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Form **990-PF**

Department of the Treasury
Internal Revenue Service

Return of Private Foundation

or Section 4947(a)(1) Trust Treated as Private Foundation

▶ **Do not enter social security numbers on this form as it may be made public.**

▶ **Go to *www.irs.gov/Form990PF* for instructions and the latest information.**

OMB No. 1545-0047

2019

Open to Public Inspection

For calendar year 2019 or tax year beginning , 2019, **and ending** , 20

Name of foundation
Juda Diener Foundation

A Employer identification number
22-6058586

Number and street (or P.O. box number if mail is not delivered to street address) | Room/suite
25 Main Street, Suite 200

B Telephone number (see instructions)
(201)342-6137

City or town, state or province, country, and ZIP or foreign postal code
Hackensack NJ 07601

C If exemption application is pending, check here ▶ ☐ 6

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

D 1. Foreign organizations, check here . . ▶ ☐

2. Foreign organizations meeting the 85% test, check here and attach computation . . ▶ ☐

03 04

H Check type of organization: ☒ Section 501(c)(3) exempt private foundation 04 ☐ 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) ▶ $ 1,822,961.

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

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

Part I **Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions).)

		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)				
	2 Check ▶ ☒ if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities	43,800.	43,800.		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		7,617.		
	8 Net short-term capital gain			0.	
	9 Income modifications				
	10a Gross sales less returns and allowances				
	b Less: Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule)				
	12 **Total.** Add lines 1 through 11	43,800.	51,417.	0.	
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc.				
	14 Other employee salaries and wages	1,200.			1,200.
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule) L-16a Stmt	1,022.			1,022.
	b Accounting fees (attach schedule)				
	c Other professional fees (attach schedule) L-16c Stmt	2,043.			2,043.
	17 Interest				
	18 Taxes (attach schedule) (see instructions) See Stmt	1,429.	924.		
	19 Depreciation (attach schedule) and depletion				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) See Stmt	33.			33.
	24 **Total operating and administrative expenses.** Add lines 13 through 23	5,727.	924.		4,298.
	25 Contributions, gifts, grants paid	95,000.			95,000.
	26 **Total expenses and disbursements.** Add lines 24 and 25	100,727.	924.		99,298.
	27 Subtract line 26 from line 12:				
	a **Excess of revenue over expenses and disbursements**	-56,927.			
	b **Net investment income** (if negative, enter -0-)		50,493.		
	c **Adjusted net income** (if negative, enter -0-)			0.	

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OGDEN, UT
IRS-OSC
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Received In
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Part II	Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only. (See instructions)	Beginning of year (a) Book Value	End of year (b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing	4,886.	13,513.	13,513.
	2 Savings and temporary cash investments	310,640.	228,570.	232,101.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see instructions)			
	7 Other notes and loans receivable (attach schedule) ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments—U.S. and state government obligations (attach schedule)			
	b Investments—corporate stock (attach schedule) L-10b Stmt	10,136.	48,245.	129,993.
	c Investments—corporate bonds (attach schedule) L-10c Stmt	39,050.	9,686.	10,474.
	11 Investments—land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation (attach schedule) ▶			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule) L-13 Stmt	1,132,193.	1,147,373.	1,435,277.
	14 Land, buildings, and equipment: basis ▶			
	Less: accumulated depreciation (attach schedule) ▶			
	15 Other assets (describe ▶ L-15 Stmt)	3,280.	1,603.	1,603.
	16 **Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	1,500,185.	1,448,990.	1,822,961.
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)	1,172.		
	23 **Total liabilities** (add lines 17 through 22)	1,172.		
Net Assets or Fund Balances	**Foundations that follow FASB ASC 958, check here ▶ ☐ and complete lines 24, 25, 29, and 30.**			
	24 Net assets without donor restrictions			
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here ▶ ☒ and complete lines 26 through 30.			
	26 Capital stock, trust principal, or current funds	701,873.	701,873.	
	27 Paid-in or capital surplus, or land, bldg., and equipment fund	361,155.	368,772.	
	28 Retained earnings, accumulated income, endowment, or other funds	435,985.	378,345.	
	29 **Total net assets or fund balances** (see instructions)	1,499,013.	1,448,990.	
	30 **Total liabilities and net assets/fund balances** (see instructions)	1,500,185.	1,448,990.	

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 29 (must agree with end-of-year figure reported on prior year's return)	1	1,499,013.
2	Enter amount from Part I, line 27a	2	-56,927.
3	Other increases not included in line 2 (itemize) ▶ Current Year Capital Surplus	3	7,617.
4	Add lines 1, 2, and 3	4	1,449,703.
5	Decreases not included in line 2 (itemize) ▶ Adjust to verified balances	5	713.
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	6	1,448,990.

Part IV Capital Gains and Losses for Tax on Investment Income

	(a) List and describe the kind(s) of property sold (for example, 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	80K Goldman Sachs 2.05% 08/19	P	08/18/2014	08/27/2019
b	1450 sh iShares MSCI EAFE	P	07/18/2007	08/21/2019
c	445 sh Vanguard Int Term Bd Fd	P	08/25/2017	08/21/2019
d	15K CVS 3.375% 081224	P	05/31/2018	05/26/2019
e	See Statement			

	(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	80,000.		80,000.	0.
b	90,490.		101,518.	-11,028.
c	40,284.		39,955.	329.
d	15,218.		14,776.	442.
e	113,985.		96,111.	17,874.

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

	(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col (k), but not less than -0-) or Losses (from col. (h))
a				0.
b				-11,028.
c				329.
d				442.
e				17,874.

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	7,617.
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). See instructions. If (loss), enter -0- in Part I, line 8	3	-1,269.

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 doesn't 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))
2018	93,236.	1,657,281.	0.056258
2017	84,052.	1,657,469.	0.050711
2016	81,100.	1,569,259.	0.051680
2015	84,489.	1,609,677.	0.052488
2014	88,700.	1,734,356.	0.051143

2	**Total** of line 1, column (d)	2	0.262280
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	0.052456
4	Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	1,644,390.
5	Multiply line 4 by line 3	5	86,258.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	505.
7	Add lines 5 and 6	7	86,763.
8	Enter qualifying distributions from Part XII, line 4	8	99,298.

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	505.
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	505.
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	505.
6	Credits/Payments:		
a	2019 estimated tax payments and 2018 overpayment credited to 2019 — 6a: 2,108.		
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	2,108.
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached	8	
9	**Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶	9	
10	**Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶	10	1,603.
11	Enter the amount of line 10 to be: **Credited to 2020 estimated tax** ▶ 1,603. **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?	1a		X
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? See the instructions for the definition	1b		X
	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.			
c	Did the foundation file **Form 1120-POL** for this year?	1c		X
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ▶ $ _____ (2) On foundation managers. ▶ $ _____			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ _____			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.	2		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	3		X
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	4b		
5	Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by *General Instruction T.*	5		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?	6	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	7	X	
8a	Enter the states to which the foundation reports or with which it is registered. See instructions. ▶ NJ			
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	8b	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 2019 or the tax year beginning in 2019? See the instructions for Part XIV. If "Yes," complete Part XIV	9		X
10	Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

			Yes	No
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?	13	X	
	Website address ▶ N/A			
14	The books are in care of ▶ Lawrence Diener Telephone no. ▶ (201)342-6137			
	Located at ▶ 25 Main St., Suite 200 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			
16	At any time during calendar year 2019, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16		X
	See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country ▶			

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

			Yes	No
	File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			
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 ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☒ Yes ☐ 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 ☒ 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 ☒ 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	1b		X
	Organizations relying on a current notice regarding disaster assistance, check here ▶ ☐			
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 2019?	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 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? ☐ Yes ☒ No			
	If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement—see instructions.)	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ 20____, 20____, 20____, 20____			
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No			
b	If "Yes," did it have excess business holdings in 2019 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.)	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 2019?	4b		X

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

			Yes	No
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 4945(d)(4)(A)? See instructions ☐ Yes ☒ No			
	(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No			
b	If any answer is "Yes" to 5a(1)–(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance? See instructions	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? ☐ Yes ☐ No			
	If "Yes," attach the statement required by Regulations section 53.4945-5(d).			
6a	Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No			
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	6b		X
	If "Yes" to 6b, file Form 8870.			
7a	At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No			
b	If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	7b		
8	Is the foundation subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? ☐ Yes ☐ No			

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
Lawrence Diener 21 Main St., Second Floor, Hackensack NJ 07601	President 2.00	0.	0.	0.
Marjorie Blenden 183 Exeter Way Hillside NJ 07205	Vice President 1.00	0.	0.	0.
Adele Diener 293 E. Palisades Ave. Engelwood NJ 07631	Treasurer 1.00	1,200.	0.	0.
See Statement	2.00	0.	0.	0.

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

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

Total number of other employees paid over $50,000 ▶ 0

Part VIII **Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors** *(continued)*

3 Five highest-paid independent contractors for professional services. See instructions. If none, enter "NONE."

(a) Name and address of each person paid more than $50,000	(b) Type of service	(c) Compensation
None		
Total number of others receiving over $50,000 for professional services ▶		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 N/A	0.
2	
3	
4	

Part IX-B **Summary of Program-Related Investments** (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 None	0.
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3 ▶	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	1,657,291.
b	Average of monthly cash balances	1b	12,140.
c	Fair market value of all other assets (see instructions)	1c	
d	**Total** (add lines 1a, b, and c)	1d	1,669,431.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation) — 1e		
2	Acquisition indebtedness applicable to line 1 assets	2	
3	Subtract line 2 from line 1d	3	1,669,431.
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	25,041.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,644,390.
6	**Minimum investment return.** Enter 5% of line 5	6	82,220.

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	82,220.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	505.		
b	Income tax for 2019. (This does not include the tax from Part VI.)	2b			
c	Add lines 2a and 2b			2c	505.
3	Distributable amount before adjustments. Subtract line 2c from line 1			3	81,715.
4	Recoveries of amounts treated as qualifying distributions			4	
5	Add lines 3 and 4			5	81,715.
6	Deduction from distributable amount (see instructions)			6	
7	**Distributable amount** as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1			7	81,715.

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	99,298.
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	99,298.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b. See instructions	5	505.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	98,793.

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 2018	(c) 2018	(d) 2019
1	Distributable amount for 2019 from Part XI, line 7				81,715.
2	Undistributed income, if any, as of the end of 2019:				
a	Enter amount for 2018 only				
b	Total for prior years: 20 ___, 20 ___, 20 ___				
3	Excess distributions carryover, if any, to 2019:				
a	From 2014 3,663.				
b	From 2015 5,675.				
c	From 2016 4,318.				
d	From 2017 4,458.				
e	From 2018 12,716.				
f	**Total** of lines 3a through e	30,830.			
4	Qualifying distributions for 2019 from Part XII, line 4: ▶ $ 99,298.				
a	Applied to 2018, but not more than line 2a				
b	Applied to undistributed income of prior years (Election required—see instructions)				
c	Treated as distributions out of corpus (Election required—see instructions)				
d	Applied to 2019 distributable amount				81,715.
e	Remaining amount distributed out of corpus	17,583.			
5	Excess distributions carryover applied to 2019 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6	**Enter the net total of each column as indicated below:**				
a	Corpus. Add lines 3f, 4c, and 4e. Subtract line 5	48,413.			
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				
d	Subtract line 6c from line 6b. Taxable amount—see instructions		0.		
e	Undistributed income for 2018. Subtract line 4a from line 2a. Taxable amount—see instructions			0.	
f	Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				0.
7	Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required—see instructions)				
8	Excess distributions carryover from 2014 not applied on line 5 or line 7 (see instructions)	3,663.			
9	**Excess distributions carryover to 2020.** Subtract lines 7 and 8 from line 6a	44,750.			
10	Analysis of line 9:				
a	Excess from 2015 5,675.				
b	Excess from 2016 4,318.				
c	Excess from 2017 4,458.				
d	Excess from 2018 12,716.				
e	Excess from 2019 17,583.				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2019, 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)

	Tax year	Prior 3 years			(e) Total
	(a) 2019	(b) 2018	(c) 2017	(d) 2016	
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4, for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities . .					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c . . .					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test—enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test—enter 2/3 of minimum investment return shown in Part X, line 6, for each year listed . .					
c "Support" alternative test—enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization . . .					
(4) Gross investment income . . .					

Part XV Supplementary Information (Complete this part only if the foundation had $5,000 or more in assets at any time during the year—see 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., to individuals or organizations under other conditions, complete items 2a, b, c, and d. See instructions.

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

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

c Any submission deadlines:

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

Part XV Supplementary Information *(continued)*

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient 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*				
Beth Medrash Gehova 617 6th St., Lakewood, NJ 08701	None	509(a)(1)	Religious & Educational	3,800.
Hebrew Academy of Miami 2400 Pine Tree Dr., Miami Beach, FL 33140	None	509(a)(1)	Religious & Educational	9,500.
Jewish Educational Center 330 Elmora Ave., Elizabeth, NJ 07208	None	509(a)(1)	Religious & Educational	81,700.
Total ▶ **3a**				95,000.
b *Approved for future payment*				
Total ▶ **3b**				

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income		Excluded by section 512, 513, or 514		(e)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount	Related or exempt function income (See instructions.)
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities	523000	0.	14	43,800.	
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					
8 Gain or (loss) from sales of assets other than inventory			19	2,424.	
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue: a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		46,224.	
13 **Total.** Add line 12, columns (b), (d), and (e)				13	46,224.

(See worksheet in line 13 instructions to verify calculations.)

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

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes). (See instructions.)
N/A	N/A

Part XVII 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) (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.

(a) Line no.	(b) Amount involved	(c) Name of nonchantable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

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

b If "Yes," complete the following schedule.

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Sign Here

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

L. V. Diener 7/2/2020 President

Signature of officer or trustee Date Title

May the IRS discuss this return with the preparer shown below? See instructions. ☐ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
Thomas H. Campbell	Thomas Campbell	06/27/2020		P01202586

Firm's name ▶ YATES CAMPBELL & HOEG LLP Firm's EIN ▶ 54-1877229

Firm's address ▶ 4165 CHAIN BRIDGE ROAD Phone no. (703) 273-4230

FAIRFAX VA 22030

Form 990-PF: Return of Private Foundation

Part IV: Capital Gains and Losses for Tax on Investment Income

Continuation Statement

(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	(d) Date sold
15K JP Morgan 3.3% 04/0126	P	05/31/18	11/13/19
64 DFA Sm Cap Value	P	04/09/19	07/31/19
3047 DFA US Core Equity	P	03/23/17	07/31/19
503 DFA US Sm Cap Value	P	various	07/31/19
UBS #4797 Capital Gain Distribution	P	12/31/18	12/31/19
Schwab #6960 Capital Gain Distribution	P	12/31/18	12/31/19

(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)
15,492.		14,589.	903.
2,130.		2,212.	-82.
74,500.		61,011.	13,489.
16,670.		18,299.	-1,629.
2,282.		0.	2,282.
2,911.		0.	2,911.
113,985.	**0.**	**96,111.**	**17,874.**

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	
			903.
			-82.
			13,489.
			-1,629.
			2,282.
			2,911.
0.	**0.**	**0.**	**17,874.**

Form 990-PF: Return of Private Foundation

Part VIII: Information about Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors Continuation Statement

Name and address	Title, and average hours per week devoted to position	Compensation	Contributions to employee benefit plans and deferred compensation	Expense account, other allowances
Robert Diener # 8, Indian Creek Island Rd. Indian Creek, FL 33154	Secretary 1.00	0.	0.	0.
Ashley Diener 2020 NE 163rd St., 3rd Floor N. Miami Beach, FL 33162	Asst. Secretary 1.00	0.	0.	0.
		0.	0.	0.

Additional information from your Form 990-PF: Return of Private Foundation

Form 990-PF: Return of Private Foundation
Taxes **Continuation Statement**

Description	Revenue and Expense per Book	Net Investment Income	Adjusted Net Income	Disbursement for charitable purpose
Federal Excise Tax	505.			
Foreign Tax	924.	924.		
Total	1,429.	924.		

Form 990-PF: Return of Private Foundation
Other Expenses **Continuation Statement**

Description	Revenue and Expense per Book	Net Investment Income	Adjusted Net Income	Disbursement for charitable purpose
Office Expense	33.			33.
Total	33.			33.

Form 990-PF
Part I, Lines 16a - 16c

Legal and Professional Fees

2019

Name	Employer Identification No.
Juda Diener Foundation	22-6058586

Line 16a - Legal Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Yates, Campbell & Hoeg LLP	Legal/Tax Prep.	1,022.			1,022.
Total to Form 990-PF, Part I, Line 16a		1,022.			1,022.

Line 16b - Accounting Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Total to Form 990-PF, Part I, Line 16b					

Line 16c - Other Professional Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
First Allied Fee	Management	50.			50.
Schwab Fee	Management	1,993.			1,993.
Total to Form 990-PF, Part I, Line 16c		2,043.			2,043.

Form 990-PF
Part II

Investments

2019

Name	Employer Identification No.
Juda Diener Foundation	22-6058586

Line 10a - Investments - US and State Government Obligations:	End of Year State and Local Obligations Book Value	End of Year State and Local Obligations FMV	End of Year US Government Obligations Book Value	End of Year US Government Obligations FMV
Tot to Fm 990-PF, Pt II, Ln 10a				

Line 10b - Investments - Corporate Stock:	End of Year Book Value	End of Year Fair Market Value
UBS # 4797	7,492.	25,752.
15 sh Smuckers	500.	1,562.
360 sh Merck	1,611.	32,742.
See L-10b Stmt	38,642.	69,937.
Totals to Form 990-PF, Part II, Line 10b	48,245.	129,993.

Line 10c - Investments - Corporate Bonds:	End of Year Book Value	End of Year Fair Market Value
Wells Fargo #4864	9,686.	10,474.
Totals to Form 990-PF, Part II, Line 10c	9,686.	10,474.

Line 12 - Investments - Mortgage loans:	End of Year Book Value	End of Year Fair Market Value
Totals to Form 990-PF, Part II, Line 12		

Line 13 - Investments - Other:	End of Year Book Value	End of Year Fair Market Value
UBS # 4797	731,188.	966,973.
917.435 Invesco Sr Loan Fd	9,396.	5,982.
See L-13 Stmt	406,789.	462,322.
Totals to Form 990-PF, Part II, Line 13	1,147,373.	1,435,277.

Form 990-PF
Part II

Other Assets and Liabilities

2019

Name	Employer Identification No.
Juda Diener Foundation	22-6058586

Line 15 - Other Assets:	Beginning Year Book Value	End of Year Book Value	End of Year Fair Market Value
Prepaid Federal Tax	3,280.	1,603.	1,603.
Totals to Form 990-PF, Part II, line 15	3,280.	1,603.	1,603.

Line 22 - Other Liabilities:	Beginning Year Book Value	Ending Year Book Value
Federal Excise Tax	1,172.	
Totals to Form 990-PF, Part II, line 22	1,172.	

Additional information from your 2019 Federal Exempt Tax Return

Form 990-PF: Return of Private Foundation
Taxes (1)
Line 18(a) **Itemization Statement**

Description	Amount
Paid by carryover credit	505.
Total	**505.**

Form 990-PF: Return of Private Foundation
Taxes (2)
Line 18(a) **Itemization Statement**

Description	Amount
UBS	646.
Schwab	278
Total	**924.**

Form 990-PF: Return of Private Foundation
Other Expenses (1)
Line 23(a) **Itemization Statement**

Description	Amount
Annual Fee (reimburse Lawrence Diener)	33.
Total	**33.**

Form 990-PF: Return of Private Foundation
Line 14(a) **Itemization Statement**

Description	Amount
Adele Diener:	
01/31/2019	100.
02/28/2019	100.
03/31/2019	100.
04/30/2019	100.
05/31/2019	100.
06/30/2019	100.
07/31/2019	100.
08/31/2019	100.
09/30/2019	100.
10/31/2019	100.
11/29/2019	100.
12/26/2019	100.
Total	**1,200.**

Form 990-PF: Return of Private Foundation

Line 1(a) **Itemization Statement**

Description	Amount
Lakeland	12,060.
Less: Deposits from 2018 Income	
Cigna	-6,948.
Investco	-28.
Merck	-198.
Total	**4,886.**

Form 990-PF: Return of Private Foundation

Line 1(b) **Itemization Statement**

Description	Amount
Lakeland	108,513.
Less: Checks in transit	
#1141	-81,700.
#1142	-9,500.
#1143	-3,800.
Total	**13,513.**

Form 990-PF: Return of Private Foundation

Line 2(a) **Itemization Statement**

Description	Amount
UBS 4797 M/M	4,701.
UBS 4797 80K Goldman Sachs 2.05% 08/27/2019	80,000.
UBS 4797 60K Capital One 2.25% 09/10/2020	60,000.
UBS 4797 50K Wells Fargo 1.7% 09/28/2021	50,000.
UBS 4797 50K Am Exp Cent. 2.4% 08/29/2022	50,000.
UBS 4797 50K Goldman Sachs 3.35% 09/05/23	50,000.
Wells Fargo 4864	3,036.
First Allied 2813	363.
Schwab One 6960	12,540.
Total	**310,640.**

Form 990-PF: Return of Private Foundation

Line 2(b) **Itemization Statement**

Description	Amount
UBS 4797 M/M	9,920.
UBS 4797 60K Capital One 2.25% 09/10/2020	60,000.
UBS 4797 50K Wells Fargo 1.7% 09/28/2021	50,000.
UBS 4797 50K Am Exp Cent. 2.4% 08/29/2022	50,000.
UBS 4797 50K Goldman Sachs 3.35% 09/05/23	50,000.
Wells Fargo 4864	286.
First Allied 2813	1,038.

Form 990-PF: Return of Private Foundation
Line 2(b) **Itemization Statement**

Description	Amount
Schwab One 6960	7,326.
Total	**228,570.**

Form 990-PF: Return of Private Foundation
Line 2(c) **Itemization Statement**

Description	Amount
UBS 4797 M/M	9,920.
UBS 4797 60K Capital One 2.25% 09/10/2020	60,247.
UBS 4797 50K Wells Fargo 1.7% 09/28/2021	50,002.
UBS 4797 50K Am Exp Cent. 2.4% 08/29/2022	50,599.
UBS 4797 50K Goldman Sachs 3.35% 09/05/23	52,683.
Wells Fargo 4864	286.
First Allied 2813	1,038.
Schwab One 6960	7,326.
Total	**232,101.**

Form 990-PF: Return of Private Foundation
Line 27(a) **Itemization Statement**

Description	Amount
Prior	290,180.
Current Year	74,838.
	-3,863.
Total	**361,155.**

Form 990-PF: Return of Private Foundation
Line 27(b) **Itemization Statement**

Description	Amount
Prior	361,155.
Current Year	7,617.
Total	**368,772.**

Form 990-PF: Return of Private Foundation
Line 28(a) **Itemization Statement**

Description	Amount
Prior	491,329.
Current Year	-55,344.
Total	**435,985.**

Form 990-PF: Return of Private Foundation
Line 28(b) **Itemization Statement**

Description	Amount
Prior	435,985.
Current Year	-56,927.
Adjust to veriied balance	-713.
Total	**378,345.**

Form 990-PF: Return of Private Foundation
Line 4 Column (d) **Itemization Statement**

Description	Amount
Cigna 7858	1.
Interest Wells Fargo 4864	1,340.
Dividends Wells Fargo 4864	482.
Merck	792.
Schwab 6960 Dividends	8,122.
Schwab 6960 Interest	20.
UBS 4797 1099 #1 Dividends	8,716.
UBS 4797 1099 #2 Dividends	14,701.
UBS 4797 1099 #2 Interest	6,765.
First Allied Income	769.
Investco	268.
Smuckers	52.
Israel Bond	1,125.
P&G	647.
Total	**43,800.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-10b Stmt **Continuation Statement**

Line 10b Description	Line 10b Book	Line 10b FMV
222.376 sh P&G	1,180.	27,775.
Wells Fargo #4864	30,713.	35,413.
33 sh Cigna	6,749.	6,749.
Total	38,642.	69,937.

Form 990-PF Part II Line 10, 12 and 13 Investments
L-10b Stmt (1)
Line 10b Book **Itemization Statement**

Description	Amount
160 Exxon Mobil	1,382.
100 Johnson & Johnson	6,110.
Total	**7,492.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-10b Stmt (4)
Line 10b Book **Itemization Statement**

Description	Amount
2018 990PF	533.
2019 dividend reinvest	647.
Total	**1,180.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-10b Stmt (5)
Line 10b Book **Itemization Statement**

Description	Amount
225 sh Abbvie Purchased 06/26/2019	15,303.
222 sh ExxonMobil Purchased 11/13/2019	15,410.
Total	**30,713.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-10b Stmt (1)
Line 10b FMV **Itemization Statement**

Description	Amount
160 Exxon Mobil	11,165.
100 Johnson & Johnson	14,587.
Total	**25,752.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-10b Stmt (5)
Line 10b FMV **Itemization Statement**

Description	Amount
225 sh Abbvie Purchased 06/26/2019	19,922.
222 sh ExxonMobil Purchased 11/13/2019	15,491.
Total	**35,413.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L- 10c Stmt (1)
Line 10c Book **Itemization Statement**

Description	Amount
10K AT&T 3.4% 05/15/25 (Purchased 05/31/2018)	9,686.
Total	**9,686.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L- 10c Stmt (1)
Line 10c FMV **Itemization Statement**

Description	Amount
10K AT&T 3.4% 05/15/25 (Purchased 05/31/2018)	10,474.
Total	**10,474.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt **Continuation Statement**

Line 13 Description	Line 13 Book	Line 13 FMV
Schwab One # 6960	343,186.	394,859.
First Allied 2813	13,603.	17,463.
State of Israel Bond	50,000.	50,000.
Total	406,789.	462,322.

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (2)
Line 13 Book **Itemization Statement**

Description	Amount
977 sh Vanguard Divnd Appreciation	50,419.
5788.213 sh Am Fd World Gwth	218,775.
850 sh iShares IBOXX Corp Bond	97,576.
875 Vanguard Inter Term Bd Fd	75,573.
1890 Vanguard Total Stock Mkt ETF	248,168.
1000 sh Vanguard FTSE Emerging Market	40,677.
Total	**731,188.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (3)
Line 13 Book **Itemization Statement**

Description	Amount
12/31/2018	9,128.
2019 dividend reinvestment	268.
Total	**9,396.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (4)
Line 13 Book **Itemization Statement**

Description	Amount
2182.595 sh DFA Emerging Mkts Core	43,009.
5146.33 sh DFA Intl Core Equity Port	64, 584.
2043.470 sh DFA Intl Small Cap Value	40,812.
4652.846 sh DFA US Core Equity 1 Port	80,423.
666.697 sh DFA US Small Cap Value	25,619.
1169 sh JP Morgan Diversified Return	88,739.
Total	**343,186.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (5)
Line 13 Book **Itemization Statement**

Description	Amount
10K State of Israel Bonds 7.25%	10,000.
277.627 sh Putnam Glbl Income Tr Fd	3,603.
Total	**13,603.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (2)
Line 13 FMV **Itemization Statement**

Description	Amount
977 sh Vanguard Divnd Appreciation	121,973.
5788.213 sh Am Fd World Gwth	302,608.
850 sh iShares IBOXX Corp Bond	108,766.
875 Vanguard Inter Term Bd Fd	79,914.
1890 Vanguard Total Stock Mkt ETF	309,242.
1000 sh Vanguard FTSE Emerging Market	44,470.
Total	**966,973.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (4)
Line 13 FMV **Itemization Statement**

Description	Amount
2182.595 sh DFA Emerging Mkts Core	47,515.
5146.33 sh DFA Intl Core Equity Port	71,071.
2043.470 sh DFA Intl Small Cap Value	39,541.
4652.846 sh DFA US Core Equity 1 Port	120,648.
666.697 sh DFA US Small Cap Value	22,961.
1169 sh JP Morgan Diversified Return	93,123.
Total	**394,859.**

Form 990-PF Part II Line 10, 12 and 13 Investments
L-13 Stmt (5)
Line 13 FMV **Itemization Statement**

Description	Amount
10K State of Israel Bonds 7.25%	14, 000.
277.627 sh Putnam Glbl Income Tr Fd	3,463.
Total	**17,463.**