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. 1545-0052

2020

Open to Public Inspection

For calendar year 2020, or tax year beginning 01-01-2020 , and ending 12-31-2020

Name of foundation
CREAMER FAMILY FOUNDATION INC (FKA
J FLETCHER CREAMER FOUNDATION)

A Employer identification number
22-2335557

Number and street (or P.O. box number if mail is not delivered to street address) Room/suite
20 HARRISON AVENUE

B Telephone number (see instructions)
(201) 883-1018

City or town, state or province, country, and ZIP or foreign postal code
WALDWICK, NJ 07463

C If exemption application is pending, check here ▶ ☐

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 ... ▶ ☐

H Check type of organization: ☑ Section 501(c)(3) exempt private foundation
☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation

E If private foundation status was terminated under section 507(b)(1)(A), check here .... ▶ ☐

I Fair market value of all assets at end of year (from Part II, col. (c), *line 16*) ▶$ 7,167,347

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	3,738	3,738		
	4	Dividends and interest from securities	175,786	163,897		
	5a	Gross rents				
	b	Net rental income or (loss)				
	6a	Net gain or (loss) from sale of assets not on line 10	-210,080			
	b	Gross sales price for all assets on line 6a 984,426				
	7	Capital gain net income (from Part IV, line 2)		0		
	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) (attach schedule)				
	11	Other income (attach schedule)	400	0	400	
	12	**Total.** Add lines 1 through 11	-30,156	167,635	400	
Operating and Administrative Expenses	13	Compensation of officers, directors, trustees, etc.	0	0	0	0
	14	Other employee salaries and wages				
	15	Pension plans, employee benefits				
	16a	Legal fees (attach schedule)				
	b	Accounting fees (attach schedule)	9,000	4,500	0	4,500
	c	Other professional fees (attach schedule)				
	17	Interest				
	18	Taxes (attach schedule) (see instructions)	5,700	1,860	0	0
	19	Depreciation (attach schedule) and depletion				
	20	Occupancy				
	21	Travel, conferences, and meetings				
	22	Printing and publications				
	23	Other expenses (attach schedule)	5,161	5,053	0	108
	24	**Total operating and administrative expenses.** Add lines 13 through 23	19,861	11,413	0	4,608
	25	Contributions, gifts, grants paid	589,358			589,358
	26	**Total expenses and disbursements.** Add lines 24 and 25	609,219	11,413	0	593,966
	27	Subtract line 26 from line 12:				
	a	**Excess of revenue over expenses and disbursements**	-639,375			
	b	**Net investment income** (if negative, enter -0-)		156,222		
	c	**Adjusted net income** (if negative, enter -0-)			400	

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	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	364,821	263,029	263,029
	2	Savings and temporary cash investments	449,913	677,348	677,348
	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)	5,424,130	4,657,572	6,169,845
	c	Investments—corporate bonds (attach schedule)	50,000	50,000	57,125
	11	Investments—land, buildings, and equipment: basis ▶ Less: accumulated depreciation (attach schedule) ▶			
	12	Investments—mortgage loans			
	13	Investments—other (attach schedule)			
	14	Land, buildings, and equipment: basis ▶ Less: accumulated depreciation (attach schedule) ▶			
	15	Other assets (describe ▶)			
	16	**Total assets** (to be completed by all filers—see the instructions. Also, see page 1, item I)	6,288,864	5,647,949	7,167,347
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable	150,000	50,000	
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
	23	**Total liabilities**(add lines 17 through 22)	150,000	50,000	
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	6,138,864	5,597,949	
	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			
	27	Paid-in or capital surplus, or land, bldg., and equipment fund			
	28	Retained earnings, accumulated income, endowment, or other funds			
	29	**Total net assets or fund balances** (see instructions)	6,138,864	5,597,949	
	30	**Total liabilities and net assets/fund balances** (see instructions)	6,288,864	5,647,949	

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	6,138,864
2	Enter amount from Part I, line 27a	2	-639,375
3	Other increases not included in line 2 (itemize) ▶	3	100,000
4	Add lines 1, 2, and 3	4	5,599,489
5	Decreases not included in line 2 (itemize) ▶	5	1,540
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 29	6	5,597,949

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	See Additional Data Table			
b				
c				
d				
e				

	(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a	See Additional Data Table			
b				
c				
d				
e				

	Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) **or** Losses (from col.(h))
	(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a	See Additional Data Table			
b				
c				
d				
e				

2	Capital gain net income or (net capital loss)	If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	-210,080
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	

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

SECTION 4940(e) REPEALED ON DECEMBER 20, 2019 - DO NOT COMPLETE

1 Reserved

(a) Reserved	(b) Reserved	(c) Reserved	(d) Reserved

2 Reserved	2	
3 Reserved.	3	
4 Reserved	4	
5 Reserved	5	
6 Reserved	6	
7 Reserved	7	
8 Reserved , ...	8	

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	Reserved		1	2,171
c	All other domestic foundations enter 1.39% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b)			
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		2	0
3	Add lines 1 and 2		3	2,171
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)		4	0
5	**Tax based on investment income.** Subtract line 4 from line 3. If zero or less, enter -0-		5	2,171
6	Credits/Payments:			
a	2020 estimated tax payments and 2019 overpayment credited to 2020	6a 3,680		
b	Exempt foreign organizations—tax withheld at source	6b 0		
c	Tax paid with application for extension of time to file (Form 8868)	6c 0		
d	Backup withholding erroneously withheld	6d 148		
7	Total credits and payments. Add lines 6a through 6d		7	3,828
8	Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached		8	5
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	1,652
11	Enter the amount of line 10 to be: **Credited to 2021 estimated tax** ▶ 1,652	**Refunded** ▶	11	0

Part VII-A **Statements Regarding Activities**

		Line	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		No
b	Did it spend more than $100 during the year (either directly or indirectly) for political purposes? (see Instructions for definition)	1b		No
	*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		No
d	Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ 0 **(2)** On foundation managers. ▶ $ 0			
e	Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0			
2	Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		No
3	Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? *If "Yes," attach a conformed copy of the changes*	3		No
4a	Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		No
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		No
6	Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either: • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes	
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	Yes	
8a	Enter the states to which the foundation reports or with which it is registered (see instructions) ▶			
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		No
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 2020 or the taxable year beginning in 2020? See the instructions for Part XIV. If "Yes," complete Part XIV	9		No
10	Did any persons become substantial contributors during the tax year? *If "Yes," attach a schedule listing their names and addresses.*	10		No

Part VII-A Statements Regarding Activities (continued)

		Line	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		No
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		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	Yes	

Website address ▶N/A

14 The books are in care of ▶CREAMER FAMILY FOUNDATION INC Telephone no. ▶(201) 883-1018

Located at ▶20 HARRISON AVE WALDWICK NJ ZIP+4 ▶07463

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

		Line	Yes	No
16	At any time during calendar year 2020, 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		No
	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

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

			Line	Yes	No
1a	During the year did the foundation (either directly or indirectly):				
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes ☑ 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		
	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 2020?.		1c		No
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 2020, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2020?.	☐ 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 2020 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 2020.)*.		3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		No
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 2020?		4b		No

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		No
	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 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, 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
GLENN L CREAMER 20 HARRISON AVENUE WALDWICK, NJ 07463	TRUSTEE P/T 0.00	0	0	0
J FLETCHER CREAMER JR 20 HARRISON AVENUE WALDWICK, NJ 07463	TRUSTEE P/T 0.00	0	0	0
DALE A CREAMER 20 HARRISON AVENUE WALDWICK, NJ 07463	TRUSTEE P/T 0.00	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	
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	
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	5,956,220
b	Average of monthly cash balances.		1b	786,048
c	Fair market value of all other assets (see instructions).		1c	0
d	**Total** (add lines 1a, b, and c).		1d	6,742,268
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	6,742,268
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).		4	101,134
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4		5	6,641,134
6	**Minimum investment return.** Enter 5% of line 5.		6	332,057

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	332,057
2a	Tax on investment income for 2020 from Part VI, line 5.	2a 2,171		
b	Income tax for 2020. (This does not include the tax from Part VI.).	2b		
c	Add lines 2a and 2b.		2c	2,171
3	Distributable amount before adjustments. Subtract line 2c from line 1.		3	329,886
4	Recoveries of amounts treated as qualifying distributions.		4	0
5	Add lines 3 and 4.		5	329,886
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	329,886

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	593,966
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	593,966
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	0
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4.	6	593,966

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 2019	(c) 2019	(d) 2020
1 Distributable amount for 2020 from Part XI, line 7					329,886
2 Undistributed income, if any, as of the end of 2020:					
a Enter amount for 2019 only.				0	
b Total for prior years: 20___ , 20___ , 20___			0		
3 Excess distributions carryover, if any, to 2020:					
a From 2015.	17,611				
b From 2016.					
c From 2017.					
d From 2018.	166,043				
e From 2019.					
f Total of lines 3a through e.		183,654			
4 Qualifying distributions for 2020 from Part XII, line 4: ▶ $ 593,966					
a Applied to 2019, 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 2020 distributable amount.					329,886
e Remaining amount distributed out of corpus		264,080			
5 Excess distributions carryover applied to 2020. *(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		447,734			
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 2019. Subtract line 4a from line 2a. Taxable amount—see instructions				0	
f Undistributed income for 2021. 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)		0			
8 Excess distributions carryover from 2015 not applied on line 5 or line 7 (see instructions)		17,611			
9 Excess distributions carryover to 2021. Subtract lines 7 and 8 from line 6a		430,123			
10 Analysis of line 9:					
a Excess from 2016.					
b Excess from 2017.					
c Excess from 2018.	166,043				
d Excess from 2019.					
e Excess from 2020.	264,080				

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2020, enter the date of the ruling. . . . . ▶

b Check box to indicate whether the organization is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2020	**(b)** 2019	**(c)** 2018	**(d)** 2017	
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).)

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

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

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

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

J FLETCHER CREAMER JR TRUSTEE
20 HARRISON AVENUE
WALDWICK, NJ 07463
(201) 488-9800

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

NO SPECIAL FORM REQUIRED

c Any submission deadlines:

NONE

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

LIMITED ONLY BY THE PROVISIONS OF THE IRC

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a *Paid during the year* See Additional Data Table				
Total . . . . ▶ **3a**				589,358
b *Approved for future payment*				
Total . . . . ▶ **3b**				0

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) 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			14	3,738	
4 Dividends and interest from securities			14	175,786	
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			18	-210,080	
9 Net income or (loss) from special events:					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a OTHER INCOME			01	400	
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0		-30,156	0

13 Total. Add line 12, columns (b), (d), and (e) . . . . . **13** -30,156

(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.)

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)		No
(2) Other assets.	1a(2)		No
b Other transactions:			
(1) Sales of assets to a noncharitable exempt organization.	1b(1)		No
(2) Purchases of assets from a noncharitable exempt organization.	1b(2)		No
(3) Rental of facilities, equipment, or other assets.	1b(3)		No
(4) Reimbursement arrangements.	1b(4)		No
(5) Loans or loan guarantees.	1b(5)		No
(6) Performance of services or membership or fundraising solicitations.	1b(6)		No
c Sharing of facilities, equipment, mailing lists, other assets, or paid employees.	1c		No

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 noncharitable 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.

Signature of officer or trustee	Date	Title
******	2021-08-31	******

May the IRS discuss this return with the preparer shown below (see instr.) ☑ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed ▶ ☐	PTIN
LAWRENCE GRADZKI		2021-08-31		P00048893

Firm's name ▶ SAX LLP — Firm's EIN ▶81-2950760

Firm's address ▶ 389 INTERPACE PARKWAY STE 3
PARSIPPANY, NJ 07054 — Phone no. (973) 472-6250

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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.)
DETAILS AVAILABLE UPON REQUEST - MERRILL LYNCH #725-02758	P	2019-01-01	2020-01-01
DETAILS AVAILABLE UPON REQUEST - MERRILL LYNCH #725-02758	P	2018-01-01	2020-01-01
DETAILS AVAILABLE UPON REQUEST - MORGAN STANLEY #1102-242	P	2019-01-01	2020-01-01
DETAILS AVAILABLE UPON REQUEST - MORGAN STANLEY #1102-242	P	2018-01-01	2020-01-01
DETAILS AVAILABLE UPON REQUEST - MORGAN STANLEY #1103-242	P	2018-01-01	2020-01-01
CAPITAL GAINS DIVIDENDS	P		

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
24,669		30,829	-6,160
36,273		38,638	-2,365
69		66	3
8,848		8,345	503
914,095		1,116,628	-202,533
472			472

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			-6,160
			-2,365
			3
			503
			-202,533
			472

Form 990PF Part XV Line 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*				
THE CHURCH OF THE RISEN KING 15 SHUART LANE RAMSEY, NJ 07446	NONE	N/A	CHARITABLE	150
THE FELICIAN UNIVERSITY 1 FELICIAN WAY RUTHERFORD, NJ 07070	NONE	N/A	CHARITABLE	100,205
TRAUMATIC BRAIN INJURY RESOURCE CENTER 7430 WEST CENTRAL AVENUE SUITE C TOLEDO, OH 43617	NONE	N/A	CHARITABLE	150
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
NEW HOPE INC149 THIRD AVENUE WESTWOOD, NJ 07675	NONE	N/A	CHARITABLE	350
BRAIN INJURY ALLIANCE OF NEW JERSEY 825 GEORGES ROAD 2ND FLOOR NEW BRUNSWICK, NJ 08902	NONE	N/A	CHARITABLE	1,000
VHASRVB3 PELL FARM ROAD SADDLE RIVER, NJ 07458	NONE	N/A	CHARITABLE	2,500
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
DRUMTHWACKET FOUNDATION 354 STOCKTON STREET PRINCETON, NJ 08540	NONE	N/A	CHARITABLE	25,000
THE CHRISTOPHER BRANDLE JOY OF LIFE FOUND PO BOX 354 OAKLAND, NJ 07436	NONE	N/A	CHARITABLE	500
BLADDER CANCER ADVOCACY NETWORK 4915 ST ELMO AVENUE BETHESDA, MD 20814	NONE	N/A	CHARITABLE	250
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
FRIENDS OF RICHARD FRITZKY 9 ROSEVILLE ROAD STANHOPE, NJ 07874	NONE	N/A	CHARITABLE	3,000
CIANJ 365 WEST PASSAIC STREET SUTIE 490 ROCHELLE PARK, NJ 07662	NONE	N/A	CHARITABLE	300
MERCURIO GIOFFRE465 ELM STREET RIVER EDGE, NJ 07661	NONE	N/A	CHARITABLE	300
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
HACKENSACK MERIDIAN HEALTH CARRIER CLINIC 160 ESSEX STREET STE 101 LODI, NJ 07644	NONE	N/A	CHARITABLE	250
THE GRACE FOUNDATION FOR TERRIE O'CONNOR REAL ESTATE COMPANIES 300G LAKE STREET RAMSEY, NJ 07446	NONE	N/A	CHARITABLE	200
GOFUNDME 855 JEFFERSON AVE PO BOX 1329 REDWOOD CITY, CA 94063	NONE	N/A	CHARITABLE	2,608
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
HUMC FOUNDATION CENTER FOUNDATION 160 ESSEX STREET SUITE 101 LODI, NJ 07644	NONE	N/A	CHARITABLE	400,000
NEW JERSEY HALL OF FAME 900 ROUTE 9 NORTH STE 503 WOODBRIDGE, NJ 07095	NONE	N/A	CHARITABLE	50,000
FOUNDATION FOR MORRISTOWN MEDICAL CENTER ONCOLOGY EXPANSION 475 SOUTH STREET MORRISTOWN, NJ 07960	NONE	N/A	CHARITABLE	250
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
FOR RICK FOUNDATION 149 BOONTON AVENUE KINNELON, NJ 074052947	NONE	N/A	CHARITABLE	1,000
HNMC FOUNDATION718 TEANECK ROAD TEANECK, NJ 07666	NONE	N/A	CHARITABLE	1,000
CHURCH OF THE MADONNA 340 MAIN STREET FORT LEE, NJ 07024	NONE	N/A	CHARITABLE	195
Total . . . . ▶ **3a**				589,358

Form 990PF Part XV Line 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*				
ST JOSEPH'S - BOGOTA 115 EAST FORT LEE ROAD BOGOTA, NJ 07603	NONE	N/A	CHARITABLE	150
Total . . . . ▶ **3a**				589,358

TY 2020 Accounting Fees Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	9,000	4,500	0	4,500

TY 2020 Explanation of Non-Filing with Attorney General Statement

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Statement:

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

TY 2020 Investments Corporate Bonds Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
BANK OF AMERICA CORP	50,000	57,125

TY 2020 Investments Corporate Stock Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
ABBOTT LABS	5,977	9,635
ABBVIE INC COM	6,600	8,679
ACCENTURE PLC	5,294	8,620
ADOBE INC	5,544	11,003
AFFILIATED MGRS GRP	910	999
AIR PRODUCT & CHEM	4,405	7,377
ALABAMA POWER CO	250	280
ALGONQUIN PWR & UTIL	613	647
ALGONQUIN PWR & UTIL	427	451
ALIBABA GROUP HOLDINGS LT	4,016	5,120
ALLSTATE CORP 5.1%	541	579
ALLSTATE CORP 5.100 H	1,063	1,202
ALLSTATE CORP DEP 1/1000-G	1,111	1,220
ALPHABET INC CL A	6,171	8,763
ALPHABET INC CL C	6,084	8,759
AMAZON COM INC	17,193	29,312
AMER EXPRESS COMPANY	5,217	5,078
AMERICAN EXPRESS	331,252	483,640
AMERICAN FIN GROUP	251	288
AMERICAN INTL GROUP	411	451
AMERICAN TOWER REIT COM	3,519	3,591
AMGEN INC	6,036	6,668
ANTHEM INC	5,151	5,780
APPLE INC	14,851	37,153
ARCH CAPITAL GROUP	1,541	1,662
ARCH CAPITAL GROUP LTD	818	875
ASTRAZENECA PLC	3,217	3,849
AT&T	2,159	2,403
AT&T	5,791	5,206
AT&T	1,080	1,167

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
AT&T	829	883
AT&T	1,144	1,294
AT&T	295,542	258,840
ATLASSIAN CORP	1,165	1,871
AUTOMATIC DATA PROC	7,609	8,986
AVAONBAY COMM	3,680	2,727
AXIS CAPITAL HLDGS LTD	946	984
BALL CORPORATION	2,696	3,448
BECTON DICKINGSON CO	4,713	4,754
BERKLEY CORP	377	383
BIOMARIN PHARMAC SE	2,329	2,280
BLACKROCK GL OPP	86,280	30,068
BLACKROCK INC	5,143	7,937
BOEING COMPANY	355,234	321,090
BROADCOM LTD	3,419	6,130
CAPITAL ONE FINANCIAL CO 4.80%-J	674	702
CAPITAL ONE FINANCIAL CO 5%-I PRF	1,351	1,436
CAPITAL ONE FINANCIAL CO 5.2% SER-G	399	424
CAPITAL ONE FINANCIAL CO 6%-H	391	397
CARRIER GLOBAL CORP	47,014	75,440
CHARLES SCHWAB CORP	706	703
CHARLES SCHWAB CORP	4,699	5,198
CHEVRON CORP	11,102	8,023
CHIPOTLE MEXICAN GRILL	1,826	4,160
CHUBB LTD	3,863	4,464
CISCO SYSTEMS INC	12,870	13,112
CITIGROUP	164,034	184,980
CITIGROUP	1,339	1,394
CITIGROUP	2,089	2,182
CITIZENS FINCL GRP INC	1,324	1,417

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
CITIZENS FINCL GRP INC	505	577
CME GROUP INC	3,129	3,277
CMS ENERGY CORP	498	558
CMS ENERGY CORP	476	541
COCA COLA	80,199	109,680
COCA COLA	2,094	2,303
COLGATE PALMOLIVE	3,351	4,361
COMCAST CORP	7,727	11,214
COSTAR GROUP INC	2,166	4,621
COSTCO WHOLESALE	1,936	2,637
CROWN CASTLE REIT INC	4,741	6,845
CYRUSONE INC	3,047	3,658
DIGITAL REALTY TRUST INC	193	209
DIGITAL REALTY TRUST INC	544	573
DOMINION ENERGY INC	1,898	2,042
DTE ENERGY COMPANY	723	750
DTE ENERGY COMPANY	740	816
DTE ENERGY COMPANY	475	483
DUKE ENERGY CORP	249	288
DUKE ENERGY CORP	726	798
EATON CORP	1,348	1,682
ELLI LILLY & CO	5,403	7,429
ENBRIDGE INC	1,472	1,560
ENTERGY ARKANZAS LLC	467	500
ENTERGY LOUISIANA LLC	464	511
ENTERGY MISSISSIPPI LLC	682	754
ENTERGY NEW ORLEANS LLC	458	460
EQUINIX INC	3,292	4,285
EQUITABLE HLDGS DEP RP PFD A	425	453
EVERSOURCE ENERGY COM	802	952

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
EXXON MOBIL CORP	29,885	82,440
FACEBOOK INC	9,112	14,204
FEDERAL RLTY INVESTMENT	236	259
FEDEX	460,796	519,240
FERRARI NV	2,857	5,508
FIDELITY NATL INFO SVCS	5,721	7,639
FIFTH THIRD BANCORP	640	720
FIFTH THIRD BANCORP	406	437
FIRST ENERGY	70,864	61,220
FIRST REPUBLIC BANK	250	270
FIRST REPUBLIC BANK	428	450
FIRST REPUBLIC BANK SAN FCSCO	357	415
FISERV INC	3,646	4,896
GATX CORP	658	690
GEORGIA POWER CO	534	571
GLOBE LIFE INC	286	299
GODADDY INC	3,500	3,899
GOLDMAN SACHS GROUP INC	473	477
GOLDMAN SACHS GRP INC	286	303
GOLDMAN SACHS GRP INC	2,135	2,268
GOLDMAN SACHS GRP INC	1,668	1,812
HARTFORD FINL SVCS CORP	1,317	1,298
HOME DEPOT INC	6,543	9,031
HONEYWELL INTL INC	9,729	14,038
ILLINOIS TOOL WORKS INC	2,613	3,874
INTEGRYS ENERGY GRP INC	1,679	1,710
INTL FLAVOR&FRAGRNC	3,663	2,830
INTUIT INC	4,934	8,357
INTUIT SURGICAL INC	1,630	2,454
JOHNSON AND JOHNSON	12,702	15,423

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
JP MORGAN CHASE & CO	1,089	1,208
JP MORGAN CHASE & CO	13,860	15,503
JP MORGAN CHASE & CO	472	464
JP MORGAN CHASE & CO	237	233
JP MORGAN CHASE & CO	611	684
JP MORGAN CHASE & CO	801	887
KEYCORP	248	278
KEYCORP	404	446
KEYCORP FXD-FLTG RATE	1,696	1,815
KIMCO REALTY CORP	954	1,118
KIMCO REALTY CORP	447	525
KINDER MORGAN INC	149,041	95,690
LINDE PLC REG	6,718	10,540
LOCKHEED MARTIN CORP	12,165	13,489
LOWE'S COMPANIES INC	5,363	8,828
LUCKIN COFFEE INC	2,772	536
LYUONDELLBASELL INDUSTRIE	1,323	1,100
MARSH & MCLENNAN COS INC	7,114	10,062
MASTERCARD INC	5,378	9,637
MAXIM INTEGRATED PRODS	2,226	3,280
MCDONALDS CORP	5,760	7,725
MEDTRONIC PLC	7,938	10,191
MERCK & CO INC NEW COM	3,290	3,436
METLIFE	994	1,103
METLIFE	1,609	1,740
MICROSOFT	308,531	889,680
MICROSOFT CORP	24,451	50,489
MONDELEZ INTERNATIONAL	9,137	11,402
MOODY'S CORP	2,753	4,934
MORGAN STANLEY	518	545

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
MORGAN STANLEY	393	424
MORGAN STANLEY	1,329	1,382
MORGAN STANLEY	275	293
MORGAN STANLEY	829	855
MORGAN STANLEY	940	1,039
NATIONAL RETAIL PROPERTY	1,095	1,186
NATIONAL RURAL UTIL COOP	503	586
NETFLIX INC	2,148	3,244
NEW YORK CMNTY BC INC	629	659
NEXTERA ENERGY CAP HLDGS	1,603	1,818
NEXTERA ENERGY CAP HLDGS	1,468	1,552
NEXTERA ENERGY INC	11,440	20,368
NIKE INC	4,559	8,205
NORTHERN TRUST CORP	629	695
NVIDIA	3,220	8,355
OAKMARK INTL	122,550	129,506
OTIS WORLDWIDE CORP	65,741	67,550
PACKAGING CORP AMERICA	4,066	5,378
PAYCHEX INC	4,533	5,964
PAYPAL HOLDING INC	4,131	11,007
PEOPLE'S UNITED FIN INC	420	448
PEPSICO INC	10,444	13,644
PFIZER INC	3,054	2,834
PHILIP MORRIS INTL	5,324	5,381
PHILLIPS 66	8,807	5,525
PNC FINANCIAL SERVICES	2,524	2,464
PNC FINANCIAL SERVICES	8,772	9,834
PRINCIPAL SHORT TERM	211,098	218,289
PROCTER & GAMBLE	157,814	278,280
PROLOGIS INC	1,440	1,794

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
PRUDENTIAL FINCL INC	910	1,027
PS BUSINESS PKS INC	656	712
PS BUSINESS PKS INC	458	522
PS BUSINESS PKS INC	920	1,019
PUBLIC STORAGE	248	274
PUBLIC STORAGE	502	576
PUBLIC STORAGE	243	267
PUBLIC STORAGE	247	260
PUBLIC STORAGE	304	301
PUBLIC STORAGE	275	312
PUBLIC STORAGE	527	581
PUBLIC STORAGE	272	287
RAYTHEON TECHNOLOGIES	138,735	143,020
REALTY INCM	2,674	2,798
REGIONS FINANCIAL CORP	505	547
REGIONS FINANCIAL CORP	1,064	1,097
REINSURANCE GRP OF AMER	504	578
REINSURANCE GRP OF AMER	506	523
RENAISSANCERE HLDGS	922	1,023
RENAISSANCERE HLGDS LTD	148	152
ROYAL DUTCH SHELL	215,575	140,560
SALESFORCE COM	7,953	12,017
SCHWAB CHARLES CORP	1,958	1,882
SEMPRA ENERGY	3,884	4,332
SHERWIN WILLIAMS	1,751	2,940
SIMON PROPERTY GROUP	3,033	1,450
SITE CENTERS CORP	538	506
SPIRE INC.	269	277
STARBUCKS CORP	3,475	7,061
STATE STREET CORP	1,023	1,129

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
STATE STREET CORP	1,194	1,275
STIFEL FINANCIAL CORP	587	630
SVB FINANCIAL GROUP	283	296
SYNOVUS FINCL CORP	613	644
SYSCO CORPORATION	2,070	2,154
TARGET	170,913	353,060
TEXAS INSTRUMENTS	11,323	17,398
THE ALLSTATE CORP	546	607
THE SOUTHERN COMPANY	478	483
THE SOUTHERN COMPANY	317	328
THERMO FISHER SCIENTIFIC	2,519	5,124
TORONTO DOM BK NEW	88,152	112,840
TRANE TECHNOLOGIES PLC	3,101	5,952
TRUIST FINANCIAL CORP	7,276	6,758
TRUIST FINANCIAL CORP	225	231
TRUIST FINANCIAL CORP	1,125	1,143
TRUIST FINANCIAL CORP	884	884
UNION PACIFIC CORP	7,078	9,786
UNITEDHEALTH GROUP INC	14,360	19,638
US BANCORP	164	173
US BANCORP	2,819	2,693
US BANCORP	649	741
US BANCORP	3,976	3,494
VALERO ENERGY CORP	2,803	1,414
VEEVA SYS INC	1,552	4,628
VERIZON COMMUNICATIONS	1,027	1,116
VERIZON COMMUNICATIONS COM	235,680	281,354
VIATRIS INC	159	169
VISA INC	8,114	12,686
VORNADO REALTY	826	949

Investments Corporation Stock Schedule

Name of Stock	End of Year Book Value	End of Year Fair Market Value
VORNADO REALTY	267	277
VOYA FINANCIAL INC	778	878
WALMART	207,792	432,450
WALT DISNEY CO HLDG	4,794	6,704
WEBSTER FINANCIAL CORP	295	323
WEC ENERGY GROUP INC	7,761	10,583
WELLS FARGO & CO	909	963
WELLS FARGO & CO	1,292	1,343
WELLS FARGO & CO	779	814
WELLS FARGO & CO	1,568	1,672
WELLS FARGO & CO	549	581
WIX COM LTD	1,250	2,250
WORKDAY INC	2,635	3,594
WR BERKLEY CORP	777	835
WR BERKLEY CORP	769	795
ZOETIS INC	2,729	4,965

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TY 2020 Other Decreases Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Description	Amount
ADJUSTMENTS TO BASIS	1,540

TY 2020 Other Expenses Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Other Expenses Schedule

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
NJ FILING FEES	108	0	0	108
BANK SERVICE CHARGES	5,053	5,053	0	0

TY 2020 Other Income Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
OTHER INCOME	400		400

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TY 2020 Other Increases Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Other Increases Schedule

Description	Amount
GRANT COMMITMENT PAYMENT	100,000

TY 2020 Taxes Schedule

Name: CREAMER FAMILY FOUNDATION INC (FKA J FLETCHER CREAMER FOUNDATION)

EIN: 22-2335557

Taxes Schedule

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN DIVIDEND TAX	1,860	1,860	0	0
FEDERAL TAX	3,840	0	0	0