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Short Form  
Return of Organization Exempt From Income Tax

OMB No 1545-1150

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

2008

Open to Public  
Inspection

► Sponsoring organizations of donor advised funds and controlling organizations as defined in section 512(b)(13) must file Form 990. All other organizations with gross receipts less than \$1,000,000 and total assets less than \$2,500,000 at the end of the year may use this form  
► The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 2008 calendar year, or tax year beginning		and ending	
B Check if applicable		C Name of organization	D Employer identification number
<input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Termination <input type="checkbox"/> Amended return <input checked="" type="checkbox"/> Application pending		LOWER ST. CROIX VALLEY FIREFIGHTERS RELIEF ASSOCIATION	41-1391786
		Number and street (or P.O. box, if mail is not delivered to street address)	Room/suite
		1560 ST. CROIX TRAIL S	651-436-7033
		City or town, state or country, and ZIP + 4	F Group Exemption Number ►
		LAKELAND, MN 55043	

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

G Accounting method:  Cash  Accrual  
Other (specify) ►

I Website: ► N/A

H Check ►  if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF)

K Check ►  if the organization is not a section 509(a)(3) supporting organization and its gross receipts are normally not more than \$25,000. A return is not required, but if the organization chooses to file a return, be sure to file a complete return.

L Add lines 5b, 6b, and 7b, to line 9 to determine gross receipts; if \$1,000,000 or more, file Form 990 instead of Form 990-EZ ► \$ 87,645.

## Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions for Part I.)

1 Contributions, gifts, grants, and similar amounts received	1	37,275.
2 Program service revenue including government fees and contracts	2	
3 Membership dues and assessments	3	
4 Investment income	4	50,370.
5a Gross amount from sale of assets other than inventory	5a	
b Less: cost or other basis and sales expenses	5b	
c Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) (attach schedule)	5c	
6 Special events and activities (complete applicable parts of Schedule C. If any amount is from gaming, check here ► <input type="checkbox"/>	6a	
a Gross revenue (not including \$ _____ reported on line 1)	6b	
b Less: direct expenses other than fundraising expenses	6c	
c Net income or (loss) from special events and activities (Subtract line 6b from line 6a)	7a	
7a Gross sales of inventory, less returns and allowances	7b	
b Less: cost of goods sold	7c	
c Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	8	
8 Other revenue (describe ► )	9	87,645.
9 Total revenue. Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8	POSTMARK	RECEIVED ►
10 Grants and similar amounts paid (attach schedule)	10	
11 Benefits paid to or for members	11	
12 Salaries, other compensation, and employee benefits	12	970.
13 Professional fees and other payments to independent contractors	13	12,927.
14 Occupancy, rent, utilities, and maintenance	14	
15 Printing, publications, postage, and shipping	15	13.
16 Other expenses (describe ► DUES)	16	570.
17 Total expenses. Add lines 10 through 16	17	14,480.
18 Excess or (deficit) for the year (Subtract line 17 from line 9)	18	73,165.
19 Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	19	1,113,662.
20 Other changes in net assets or fund balances (attach explanation)	20	-355,770.
21 Net assets or fund balances at end of year. Combine lines 18 through 20	21	831,057.

## Part II Balance Sheets. If Total assets on line 25, column (B) are \$2,500,000 or more, file Form 990 instead of Form 990-EZ.

(See the instructions for Part II.)	(A) Beginning of year	(B) End of year
22 Cash, savings, and investments	1,113,026.	22 793,198.
23 Land and buildings	23	
24 Other assets (describe ► )	636.	24 37,859.
25 Total assets	1,113,662.	25 831,057.
26 Total liabilities (describe ► )	0.	26 0.
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	1,113,662.	27 831,057.



**LOWER ST. CROIX VALLEY FIREFIGHTERS  
RELIEF ASSOCIATION**

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**Part V Other Information** (Note the statement requirements in the instructions for Part VI.)

33 Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity  
 34 Were any changes made to the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes  
 35 If the organization had income from business activities, such as those reported on lines 2, 6a, and 7a (among others), but not reported on Form 990-T, attach a statement explaining your reason for not reporting the income on Form 990-T.

	<b>Yes</b>	<b>No</b>
33	X	
34	X	
35a	X	
35b	N/A	
36	X	
37b	X	
38a	X	
38b	N/A	
39a	N/A	
39b	N/A	
40a	N/A	
40b	X	
40c	0.	
40d	0.	
40e	X	

a Did the organization have unrelated business gross income of \$1,000 or more or section 6033(e) notice, reporting, and proxy tax requirements?  
 b If "Yes," has it filed a tax return on Form 990-T for this year?  
 36 Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," complete applicable parts of Sch. N  
 37a Enter amount of political expenditures, direct or indirect, as described in the instructions. ► 37a | 0.  
 b Did the organization file Form 1120-POL for this year?  
 38a Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still unpaid at the start of the period covered by this return?  
 b If "Yes," complete Schedule L, Part II and enter the total amount involved

39 Section 501(c)(7) organizations. Enter:

38b	N/A
39a	N/A
39b	N/A

40a Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under:

section 4911 ► N/A ; section 4912 ► N/A ; section 4955 ► N/A

b Section 501(c)(3) and (4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," complete Schedule L, Part I  
 c Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958  
 d Enter amount of tax on line 40c reimbursed by the organization  
 e All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T

► 0.  
 ► 0.

41 List the states with which a copy of this return is filed. ► NONE

42a The books are in care of ► THE ORGANIZATION Telephone no. ► 651-436-7033  
 Located at ► 1560 ST. CROIX TRAIL S, LAKELAND, MN ZIP + 4 ► 55043

b At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)?

	<b>Yes</b>	<b>No</b>
42b	X	
42c	X	

If "Yes," enter the name of the foreign country: ►  
 See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.

c At any time during the calendar year, did the organization maintain an office outside of the U.S.?

If "Yes," enter the name of the foreign country: ►

43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the tax year

► 43 | N/A

44 Did the organization maintain any donor advised funds? If "Yes," Form 990 must be completed instead of Form 990-EZ

	<b>Yes</b>	<b>No</b>
44	X	
45	X	

45 Is any related organization a controlled entity of the organization within the meaning of section 512(b)(13)? If "Yes," Form 990 must be completed instead of Form 990-EZ

Form 990-EZ (2008)

LOWER ST. CROIX VALLEY FIREFIGHTERS  
RELIEF ASSOCIATION

**Form 990-EZ (2008)**

## LOWELL DAY SCHOOL BELIEF ASSOCIATION

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**Part VI**

**Section 501(c)(3) organizations only.** All section 501(c)(3) organizations must answer questions 46-49 and complete the tables for lines 50 and 51.

46	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	Yes	No
46			
47	Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II	Yes	No
47			
48	Is the organization operating a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	Yes	No
48			
49a	Did the organization make any transfers to an exempt non-charitable related organization?	Yes	No
49a			
b	If "Yes," was the related organization(s) a section 527 organization?	Yes	No
49b			
50	Complete this table for the five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."	Yes	No
50			

51 Complete this table for the five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

N/A

Total number of other independent contractors each receiving over \$100,000

Sign Here	<p>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 officer) is based on all information of which preparer has any knowledge.</p> <p> Signature of officer</p> <p> Type or print name and title</p> <p><b>10/26/2011</b> Date</p>	
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Paid Preparer's Use Only	Preparer's signature ► <i>Deanne Klicker, CPA</i>	Date	Check if self-employed ► <input type="checkbox"/>	Preparer's Identifying Number (See instr.)
	10/03/11			EIN ►
Firm's name (or yours if self-employed), address, and ZIP + 4	► HLB TAUTGES REDPATH, LTD. 4810 WHITE BEAR PARKWAY WHITE BEAR LAKE, MN 55110			Phone ► no. (651) 426-7000

May the IRS discuss this return with the preparer shown above? See instructions

►  Yes  No

**Form 990-EZ (2008)**

FORM 990-EZ	OTHER ASSETS	STATEMENT	1
DESCRIPTION		BEG. OF YEAR	END OF YEAR
DUE FROM STATE OF MINNESOTA		0.	37,175.
ACCRUED INTEREST RECEIVABLE		636.	684.
<b>TOTAL TO FORM 990-EZ, LINE 24</b>		<b>636.</b>	<b>37,859.</b>

FORM 990-EZ	OTHER CHANGES IN NET ASSETS OR FUND BALANCES	STATEMENT	2
DESCRIPTION		AMOUNT	
UNREALIZED LOSS ON INVESTMENTS		-355,770.	
<b>TOTAL TO FORM 990-EZ, LINE 20</b>		<b>-355,770.</b>	

FORM 990-EZ

INFORMATION REGARDING TRANSFERS  
ASSOCIATED WITH PERSONAL BENEFIT CONTRACTS

STATEMENT 3

A) DID THE ORGANIZATION, DURING THE YEAR, RECEIVE ANY FUNDS, DIRECTLY OR INDIRECTLY, TO PAY PREMIUMS ON A PERSONAL BENEFIT CONTRACT? . . . . . [ ] YES [X] NO

B) DID THE ORGANIZATION, DURING THE YEAR, PAY PREMIUMS, DIRECTLY OR INDIRECTLY, ON A PERSONAL BENEFIT CONTRACT? . . [ ] YES [X] NO

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STATEMENT 4

PROVIDE RETIREMENT RELIEF AND OTHER BENEFITS TO ITS MEMBERS AND THEIR DEPENDENTS. IN PRIOR YEARS THE ORGANIZATION HAS NOT FILED FORM 990 BECAUSE IT OPERATES AS A GOVERNMENT ENTITY AND GOVERNMENT ENTITIES ARE NOT REQUIRED TO FILE FORM 990 BASED ON REVENUE PROCEDURE 95-48. BECAUSE OF CONFLICTING OPINIONS REGARDING FILING REQUIREMENTS FOR VOLUNTEER FIREFIGHTER ORGANIZATIONS AND RECENT IRS SCRUTINY, THE ORGANIZATION HAS DECIDED TO VOLUNTARILY FILE FORM 990 GOING FORWARD.

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STATEMENT 5

THE ASSOCIATION PROVIDES RETIREMENT RELIEF AND OTHER BENEFITS TO ITS MEMBERS AND THEIR DEPENDENTS. THE ASSOCIATION IS A GOVERNMENT ENTITY THAT RECEIVES AND MANAGES PUBLIC FUNDS TO PROVIDE RETIREMENT AND ANCILARY BENEFITS FOR INDIVIDUALS PROVIDING THE GOVERNMENTAL SERVICES OF FIREFIGHTING AND EMERGENCY FIRST RESPONSE.