PALSY & OTHER DEVELOPMENTAL DISABILITIES & THEIR FAMILY MEMBERS

Part XV Supplementary Information**3a** Grants and Contributions Paid During the Year Continuation of Purpose of Grant or Contribution

NAME OF RECIPIENT - USA OUTREACH PRIORITY 1

IDENTIFY, COMBAT & REVERSE THE ROOT-CAUSES & EFFECTS OF TEENAGE

ALIENATION, ESTRANGEMENT & DRUG & ALCOHOL ADDITION

NAME OF RECIPIENT - WESTERN CENTER FOR JOURNALISM

PROMOTE THE VALUE & NECESSITY OF FREE PRESS, ENHANCE ITS PUBLIC ESTEEM

& HONOR & EDUCATION OF INVESTIGATIVE REPORTING TECHNIQUES & JOURNALISM

NAME OF RECIPIENT - WESTERN WALL HERITAGE FOUNDATION

PROVIDE FUNDING FOR ARCHAEOLOGICAL RESTORATIONS IN CONJUNCTION WITH THE

WESTERN WALL, JERUSALEM ISRAEL

NAME OF RECIPIENT - WIZO

SPONSORS DAY CARE CENTERS, SCHOOLS, BATTERED WOMEN'S SHELTERS, YOUTH

CLUBS, & OTHER SOCIAL SERVICE & EDUCATION PROGRAMS

NAME OF RECIPIENT - WORLD LIKUD

PROMOTES GLOBAL COMMUNICATION & NETWORKING TO MAINTAIN CONTACT WITH THE

JEWISH COMMUNITIES OUTSIDE OF ISRAEL

NAME OF RECIPIENT - YAD EZRA V'SHULAMIT

ELIMINATE POVERTY IN LOW INCOME FAMILIES IN ISRAEL BY MOBILIZATION OF

RESOURCES, PROVIDE FOOD & EMERGENCY RELIEF

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

SOURCE	AMOUNT
FIDELITY INVESTMENTS	38,924.
SUNTRUST BANK	2,718.
WELLS FARGO BANK	3,267.
TOTAL TO FORM 990-PF, PART I, LINE 3, COLUMN A	44,909.

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	COLUMN (A) AMOUNT
FIDELITY INVESTMENTS	463,917.	29,640.	434,277.
TOTAL TO FM 990-PF, PART I, LN 4	463,917.	29,640.	434,277.

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	474.	0.		0.
TO FM 990-PF, PG 1, LN 16A	474.	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	9,890.	0.		0.
TO FORM 990-PF, PG 1, LN 16B	9,890.	0.		0.

FORM 990-PF	OTHER INVESTMENTS	STATEMENT	9
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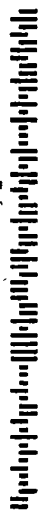
DESCRIPTION	VALUATION METHOD	BOOK VALUE	FAIR MARKET VALUE
FIDELITY INVESTMENTS	FMV	20,302,947.	20,302,947.
TOTAL TO FORM 990-PF, PART II, LINE 13		20,302,947.	20,302,947.



Investment Report

December 1, 2012 - December 31, 2012

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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		Income Summary	
	Beginning value as of Dec 1	This Period	Year to Date
Withdrawals	\$35,423,936.48		
Net adjustments	-77,527.00		
Change in investment value	66,209.63	\$64,896.74	\$355,968.16
Ending value as of Dec 31	\$35,412,589.11	40,214.25	47,660.65
		5,378.96	45,721.27
		21,115.55	27,300.97
Accrued Interest (AI)	\$5,857.68		
Change in AI from last statement	-\$765.13	1,838.32	22,143.20
		\$133,443.82	\$498,794.25

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC.
800-544-6666 - Brokerage Accounts carried with National Financial Services LLC, Member NYSE, SIPC

Holdings	(Symbol) as of December 31, 2012	Quantity	Price per Unit	Total Cost Basis	Total Value	Unrealized Gain (Loss)
Stocks 1% of holdings			December 31, 2012	December 1, 2012	December 31, 2012	December 31, 2012
ISHARES IBOX \$ INVESTOR INVESTMENT	✓	4,073.531	\$120.990	\$495,978.60	\$492,856.51	\$87,459.93
GRADE CORP BD FUND (LOD)						



Investment Report

December 1, 2012 - December 31, 2012

Brokerage 674-819417		CHERNA MOSKOWITZ FOUNDATION		Holdings (Symbol) as of December 31, 2012		Quantity	Price per Unit	Total Cost Basis	Total Value	Total Value	Unrealized Gain (Loss)
						December 31, 2012	December 31, 2012		December 1, 2012	December 31, 2012	December 31, 2012
Subtotal of Stocks								405,396.58		492,856.51	87,459.93
Mutual Funds 91% of holdings											
FIDELITY NEW MARKETS INCOME (FNMIX)						45,309.510	17.800	778,878.74	796,943.29	806,509.28	27,630.54 ✓
30-day Yield: 3.78%											
FIDELITY INTER BOND (FTHRFX)						5,519.940	11.140	55,865.93	61,589.95	61,492.13	5,626.20 ✓
30-day Yield: 1.34%											
FIDELITY FLOATING RATE HIGH INCOME (FFRHX)						134,437.660	9.920	1,308,144.09	1,324,697.74	1,333,621.59	25,477.50 ✓
30-day Yield: 3.05%											
FIDELITY CAPITAL & INCOME (FAGIX)						113,646.830	9.500	1,055,588.22	1,060,944.85	1,079,644.89	24,056.67 ✓
30-day Yield: 4.83%											
FIMM MKT PORT INST CL (FNSXX) ✓						11662,553.540	1.000	not applicable	13,610,639.57	11,662,553.54	not applicable ✓
7-day Yield: 0.18%											
FIDELITY INVESTMENT GRADE (FBNDX)						7,078.454	8.000	53,237.64	56,684.04	56,627.63	3,389.99 ✓
30-day Yield: 1.53%											
FIDELITY HIGH INCOME (SPHIX)						10,178.389	9.340	88,503.97	93,664.91	95,066.15	6,562.18 ✓
30-day Yield: 4.94%											
FIDELITY CONSERVATIVE INCOME BOND FD CL I (FCNVX)						910,123.306	10.030	9,085,331.83	9,128,318.85	9,128,536.76	43,204.93 ✓
30-day Yield: 0.53%											
FIDELITY FOCUSED HIGH INCOME FUND (FHIFX)						7,043.691	9.390	63,163.46	65,430.08	66,140.26	2,976.80 ✓
30-day Yield: 3.73%											
FIDELITY GNMA FUND (FGMNX)						26,634.908	11.740	316,202.79	312,399.09	312,693.82	-3,508.97 ✓
30-day Yield: 1.91%											
FIDELITY TOTAL BOND (FTBFX)						55,626.745	10.950	602,932.77	359,122.82	609,112.86	6,180.09 ✓
30-day Yield: 2.05%											
FIDELITY SHORT-INTERMEDIATE MUNI INCOME (FSTFX)						48,161.798	10.850	515,749.90	524,558.78	522,555.51	6,805.61 ✓
30-day Yield: 0.57%											
FIDELITY INTERMEDIATE MUNI INCOME (FLTMX)						25,769.761	10.650	262,725.37	276,963.05	274,447.95	11,722.58 ✓
30-day Yield: 1.32%											
FIDELITY STRATEGIC INCOME (FSICX)						21,526.544	11.370	235,695.03	242,644.88	244,756.81	9,061.78 ✓
30-day Yield: 3.09%											



Investment Report

December 1, 2012 - December 31, 2012

Brokerage 674-819417 CHERNA MOSKOWITZ FOUNDATION

Holdings (Symbol) as of December 31, 2012	Quantity December 31, 2012	Price per Unit December 31, 2012	Total Cost Basis	Total Value December 1, 2012	Total Value December 31, 2012	Unrealized Gain (Loss) December 31, 2012
FIDELITY REAL ESTATE INCOME (FRIFX)	45,129.576	11.400	512,123.49	507,954.75	514,477.17	2,353.68 ✓
DOUBLELINE TOTAL RT BOND FD CL N (DLTNX)	147,646.756	11.330	1,663,019.59	1,668,672.87	1,672,837.74	9,818.15 ✓
JANUS SHORT TERM BOND FUND CLASS T (JASBX)	171,122.297	3.080	530,171.58	531,501.20	527,056.67	- 3,114.91
PAYDEN LOW DURATION FUND (PYSBX)	5,384.139	10.240	54,186.49	54,996.04	55,133.58	947.09
PIMCO LOW DURATION CLASS R (PLDRX)	5,188.781	10.510	54,127.64	54,433.16	54,534.08	406.44
PIMCO INCOME FUND CL D (PONDY)	40,814.286	12.360	506,682.86	506,682.86	504,464.57	- 2,218.29 ✓
SCOUT CORE PLUS BOND FUND CL Y (SCPXY)	7,546.102	32.690	260,505.42	260,505.42	249,951.07	- 10,554.35 ✓
SIT US GOVT SECS (SNGVX)	9,266.771	11.360	104,549.66	105,356.43	105,270.51	720.85
TOW TOTAL RETURN BOND CLASS N (TGMNX)	16,686.261	10.630	177,336.48	175,882.67	177,374.95	38.47
TEMPLETON GLOBAL BOND CLASS A (TPINX)	39,358.016	13.380	525,997.43	518,984.57	526,610.25	612.82 ✓
THOMPSON BOND FUND (THOPX)	66,508.241	11.860	780,414.61	286,235.88	788,787.73	8,373.12 ✓
THORNBURG LTD TERM MUNICIPAL FUND CL A (LTMFX)	18,131.730	14.660	257,831.07	267,394.70	265,811.16	7,980.09
VIRTUS MULTI SECTOR SHORT TERM BOND CL A (NARAX)	22,294.293	4.960	107,996.38	109,755.75	110,579.69	2,583.31
WEITZ SHORT INTERMED INCOME FUND INSTL (WEFIX)	12,607.275	12.600	157,442.56	158,549.99	158,851.66	1,409.10 ✓
Subtotal of Mutual Funds			20,114,405.00		31,965,500.01	188,541.47
Other 7% of holdings						
AMERICAN EXPRESS CENTRN 1.05000% 05/28/2013 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$253.73 EAI: \$1,275.68 CUSIP: 02587DAM0	245,000.000	1.002	244,755.008	245,703.15	245,610.05	855.05
BMW BK NORTH AMER UTAH 2.10000% 12/01/2016 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$436.97 EAI: \$5,145.00 CUSIP: 05568PU62	245,000.000	1.027	243,775.008	250,661.95	251,649.30	7,874.30



Investment Report

December 1, 2012 - December 31, 2012

Brokerage 674-819417		CHERNA MOSKOWITZ FOUNDATION							
Holdings (Symbol as of December 31, 2012)	Quantity December 31, 2012	Price per Unit December 31, 2012	Total Cost Basis	Total Value December 1, 2012	Total Value December 31, 2012	Unrealized Gain (Loss) December 31, 2012			
CIT BK SALT LAKE CITY UT 1.450000% 11/03/2014 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$583.97 EAI: \$3,552.50 CUSIP: 17284AD62	245,000.000	1.010	245,000.00B	246,915.90	247,364.25	2,364.25			
DORAL BK CATANO P R CD CLL 1.500000% 12/02/2013 FIXED COUPON CTF DEP FDIC INSURED QUARTERLY NEXT CALL DATE 02/28/2013 AI: \$206.79 EAI: \$2,244.33 CUSIP: 25811LYG8	148,000.000	1.002	147,689.20B	148,390.72	148,253.08	563.88			
GE CAP RETAIL BK DRAPER UTAH 1.450000% 06/03/2014 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$115.21 EAI: \$1,450.00 CUSIP: 36159UE51	100,000.000	1.010	99,900.00B	100,988.00	100,983.00	1,083.00			
GE CAP RETAIL BK DRAPER UTAH 1.650000% 07/30/2013 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$1,051.03 EAI: \$2,475.00 CUSIP: 36159USD9	150,000.000	1.008	150,000.00B	151,360.50	151,206.00	1,206.00			
GE CAP BK INC RETAIL CD 1.400000% 09/30/2014 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$873.95 EAI: \$3,430.00 CUSIP: 36160JAS7	245,000.000	1.009	245,000.00B	246,761.55	247,107.00	2,107.00			



Investment Report

December 1, 2012 - December 31, 2012

Brokerage 674-819417 CHERNA MOSKOWITZ FOUNDATION

Holdings (Symbol) as of December 31, 2012	Quantity December 31, 2012	Price per Unit December 31, 2012	Total Cost Basis	Total Value December 1, 2012	Total Value December 31, 2012	Unrealized Gain (Loss) December 31, 2012
GE CAP BK INC RETAIL CD 1 65000% 09/30/2015 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$1,030.01 EAI: \$4,042.50 CUSIP: 36160JAT5	245,000.000	1.012	245,000.00B	247,476.95	247,959.60	2,959.60
GE CAP BK INC RETAIL CD 2 00000% 09/30/2016 FIXED COUPON CTF DEP FDIC INSURED SEMIANNUALLY AI: \$1,248.49 EAI: \$4,900.00 CUSIP: 36160JAU2	245,000.000	1.022	245,000.00B	249,373.25	250,328.75	5,328.75
LAKE CITY BK WARSAW IND 1 75000% 07/26/2013 FIXED COUPON CTF DEP FDIC INSURED MONTHLY NEXT CALL DATE 01/27/2013 AI: \$57.53 EAI: \$2,427.94 CUSIP: 508176CC6	240,000.000	1.001	240,000.00B	240,530.40	240,223.20	223.20
NATIONAL REP BK CHICAGO ILL 1 50000% 05/05/2016 STEP COUPON CTF DEP FDIC INSURED MONTHLY NEXT CALL DATE 01/05/2013 CUSIP: 63736QPQ8	240,000.000	1.001	240,000.00B	240,249.60	240,266.40	266.40
SUNTRUST BK ATLANTA GA 1 31150% 05/28/2014 FLOATING COUPON CTF DEP FDIC INSURED QUARTERLY CUSIP: 86789VHM2	100,000.000	0.990	98,021.53B	98,818.00	98,961.00	939.47



Investment Report

December 1, 2012 - December 31, 2012

Brokerage 674-819417		CHERNA MOSKOWITZ FOUNDATION			
Holdings (Symbol) as of December 31, 2012	Quantity December 31, 2012	Price per Unit December 31, 2012	Total Cost Basis	Total Value December 1, 2012	Total Value December 31, 2012
WELLS FARGO BK N A CD IDX 3.25000% 06/30/2016 VARIABLE COUPON CTF DEP FDIC INSURED QUARTERLY CUSIP: 949748SQ1	100,000.000	1.065	100,000.00B	106,408.00	106,499.00
Subtotal of Other			2,544,140.73		32,269.90
Core Account 1% of holdings					
CASH	377,821.960	1 000	not applicable	377,821.96	not applicable
Subtotal of Core Account				377,821.96	
Total			\$ 23,063,942.31	\$35,412,589.11	\$ 308,271.30

Message about your CD: The prices shown for Certificates of Deposit (CDs) are generally estimates based upon matrix or model pricing methodology provided by an independent third-party CDs may be priced at face value for up to seven calendar days from date of issue if estimated prices have not been received from the third-party pricing vendor. If no price is shown, an estimated market value was not available on the day your statement was generated. The prices shown for CDs may not represent the actual price you would receive if sold prior to maturity. If you hold your CD until maturity, you will receive the CD's face value and all accrued unpaid interest, assuming no issuer default.

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.

Cost Basis - the original amount paid for a security, including the amount of reinvested dividends and capital gains, plus or minus certain adjustments. See last page of statement for details. Total Cost Basis does not include the cost basis on core, money market or other positions where cost basis is unknown or not applicable.

- 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