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Return of Organization Exempt From Income Tax

2009

Open to Public
InspectionDepartment of the Treasury
Internal Revenue ServiceUnder section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung
benefit trust or private foundation)

► The organization may have to use a copy of this return to satisfy state reporting requirements

A For the 2009 calendar year, or tax year beginning

, 2009, and ending

, 20

B Check if applicable		C Name of organization TRUTH FOR LIFE		D Employer identification no. 34-1787585	
<input type="checkbox"/> Address change		Doing Business As			
<input type="checkbox"/> Name change				E Telephone number (440) 708-2160	
<input type="checkbox"/> Initial return		Number and street (or P O box if mail is not delivered to street address)		Room/suite	
<input type="checkbox"/> Terminated		PO BOX 398000			
<input type="checkbox"/> Amended return		City or town, state or country, and ZIP + 4		F Gross receipts \$ 6,337,089	
<input type="checkbox"/> Application pending		SOLON, OH 44139			
		F Name and address of principal officer ROBERT BUTTS PO BOX 398000, SOLON, OH 44139		H(a) Is this a group return for affiliates? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
I Tax-exempt status <input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> (insert no.) <input type="checkbox"/> 4947(a)(1) or <input type="checkbox"/> 527				H(b) Are all affiliates included? <input type="checkbox"/> Yes <input type="checkbox"/> No	
J Website: ► WWW.TRUTHFORLIFE.ORG				H(c) If "No," attach a list (see instructions) Group exemption number ►	
K Form of organization <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►		L Year of formation 1994		M State of legal domicile OH	

Part I Summary

A c t i v i t i e s & G o v e r n a n c e	1 Briefly describe the organization's mission or most significant activities TO TEACH THE BIBLE WITH CLARITY AND RELEVANCE SO THAT UNBELIEVERS WILL BE CONVERTED, BELIEVERS WILL BE ESTABLISHED AND LOCAL CHURCHES WILL BE STRENGTHENED.				
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets				
	3 Number of voting members of the governing body (Part VI, line 1a)	3	6		
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	5		
	5 Total number of employees (Part V, line 2a)	5	17		
	6 Total number of volunteers (estimate if necessary)	6	40		
	7a Total gross unrelated business revenue from Part VIII, column (C), line 12	7a	0		
b Net unrelated business taxable income from Form 990-T, line 34.	7b	0			
R e v e n u e	8 Contributions and grants (Part VIII, line 1h)	Prior Year 4,913,785	Current Year 5,891,433		
	9 Program service revenue (Part VIII, line 2g)		0		
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	43,248	5,894		
	11 Other revenue (Part VIII, column (A), lines 5, 6a, 8c, 9c, 10c, and 11e)	807,484	439,762		
	12 Total revenue Add lines 8 through 11 (must equal Part VIII, column (A), line 12)	5,764,517	6,337,089		
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)		0		
	14 Benefits paid to or for members (Part IX, column (A), line 4)		0		
E x p e n s e s	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)		0		
	16a Professional fundraising fees (Part IX, column (A), line 11e)		0		
	b Total fundraising expenses (Part IX, column (D), line 25) ► 39,647				
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24f)	6,374,240	6,852,657		
	18 Total expenses Add lines 13-17 (must equal Part IX, column (A), line 25)	6,374,240	6,852,657		
	19 Revenue less expenses Subtract line 18 from line 12	(609,723)	(515,568)		
	20 Total assets (Part X, line 16)	Beginning of Current Year 2,136,158	End of Year 1,681,581		
21 Total liabilities (Part X, line 26)	473,952	534,943			
22 Net assets or fund balances Subtract line 21 from line 20	1,662,206	1,146,638			

Part II Signature Block

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

Sign
Here► 5/7/10
Date

Signature of officer

► 
ALISTAIR BEGG, PRESIDENT

Type or print name and title

Paid
Preparer's
Use Only

Preparer's signature 	Date 05-05-2010	Check if self-employed ► <input type="checkbox"/>	Preparer's identifying number (see instructions)
Firm's name (or yours if self-employed), address, and ZIP + 4 ► J.A. Doran & Associates, Inc.	EIN ►		
11925 Pearl Road #301 Strongsville, OH 44136			Phone no ► 440-238-0313

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

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J
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Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission

**TO TEACH THE BIBLE WITH CLARITY AND RELEVANCE SO THAT UNBELIEVERS WILL BE CONVERTED,
BELIEVERS WILL BE ESTABLISHED AND LOCAL CHURCHES WILL BE STRENGTHENED.**

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If "Yes," describe these changes on Schedule O

4 Describe the exempt purpose achievements for each of the organization's three largest program services by expenses
Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code _____) (Expenses \$ 6,494,321 including grants of \$ _____) (Revenue \$ 439,762)

TRUTH FOR LIFE PRODUCES AND DISTRIBUTES BIBLICAL TRAINING PROGRAMS ON RADIO STATIONS ACROSS THE COUNTRY AND ON THE INTERNET. IT ALSO PRODUCES AND DISTRIBUTES BOOKS, DVD'S, CD'S, AND OTHER MATERIALS CONTAINING BIBLICAL TEACHING. THESE MATERIALS ARE DESIGNED TO LEAD UNBELIEVERS TO A SAVING KNOWLEDGE OF OUR FAITH IN JESUS CHRIST AND TO ENCOURAGE CHRISTIANS TO GROW IN THEIR FAITH, TRUST, AND UNDERSTANDING OF CHRIST AND THE CHRISTIAN FAITH.

4b (Code _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4c (Code _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4d Other program services (Describe in Schedule O)

(Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4e Total program service expenses ► 6,494,321

Part IV Checklist of Required Schedules

		Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1 X	
2	Is the organization required to complete Schedule B, Schedule of Contributors?	2 X	
3	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	3 X	
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II	4 X	
5	Section 501(c)(4), 501(c)(5), and 501(c)(6) organizations. Is the organization subject to the section 6033(e) notice and reporting requirement and proxy tax? If "Yes," complete Schedule C, Part III.	5	
6	Did the organization maintain any donor advised funds or any similar funds or accounts where donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I.	6 X	
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II	7 X	
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	8 X	
9	Did the organization report an amount in Part X, line 21, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV	9 X	
10	Did the organization, directly or through a related organization, hold assets in term, permanent, or quasi-endowments? If "Yes," complete Schedule D, Part V	10 X	
11	Is the organization's answer to any of the following questions "Yes"? If so, complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable	11 X	
<ul style="list-style-type: none"> ● Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI ● Did the organization report an amount for investments - other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII ● Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII ● Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX ● Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X ● Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48? If "Yes," complete Schedule D, Part X 			
12	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI, XII, and XIII	12 X	
12A	Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," completing Schedule D, Parts XI, XII, and XIII is optional.	12A X	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13 X	
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a X	
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, and program service activities outside the United States? If "Yes," complete Schedule F, Part I	14b X	
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If "Yes," complete Schedule F, Part II	15 X	
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Part III	16 X	
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I	17 X	
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18 X	
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19 X	
20	Did the organization operate one or more hospitals? If "Yes," complete Schedule H	20 X	

Part IV Checklist of Required Schedules (continued)

		Yes	No
21	Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	21	X
22	Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III	22	X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	23	X
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25	24a	X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a	X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	25b	X
26	Was a loan to or by a current or former officer, director, trustee, key employee, highly compensated employee, or disqualified person outstanding as of the end of the organization's tax year? If "Yes," complete Schedule L, Part II	26	X
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor, or a grant selection committee member, or to a person related to such an individual? If "Yes," complete Schedule L, Part III	27	X
28	Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)		
a	A current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28a	X
b	A family member of a current or former officer, director, trustee, or key employee? If "Yes," complete Schedule L, Part IV	28b	X
c	An entity of which a current or former officer, director, trustee, or key employee of the organization (or a family member) was an officer, director, trustee, or direct or indirect owner? If "Yes," complete Schedule L, Part IV	28c	X
29	Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M	29	X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M	30	X
31	Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I	31	X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II	32	X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33	X
34	Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Parts II, III, IV, and V, line 1	34	X
35	Is any related organization a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35	X
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2	36	X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37	X
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11 and 19? Note. All Form 990 filers are required to complete Schedule O	38	X

Part V. Statements Regarding Other IRS Filings and Tax Compliance

1a Enter the number reported in Box 3 of Form 1096, Annual Summary and Transmittal of U.S. Information Returns. Enter -0- if not applicable. **1a** **9**

1b Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable. **1b** **0**

c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?

2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return. **2a** **17**

b If at least one is reported on line 2a, did the organization file all required federal employment tax returns?

Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file this return (see instructions)

3a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?

b If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O.

4a 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 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

5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?

b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?

c If "Yes," to line 5a or 5b, did the organization file Form 8886-T, Disclosure by Tax-Exempt Entity Regarding Prohibited Tax Shelter Transaction?

6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible?

b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?

7 **Organizations that may receive deductible contributions under section 170(c).**

a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?

b If "Yes," did the organization notify the donor of the value of the goods or services provided?

c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?

d If "Yes," indicate the number of Forms 8282 filed during the year. **7d**

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

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

g For all contributions of qualified intellectual property, did the organization file Form 8899 as required?

h For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?

8 **Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations.** Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?

9 **Sponsoring organizations maintaining donor advised funds.**

a Did the organization make any taxable distributions under section 4966?

b Did the organization make a distribution to a donor, donor advisor, or related person?

10 **Section 501(c)(7) organizations.** Enter

a Initiation fees and capital contributions included on Part VIII, line 12 **10a**

b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities **10b**

11 **Section 501(c)(12) organizations.** Enter

a Gross income from members or shareholders **11a**

b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them) **11b**

12a **Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?

b If "Yes," enter the amount of tax-exempt interest received or accrued during the year **12b**

	Yes	No
1c	X	
2b	X	
3a	X	
3b		
4a	X	
5a	X	
5b	X	
5c		
6a	X	
6b	X	
7a	X	
7b	X	
7c	X	
7e	X	
7f	X	
7g		
7h		
8		
9a		
9b		
10a		
10b		
11a		
11b		
12a		

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body	1a	6
b	Enter the number of voting members that are independent	1b	5
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2	X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	3	X
4	Did the organization make any significant changes to its organizational documents since the prior Form 990 was filed?	4	X
5	Did the organization become aware during the year of a material diversion of the organization's assets?	5	X
6	Does the organization have members or stockholders?	6	X
7a	Does the organization have members, stockholders, or other persons who may elect one or more members of the governing body?	7a	X
b	Are any decisions of the governing body subject to approval by members, stockholders, or other persons?	7b	X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
a	The governing body?	8a	X
b	Each committee with authority to act on behalf of the governing body?	8b	X
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O	9	X

Section B. Policies

 (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Does the organization have local chapters, branches, or affiliates?	10a	X
b	If "Yes," does the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with those of the organization?	10b	
11	Has the organization provided a copy of this Form 990 to all members of its governing body before filing the form?	11	X
11a	Describe in Schedule O the process, if any, used by the organization to review this Form 990	12a	X
12a	Does the organization have a written conflict of interest policy? If "No," go to line 13	12b	X
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12c	X
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this is done	13	X
13	Does the organization have a written whistleblower policy?	14	X
14	Does the organization have a written document retention and destruction policy?	15a	X
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?	15b	X
a	The organization's CEO, Executive Director, or top management official	16a	X
b	Other officers or key employees of the organization	16b	
	If "Yes" to line 15a or 15b, describe the process in Schedule O (See instructions)		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		
b	If "Yes," has the organization adopted a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

17	List the states with which a copy of this Form 990 is required to be filed ► TN PA VA IL WV
18	Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply
	<input type="checkbox"/> Own website <input checked="" type="checkbox"/> Another's website <input checked="" type="checkbox"/> Upon request
19	Describe in Schedule O whether (and if so, how), the organization makes its governing documents, conflict of interest policy, and financial statements available to the public
20	State the name, physical address, and telephone number of the person who possesses the books and records of the organization ► ROBERT BUTTS (440) 708-2160
	PO BOX 398000 SOLON, OH 44139

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year. Use Schedule J-2 if additional space is needed.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
 - List all of the organization's **current** key employees See instructions for definition of "key employee"
 - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
 - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations
 - List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of

List persons in the following order: individual trustees or directors, institutional trustees, officers, key employees, highest

compensated employees, and former such persons

Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization

(A)	Name and business address	(B)	(C)
Description of services		Compensation	

Part VIII Statement of Revenue		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
Contributions, gifts, grants and other similar amounts	1a Federated campaigns	1a				
	1b Membership dues	1b				
	1c Fundraising events	1c				
	1d Related organizations	1d				
	1e Government grants (contributions)	1e				
	1f All other contributions, gifts, grants, and similar amounts not included above	1f	5,891,433			
	g Noncash contributions included in lines 1a-1f \$					
	h Total. Add lines 1a-1f ►		5,891,433			
Program Service Revenue	2a	Business Code				
	b					
	c					
	d					
	e					
	f All other program service revenue					
	g Total. Add lines 2a-2f ►					
	3 Investment income (including dividends, interest, and other similar amounts) ►		5,894			5,894
4 Income from investment of tax-exempt bond proceeds . . . ►						
5 Royalties ►						
6a Gross Rents	(i) Real	(ii) Personal				
b Less rental expenses						
c Rental income or (loss)						
d Net rental income or (loss) ►						
7a Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
b Less cost or other basis and sales expenses						
c Gain or (loss)						
d Net gain or (loss) ►						
8a Gross income from fundraising events (not including \$ of contributions reported on line 1c) See Part IV, line 18 a						
b Less direct expenses b						
c Net income or (loss) from fundraising events ►						
9a Gross income from gaming activities See Part IV, line 19 a						
b Less direct expenses b						
c Net income or (loss) from gaming activities ►						
10a Gross sales of inventory, less returns and allowances a	439,762					
b Less cost of goods sold b						
c Net income or (loss) from sales of inventory ►	439,762				439,762	
11a Miscellaneous Revenue	Business Code					
b						
c						
d All other revenue						
e Total. Add lines 11a-11d ►		6,337,089	0	0	445,656	
12 Total revenue. See instructions ►		6,337,089	0	0	445,656	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns.

All other organizations must complete column (A) but are not required to complete columns (B), (C), and (D).

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the U S See Part IV, line 21				
2 Grants and other assistance to individuals in the U S See Part IV, line 22				
3 Grants and other assistance to governments, organizations, and individuals outside the U S See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees				
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages				
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes				
11 Fees for services (non-employees)				
a Management				
b Legal				
c Accounting				
d Lobbying				
e Professional fundraising services See Part IV, line 17 .				
f Investment management fees				
g Other				
12 Advertising and promotion				
13 Office expenses				
14 Information technology				
15 Royalties				
16 Occupancy				
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization				
23 Insurance				
24 Other expenses Itemize expenses not covered above (Expenses grouped together and labeled miscellaneous may not exceed 5% of total expenses shown on line 25 below)				
a SCHEDULE ATTACHED	6,852,657	6,494,321	318,689	39,647
b				
c				
d				
e				
f All other expenses				
25 Total functional expenses. Add lines 1 through 24f . . .	6,852,657	6,494,321	318,689	39,647
26 Joint Costs. Check here ► <input type="checkbox"/> if following SOP 98-2 Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				

Part X Balance Sheet

		(A) Beginning of year		(B) End of year
A s s e t s	1 Cash - non-interest-bearing	510,598	1	596,969
	2 Savings and temporary cash investments	1,171,827	2	670,396
	3 Pledges and grants receivable, net		3	
	4 Accounts receivable, net	16,261	4	29,063
	5 Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5	
	6 Receivables from other disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use	229,714	8	191,402
	9 Prepaid expenses and deferred charges	25,921	9	57,414
	10a Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a 476,986		
	b Less accumulated depreciation	10b 340,649	181,837	10c 136,337
	11 Investments - publicly traded securities		11	
	12 Investments - other securities See Part IV, line 11		12	
	13 Investments - program-related See Part IV, line 11		13	
	14 Intangible assets		14	
	15 Other assets See Part IV, line 11		15	
16 Total assets. Add lines 1 through 15 (must equal line 34)		2,136,158	16	1,681,581
L i a b i l i t i e s	17 Accounts payable and accrued expenses	473,952	17	534,943
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22 Payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
	25 Other liabilities Complete Part X of Schedule D		25	
	26 Total liabilities. Add lines 17 through 25		473,952	26
N F e u t r e A s B s a e l t a n s c o e r s	Organizations that follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	1,662,206	27	1,146,638
	28 Temporarily restricted net assets		28	
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances	1,662,206	33	1,146,638
	34 Total liabilities and net assets/fund balances	2,136,158	34	1,681,581

EEA

Form 990 (2009)

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

OMB No 1545-0047

2009

**Open to Public
Inspection**

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► Attach to Form 990 or Form 990-EZ. ► See separate instructions.

Name of the organization

TRUTH FOR LIFE

Employer identification number

34-1787585

Part I Reason for Public Charity Status (All organizations must complete this part) See instructions

The organization is not a private foundation because it is (For lines 1 through 11, check only one box)

- 1 A church, convention of churches, or association of churches described in section 170(b)(1)(A)(i).
- 2 A school described in section 170(b)(1)(A)(ii). (Attach Schedule E)
- 3 A hospital or a cooperative hospital service organization described in section 170(b)(1)(A)(iii).
- 4 A medical research organization operated in conjunction with a hospital described in section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in section 170(b)(1)(A)(iv). (Complete Part II)
- 6 A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in section 170(b)(1)(A)(vi). (Complete Part II)
- 8 A community trust described in section 170(b)(1)(A)(vi). (Complete Part II)
- 9 An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2). (Complete Part III)
- 10 An organization organized and operated exclusively to test for public safety See section 509(a)(4).
- 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2) See section 509(a)(3). Check the box that describes the type of supporting organization and complete lines 11e through 11h

a <input type="checkbox"/> Type I	b <input type="checkbox"/> Type II	c <input type="checkbox"/> Type III-Functionally integrated	d <input type="checkbox"/> Type III-Other
-----------------------------------	------------------------------------	---	---
- e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2)
- f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
- g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?

(i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?	<input type="checkbox"/>
(ii) A family member of a person described in (i) above?	<input type="checkbox"/>
(iii) A 35% controlled entity of a person described in (i) or (ii) above?	<input type="checkbox"/>

h Provide the following information about the supported organization(s)

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above orIRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document?		(v) Did you notify the organization in col (i) of your support?		(vi) Is the organization in col (i) organized in the U S?		(vii) Amount of support
			Yes	No	Yes	No	Yes	No	
Total									

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

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Schedule A (Form 990 or 990-EZ) 2009

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants")	4,019,451	4,560,691	4,848,797	4,913,785	5,891,433	24,234,157
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	4,019,451	4,560,691	4,848,797	4,913,785	5,891,433	24,234,157
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						24,234,157

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
7 Amounts from line 4	4,019,451	4,560,691	4,848,797	4,913,785	5,891,433	24,234,157
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	55,696	89,505	80,009	43,248	5,894	274,352
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						
11 Total support. Add lines 7 through 10 .						24,508,509
12 Gross receipts from related activities, etc (see instructions)					12	3,200,086
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						► <input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f))	14	98.88	%
15 Public support percentage from 2008 Schedule A, Part II, line 14	15	98.61	%
16a 33 1/3% support test - 2009. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization			► <input checked="" type="checkbox"/>
b 33 1/3% support test - 2008. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization			► <input type="checkbox"/>
17a 10%-facts-and-circumstances test - 2009. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization			► <input type="checkbox"/>
b 10%-facts-and-circumstances test - 2008. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization			► <input type="checkbox"/>
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions			► <input type="checkbox"/>

Part III . Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►

1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants")

2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose

3 Gross receipts from activities that are not an unrelated trade or bus under sec 513

4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf.

5 The value of services or facilities furnished by a governmental unit to the organization without charge

6 **Total.** Add lines 1 through 5

7a Amounts included on lines 1, 2, and 3 received from disqualified persons

b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year

c Add lines 7a and 7b

8 **Public support** (Subtract line 7c from line 6)

	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
1						
2						
3						
4						
5						
6						
7a						
b						
c						
8						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►

9 Amounts from line 6

10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources

b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975

c Add lines 10a and 10b

11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on

12 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)

13 **Total support.** (Add lines 9, 10c, 11, and 12)

	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9						
10a						
b						
c						
11						
12						
13						

14 **First five years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**. ►

Section C. Computation of Public Support Percentage

15 Public support percentage for 2009 (line 8, column (f) divided by line 13, column (f)) 15 %

16 Public support percentage from 2008 Schedule A, Part III, line 15 16 %

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2009 (line 10c, column (f) divided by line 13, column (f)) 17 %

18 Investment income percentage from 2008 Schedule A, Part III, line 17 18 %

19a **33 1/3% support tests - 2009.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ►

b **33 1/3% support tests - 2008.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization ►

20 **Private Foundation:** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ►

**SCHEDULE D
(Form 990)**Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**

OMB No 1545-0047

2009**Open to Public
Inspection**

Name of the organization

TRUTH FOR LIFEEmployer identification number
34-1787585**Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.** Complete if the organization answered "Yes" to Form 990, Part IV, line 6

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?		<input type="checkbox"/> Yes <input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?		<input type="checkbox"/> Yes <input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7

1 Purpose(s) of conservation easements held by the organization (check all that apply)

Preservation of land for public use (e.g., recreation or pleasure) Preservation of an historically important land area
 Protection of natural habitat Preservation of a certified historic structure
 Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year

	Held at the End of the Tax Year
2a	
2b	
2c	
2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ►

4 Number of states where property subject to conservation easement is located ►

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? Yes No6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year
►7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year
► \$

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section

170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? Yes No

9 In Part XIV, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" to Form 990, Part IV, line 8

1a If the organization elected, as permitted under SFAS 116, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIV, the text of the footnote to its financial statements that describes these items

b If the organization elected, as permitted under SFAS 116, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items

(i) Revenues included in Form 990, Part VIII, line 1 ► \$ _____
(ii) Assets included in Form 990, Part X ► \$ _____

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 relating to these items

a Revenues included in Form 990, Part VIII, line 1 ► \$ _____
b Assets included in Form 990, Part X ► \$ _____

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

a Public exhibition d Loan or exchange programs
 b Scholarly research e Other _____
 c Preservation for future generations

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIV

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if organization answered "Yes" to Form 990,

Part IV, line 9, or reported an amount on Form 990, Part X, line 21

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No
 b If "Yes," explain the arrangement in Part XIV and complete the following table

	Amount
1c	
1d	
1e	
1f	

c Beginning balance
 d Additions during the year
 e Distributions during the year
 f Ending balance

2a Did the organization include an amount on Form 990, Part X, line 21? Yes No
 b If "Yes," explain the arrangement in Part XIV

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the year end balance held as

a Board designated or quasi-endowment ► %

b Permanent endowment ► %

c Term endowment ► %

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by

	Yes	No
3a(i)		
3a(ii)		
3b		

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIV the intended uses of the organization's endowment funds

Part VI Investments - Land, Buildings, and Equipment. See Form 990, Part X, line 10

Description of investment	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements				
d Equipment				
e Other	STMD1E	476,986	340,649	136,337
Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c))				136,337

Part VII. Investments - Other Securities. See Form 990, Part X, line 12

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
Financial derivatives		
Closely-held equity interests		
Other		
	</	

Part VIII Investments - Program Related See Form 990, Part X, line 13

Part IX Other Assets. See Form 990, Part X, line 15

Total. (Column (b) must equal Form 990, Part X, col (B) line 15)

2. FIN 48 Footnote In Part XIV, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48.

Part XI Reconciliation of Change in Net Assets from Form 990 to Financial Statements

1	Total revenue (Form 990, Part VIII, column (A), line 12)	1	6,337,089
2	Total expenses (Form 990, Part IX, column (A), line 25)	2	6,852,657
3	Excess or (deficit) for the year Subtract line 2 from line 1	3	(515,568)
4	Net unrealized gains (losses) on investments	4	
5	Donated services and use of facilities	5	
6	Investment expenses	6	
7	Prior period adjustments	7	
8	Other (Describe in Part XIV)	8	
9	Total adjustments (net) Add lines 4 through 8	9	
10	Excess or (deficit) for the year per audited financial statements Combine lines 3 and 9	10	(515,568)

Part XII | Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1	6,433,629
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	96,540
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIV)	2d	
e	Add lines 2a through 2d	2e	96,540
3	Subtract line 2e from line 1	3	6,337,089
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	
5	Total revenue Add lines 3 and 4c. (This must equal Form 990, Part I, line 12)	5	6,337,089

Part XIII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	6,949,197
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	96,540
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIV)	2d	
e	Add lines 2a through 2d	2e	96,540
3	Subtract line 2e from line 1	3	6,852,657
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIV)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses Add lines 3 and 4c. (This must equal Form 990, Part I, line 18)	5	6,852,657

Part XIV Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, line 8, Part XII, lines 2d and 4b, and Part XIII, lines 2d and 4b. Also complete this part to provide any additional information.

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Name of the organization

TRUTH FOR LIFE

Supplemental Information to Form 990

Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.

► Attach to Form 990.

OMB No 1545-0047

2009

**Open to Public
Inspection**

Employer identification number

34-1787585

01. Member election for additional members (Part VI, line 7a)

SEE CODE OF REGULATIONS ATTACHED

02. Governing body decisions (Part VI, line 7b)

SEE CODE OF REGULATIONS ATTACHED

03. Form 990 governing body review (Part VI, line 11)

THE FINANCE COMMITTEE REVIEWS AND APPROVES THE FORM 990.

04. Conflict of interest policy compliance (Part VI, line 12c)

POLICY IS MONITORED BY THE FINANCE COMMITTEE AND ENFORCED AS NECESSARY

05. CEO, executive director, top management comp (Part VI, line 15a)

SEE CODE OF REGULATIONS ATTACHED

06. Other officer or key employee compensation (Part VI, line 15b)

SEE CODE OF REGULATIONS ATTACHED

07. Governing documents, etc, available to public (Part VI, line 19)

UPON WRITTEN REQUEST

Part XI Financial Statements and Reporting

1 Accounting method used to prepare the Form 990 Cash Accrual Other _____

If the organization changed its methods of accounting from a prior year or checked "Other," explain in Schedule O

2a Were the organization's financial statements compiled or reviewed by an independent accountant?

b Were the organization's financial statements audited by an independent accountant?

c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?

If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O

d If "Yes" to line 2a or 2b, check a box below to indicate whether the financial statements for the year were issued on a consolidated basis, separate basis, or both

Separate basis Consolidated basis Both consolidated and separate basis

3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?

b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits

	Yes	No
2a		X
2b	X	
2c	X	
3a		X
3b		

EEA

Form 990 (2009)

Federal Supporting Statements**2009 PG01**

Name(s) as shown on return

TRUTH FOR LIFE

FEIN

34-1787585

**FORM 990, SCHEDULE D, PART VI, LINE 1E STATEMENT #D1E
INVESTMENTS - OTHER**

<u>DESCRIPTION OF INVESTMENT</u>	<u>COST/BASIS (INVESTMENT)</u>	<u>COST/BASIS (OTHER)</u>	<u>DEPR</u>	<u>BOOK VALUE</u>
FURNITURE AND EQUIPM	<u>476,986</u>	<u>0</u>	<u>340,649</u>	<u>136,337</u>
TOTAL	<u>476,986</u>	<u>0</u>	<u>340,649</u>	<u>136,337</u>

TRUTH FOR LIFE
FORM 990, PART IX, LINE 24A, EXPENSE
December 31, 2009

	<u>TOTAL</u>	<u>PROGRAM</u>	<u>MANAGEMENT</u>	<u>FUND RAISING</u>
	<u>GENERAL</u>			
COST OF SALES	\$ 207,004.00	\$ 207,004.00	\$ -	\$ -
RADIO TIME	\$ 4,401,646.00	\$ 4,401,646.00	\$ -	\$ -
SHARE PROGRAM PAYMENTS	\$ 159,314.00	\$ 159,314.00	\$ -	\$ -
WEB ENCODING AND MAINTENANCE	\$ 52,572.00	\$ 52,572.00	\$ -	\$ -
TRUTH PARTNER MAILING COST	\$ 189,114.00	\$ 189,114.00	\$ -	\$ -
PRODUCTION/SYNDICAT	\$ 19,072.00	\$ 19,072.00	\$ -	\$ -
DIRECT MAILING SERVICES	\$ 224,930.00	\$ 224,930.00	\$ -	\$ -
CANADIAN OFFICE ACCT FEES	\$ 8,315.00	\$ -	\$ 8,315.00	\$ -
CALL CENTER SERVICES	\$ 33,939.00	\$ 33,939.00	\$ -	\$ -
PAYROLL, P/R TAXES & RELATED TAXES	\$ 659,978.00	\$ 560,982.00	\$ 65,997.00	\$ 32,999.00
INSURANCE	\$ 10,732.00	\$ -	\$ 10,732.00	\$ -
PROFESSIONAL SUPPORT SERVICES	\$ 37,580.00	\$ -	\$ 37,580.00	\$ -
SOFTWARE SUPPORT SERVICES	\$ 40,695.00	\$ 3,932.00	\$ 36,763.00	\$ -
PRINTING	\$ 15,060.00	\$ -	\$ 15,060.00	\$ -
PREMIUMS	\$ 87,393.00	\$ 87,393.00	\$ -	\$ -
OFFICE EXPENSES	\$ 18,376.00	\$ -	\$ 18,376.00	\$ -
BANK SERVICE CHARGES	\$ 4,416.00	\$ -	\$ 4,416.00	\$ -
SHIPPING SUPPLIES	\$ 8,846.00	\$ 8,846.00	\$ -	\$ -
SALES PROMOTIONS	\$ 9,449.00	\$ 9,449.00	\$ -	\$ -
STATION PROMOTIONS	\$ 16,543.00	\$ 16,543.00	\$ -	\$ -
CREDIT CARD PROCESSING	\$ 60,880.00	\$ 60,880.00	\$ -	\$ -
POSTAGE/FREIGHT	\$ 104,798.00	\$ 104,798.00	\$ -	\$ -
TELEPHONE POTS	\$ 15,980.00	\$ -	\$ 15,980.00	\$ -
TELEPHONE 800	\$ 1,401.00	\$ 1,401.00	\$ -	\$ -
TELEPHONE ISDN	\$ 2,192.00	\$ -	\$ 2,192.00	\$ -
MINISTRY/GOOD CAUSE	\$ 7,643.00	\$ 7,643.00	\$ -	\$ -
WEB HOSTING AND DEVELOPMENT	\$ 251,752.00	\$ 251,752.00	\$ -	\$ -
EQUIPMENT MAINTENANCE	\$ 21,506.00	\$ -	\$ 21,506.00	\$ -
TRAVEL	\$ 6,235.00	\$ -	\$ 6,235.00	\$ -
MEALS & ENTERTAINMENT	\$ 1,356.00	\$ -	\$ 1,356.00	\$ -
DUES & SUBSCRIPTIONS	\$ 5,410.00	\$ -	\$ 5,410.00	\$ -
LICENSING FEES	\$ 965.00	\$ -	\$ 965.00	\$ -
CONFERENCES	\$ 5,907.00	\$ -	\$ 5,907.00	\$ -
LEGAL & PROFESSIONAL	\$ 11,201.00	\$ -	\$ 11,201.00	\$ -
DONOR EVENTS	\$ 92,031.00	\$ 92,031.00	\$ -	\$ -
LISTENER EVENTS	\$ 6,648.00	\$ -	\$ -	\$ 6,648.00
LARGE DONOR EXPENSES	\$ 1,080.00	\$ 1,080.00	\$ -	\$ -
CONTRIBUTED RENT	\$ 65,240.00	\$ -	\$ 65,240.00	\$ -
CONTRIBUTED PROFESSIONAL SERVICES	\$ 31,300.00	\$ 31,300.00	\$ -	\$ -
DEPRECIATION	\$ 50,698.00	\$ -	\$ 50,698.00	\$ -
 TOTALS	 \$ 6,949,197.00	 \$ 6,525,621.00	 \$ 383,929.00	 \$ 39,647.00
LESS CONTRIBUTED SERVICES	\$ 96,540.00	\$ 31,300.00	\$ 65,240.00	\$ -
 Total Part IX line 24a	 \$ 6,852,657.00	 \$ 6,494,321.00	 \$ 318,689.00	 \$ 39,647.00

Application for Extension of Time to File an
Exempt Organization Return

► File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box ►
- If you are filing for an **Additional (Not Automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form)

Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868**Part I Automatic 3-Month Extension of Time.** Only submit original (no copies needed)A corporation required to file Form 990-T and requesting an automatic 6-month extension - check this box and complete Part I only. ►

All other corporations (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns

Electronic Filing (e-file). Generally, you can electronically file Form 8868 if you want a 3-month automatic extension of time to file one of the returns noted below (6 months for a corporation required to file Form 990-T). However, you cannot file Form 8868 electronically if (1) you want the additional (not automatic) 3-month extension or (2) you file Forms 990-BL, 6069, or 8870, group returns, or a composite or consolidated Form 990-T. Instead, you must submit the fully completed and signed page 2 (Part II) of Form 8868. For more details on the electronic filing of this form, visit www.irs.gov/efile and click on e-file for Charities & Nonprofits

Type or print File by the due date for filing your return. See Instructions	Name of Exempt Organization TRUTH FOR LIFE	Employer identification number 34-1787585
	Number, street, and room or suite no. If a P O box, see instructions PO BOX 398000	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions SOLON, OH 44139	

Check type of return to be filed (file a separate application for each return)

<input checked="" type="checkbox"/> Form 990	<input type="checkbox"/> Form 990-T (corporation)	<input type="checkbox"/> Form 4720
<input type="checkbox"/> Form 990-BL	<input type="checkbox"/> Form 990-T (sec. 401(a) or 408(a) trust)	<input type="checkbox"/> Form 5227
<input type="checkbox"/> Form 990-EZ	<input type="checkbox"/> Form 990-T (trust other than above)	<input type="checkbox"/> Form 6069
<input type="checkbox"/> Form 990-PF	<input type="checkbox"/> Form 1041-A	<input type="checkbox"/> Form 8870

- The books are in the care of ► **ROBERT BUTTS P.O. BOX 398000 SOLON, OH 44139**

Telephone No ► **440-708-2160** FAX No ► _____

- If the organization does not have an office or place of business in the United States, check this box ►
- If this is for a Group Return, enter the organization's four digit Group Exemption Number (GEN) _____ If this is for the whole group, check this box . . . ► If it is for part of the group, check this box ► and attach a list with the names and EINs of all members the extension will cover

- 1 I request an automatic 3-month (6 months for a corporation required to file Form 990-T) extension of time until 08-16, 20 10, to file the exempt organization return for the organization named above. The extension is for the organization's return for
 - calendar year 20 09 or
 - tax year beginning _____, 20 ___, and ending _____, 20 ___.
- 2 If this tax year is for less than 12 months, check reason Initial return Final return Change in accounting period

3a If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions	3a	\$
b If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit	3b	\$
c Balance Due. Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions	3c	\$

Caution. If you are going to make an electronic fund withdrawal with this Form 8868, see Form 8453-EO and Form 8879-EO for payment instructions

CODE OF REGULATIONS

OF

TRUTH FOR LIFE

The undersigned, who are members of TRUTH FOR LIFE, an Ohio corporation not for profit, do hereby adopt the following regulations for the government of said corporation:

ARTICLE I

Members and Meetings of Members

1. Number; Designation. The number of members of the corporation shall be five (5). The initial members shall be Alistair Begg, Gary R. DeMoss, Roland S. Hinz, Richard A. Riddle and Stephen H. Gariepy.

2. Election of Members; Vacancies. The members shall be elected at each annual meeting of members, or at a special meeting called for the purpose of electing members, or the members may be designated at any time by the unanimous written action of the members. In the event of the occurrence of any vacancy or vacancies in the members, however caused, the remaining members may, though less than a majority of the whole authorized number of members, by the vote of a majority of their number, fill any vacancy for the unexpired term. During such time as Alistair Begg is serving as a member, no person shall be eligible for election or re-election as a member without the approval of Alistair Begg in a writing signed by him and dated no earlier than sixty (60) days prior to such person's election or re-election.

3. Term of Office; Resignation. Each member shall hold office until the next annual meeting of the members and until his successor is elected, or until his earlier resignation, removal from office, or death. Any member may resign at any time by oral statement to that effect made at a meeting of the members or in a writing to that effect delivered to the Secretary, such resignation to take effect immediately or at such other time as the member may specify.

4. Annual Meetings. The annual meeting of the members of the corporation shall be held on such date and at such place,

within or without the State of Ohio, as shall be selected by the Board of Trustees.

5. Notice of Annual Meeting. Notice of the time and place of annual meetings shall be served, either by personal delivery or mail, not less than ten (10) days nor more than forty (40) days before the meeting, upon each person who appears upon the books of the corporation as a member at his address as it appears on the books of the corporation, unless he shall have filed with the Secretary of the corporation a written request that notices intended for him be mailed to some other address, in which case it shall be mailed to the address designated in such request.

6. Special Meetings. Special meetings of the members may be called at any time by the Chairman of Board, President or Vice President or by resolution of the Trustees, and must be called by the Chairman of the Board, President or Secretary on receipt of the written request of one-third (1/3) of the members of the corporation.

7. Notice of Special Meetings. Notice of a special meeting stating the time, place and purpose or purposes thereof shall be served personally or by mail upon each member, not less than five (5) nor more than forty (40) days before such meeting, and if mailed such notice shall be directed to each member at his address as it appears on the books or records of the corporation, unless he shall have filed with the Secretary of the corporation a written request that notices intended for him shall be mailed to some other address, in which case it shall be mailed to the address designated in such request.

8. Chairman. At all meetings of the members, the Chairman of the Board shall preside, unless such duty has been delegated by the Chairman to another officer.

9. Quorum. At any meeting of members of the corporation, the presence of a majority of the members in person or by proxy shall be necessary to constitute a quorum for all purposes except as otherwise provided by law, and the act of a majority of the members present at any meeting at which there is a quorum shall be the act of the full membership except as may be otherwise specifically provided by statute or by this Code of Regulations. A meeting may be adjourned from time to time, whether or not a quorum is present, by vote of the majority of the members present in person or by proxy, without notice other than by announcement at the meeting and without further notice to any absent member.

10. Voting. At every meeting of members, each member shall be entitled to vote in person, or by proxy duly appointed by instrument in writing which is subscribed by such member and which bears a date not more than sixty (60) days prior to the date of such meeting. No person may be appointed as proxy unless such person is a member. Each member of the corporation shall be entitled to one (1) vote. All elections shall be had and all questions decided by the members shall be by a majority vote of the members present in person or by proxy.

11. Waiver of Notice. Whenever, under the provisions of any law or under the provisions of the certificate of incorporation or bylaws of this corporation, the corporation or the Board of Trustees or any committee thereof is authorized to take any action after notice to the members of the corporation, or after the lapse of a prescribed period of time, such action may be taken without notice and without the lapse of any period of time, if any time before or after such action be completed, such requirements are waived in writing by the person or persons entitled to such notice or entitled to participate in the action to be taken or by his attorney thereunto authorized.

12. Removal of Members. Any member may be removed from membership by the affirmative vote of two-thirds (2/3) of the full membership, registered either in person or by proxy, at any regular or special meeting called for that purpose.

13. Compensation and Expenses. Members shall not receive any stated salary for their services as such, but, by resolution of the Board of Trustees, the expenses of attendance may be allowed for attendance at each regular or special meeting. The Board of Trustees shall have power in its discretion to contract for and to pay to members rendering unusual or special services to the corporation special compensation appropriate to the value of such services.

ARTICLE II

Trustees

1. Control. The business and property of the corporation shall be managed and controlled by the Board of Trustees.

2. Number and Designation of Trustees. The number of Trustees shall be five (5). Those persons who from time to time

are the members of the corporation shall be Trustees. The initial Trustees shall be Alistair Begg, Gary R. DeMoss, Roland S. Hinz, Richard A. Riddle and Stephen H. Gariepy.

3. Term; Resignation; Removal. Each Trustee shall take office immediately upon his designation or election as a member. Each Trustee shall hold office for so long as he remains a member, or until his earlier resignation, removal from office or death. A Trustee may resign at any time by giving written notice of resignation as both a Trustee and a member to the Secretary or Board of Trustees. A Trustee may be removed from office as both a Trustee and a member at any time by a majority of the quorum at a meeting of members for which the notice has specified that such contemplated action is one of the purposes of the meeting. If any Trustee ceases to serve for any reason, his successor shall be elected by the members at the next annual or special meeting of members.

4. Meetings. Meetings of the Board of Trustees, within or without the State of Ohio, may be called by the Chairman of the Board, President or Vice President, and must be called by any one of them on the written request of one-third (1/3) of the Trustees. Meetings may be held through any communications equipment if all Trustees participating can hear each other; any such participation shall constitute presence at such meeting.

5. Notice of Meetings. Notice of all Trustees' meetings, except as herein otherwise provided, shall be given by personal delivery or mail at least three (3) days, or by telegram or cablegram at least two (2) days before the meeting to the usual business or residence address of each Trustee, but such notice may be waived by any Trustee. Regular meetings of the Board of Trustees may be held without notice at such time and place as shall be determined by the Board. Any business may be transacted at any Trustees' meeting for which proper notice has been given. At any meeting at which every Trustee shall be present, even though without any notice or waiver thereof, any business may be transacted.

6. Chairman. At all meetings of the Board of Trustees, the Chairman of the Board shall preside, unless such duty has been delegated by the Chairman to another officer.

7. Quorum. At all meetings of the Board of Trustees, a majority of the Trustees shall be necessary and sufficient to constitute a quorum for the transaction of business, and the act of a majority of the Trustees present at any meeting at which

there is a quorum shall be the act of the Board of Trustees, except as may be otherwise specifically provided by statute or by this Code of Regulations. If at any meeting there is less than a quorum present, a majority of those present may adjourn the meeting from time to time without further notice to any absent Trustee.

8. Compensation. Trustees shall not receive any stated salary for their services as such, but, by resolution of the Board of Trustees, the expenses of attendance may be allowed for attendance at each regular or special meeting of the Board. The Board of Trustees shall have power, in its discretion, to contract for and to pay to Trustees rendering unusual or exceptional services to the corporation special compensation appropriate to the value of such services.

ARTICLE III

Action Without a Meeting

Any action which may be authorized or taken at a meeting of the members or of the Trustees, as the case may be, may be authorized or taken without a meeting in a writing or writings signed by all of the members or Trustees, as the case may be, which writing or writings shall be filed with or entered into the records of the corporation.

ARTICLE IV

Officers

1. Number. The officers of the corporation shall be the Chairman of Board, President, Vice President, Executive Vice President, Secretary, Treasurer, and such other officers with such powers and duties not inconsistent with this Code of Regulations as may be appointed and determined by the Board of Trustees. Any two or more offices may be held by the same person, but no officer shall execute, acknowledge or verify any instrument in more than one capacity, if such instrument is required to be executed, acknowledged or verified by two or more officers.

2. Election, Term of Office, and Qualifications. The Chairman of the Board and the other officers shall be elected by

the Board of Trustees and shall serve until their successors are duly elected. The Chairman of the Board and the President shall be members, but no one of the other officers need to be a member.

3. Vacancies. In case any office of the corporation becomes vacant by death, resignation, retirement, disqualification, or any other cause, the Trustees then in office may elect an officer to fill such vacancy, and the officer so elected shall hold office and serve until the election and qualification of his successor.

4. Chairman of the Board. The Chairman of the Board shall preside at all meetings of the members and of the Board of Trustees, unless such duty has been delegated by the Chairman of the Board to another officer, and the Chairman of the Board shall have such authority and shall perform such other duties as may be determined by the Board of Trustees.

5. President. The President shall be representative at large for the corporation and shall provide its theological and spiritual leadership. The President shall have general supervision, direction and control over the officers of the corporation, and shall do and perform such other duties as may be assigned to him by the Board of Trustees.

6. Vice President. At the request of the President, or in the event of his absence or disability, the Vice President shall perform the duties and possess and exercise the powers of the President, and to the extent authorized by law the Vice President shall have such other powers as the Board of Trustees may determine, and shall perform such other duties as may be assigned to him by the President or Board of Trustees.

7. Executive Vice President. Subject to the control of the President, the Executive Vice President shall have general supervision, direction and control of the business affairs of the corporation. The Executive Vice President shall have such other powers and duties as may be assigned to him by the President or the Board of Trustees.

8. Secretary. The Secretary shall have charge of such books, documents and papers as the Board of Trustees may determine. He shall give notices of, attend, and keep the minutes of all the meetings of the Board of Trustees and members of the corporation. He shall keep a record, containing the names, alphabetically arranged, of all persons who are members of

the corporation, showing their mailing addresses, and such book shall be open for inspection as prescribed by law. He shall, in general, perform all the duties incident to the office of Secretary, subject to the control of the Board of Trustees, and shall do and perform such other duties as may be assigned to him by the President or Board of Trustees.

9. Treasurer. The Treasurer shall have the custody of all funds and securities of the corporation, subject to such regulations as may be imposed by the Board of Trustees. He shall receive and safely keep all funds of the corporation and deposit them in the bank or banks that may be designated by the Board of Trustees. He shall cause financial records of the corporation's transactions to be kept on a consistent basis and shall cause a report to be given of the financial affairs of the corporation at least annually. He shall, in general, perform all the duties incident to the office of Treasurer, subject to the control of the Board of Trustees, and shall do and perform such other duties as may be assigned to him by the President or Board of Trustees.

10. Salaries. The salary, if any, of each officer shall be fixed by the Board of Trustees, and the fact that any officer is a member of the corporation or a Trustee shall not preclude him from receiving a salary or from voting on the resolution providing for the same.

11. Removal. Any officer may be removed from office by the Trustees at any regular or special meeting called for that purpose.

12. Contracts. Except as hereinabove provided, the Board of Trustees may authorize any officer or officers, agent or agents, to enter into any contracts or execute any instrument in the name of and on behalf of the corporation, and such authority may be general or consigned to specific matters; and unless so authorized by the Board of Trustees, no officer, agent or employee shall have the power to or authority to bind the corporation by any contract or agreement or to pledge its credit or to render it liable for any purpose or to any amount.

ARTICLE V

Agents and Representatives

The Board of Trustees may appoint such agents and representatives of the corporation with such powers and to perform such acts or duties on behalf of the corporation as the Board of Trustees may see fit, so far as may be consistent with this Code of Regulations, to the extent authorized or permitted by law.

ARTICLE VI

Voting Upon Stock of Other Corporations

Unless otherwise directed by the Board of Trustees, the President shall have full power and authority on behalf of the corporation to vote, either in person or by proxy, at any meeting of stockholders of any corporation in which this corporation may hold stock, and at any such meeting may possess and exercise all of the rights and powers incident to the ownership of such stock which, as the owner thereof, this corporation might have possessed and exercised if present. The Board of Trustees may confer like powers upon any other person and may remove any such powers as granted at its pleasure.

ARTICLE VII

Indemnification

1. Third Party Actions. The corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending or completed action, suit or proceeding, whether civil, criminal, administrative, or investigative, including all appeals (other than an action, suit or proceeding by or in the right of the corporation) by reason of the fact that he is or was a member, trustee, officer, employee, agent of or volunteer of the corporation, against expenses (including attorneys' fees), judgments, decrees, fines, penalties and amounts paid in settlement actually and reasonably incurred by him in connection with such action, suit or proceeding if he acted in good faith and in a manner which he reasonably believed to be in or not opposed to the best interests of the corporation and, with respect to any criminal action or proceeding, had no reasonable cause to believe his conduct was unlawful. The

termination of any action, suit or proceeding by judgment, order, settlement, conviction, or upon a plea of nolo contendere, or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he reasonably believed to be in or not opposed to the best interest of the corporation and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

2. Rights After Successful Defense. To the extent that a member, trustee, officer, employee, agent or volunteer has been successful on the merits or otherwise in defense of any action, suit or proceeding referred to in Section 1, or in defense of any claim, issue or matter therein, he shall be indemnified against expenses (including attorneys' fees) actually and reasonably incurred by him in connection therewith.

3. Other Determination of Rights. Except in a situation governed by Section 2, any indemnification under Section 1 (unless ordered by a court) shall be made by the corporation only as authorized in the specific case upon a determination that indemnification of the member, trustee, officer, employee, agent or volunteer is proper in the circumstances because he has met the applicable standard of conduct set forth in Section 1. Such determination shall be made (a) by a majority vote of Trustees acting at a meeting at which a quorum consisting of Trustees who were not parties to such action, suit or proceeding is present; (b) if such a quorum is not obtainable (or even if obtainable), and a majority of disinterested Trustees so directs, by independent legal counsel (compensated by the corporation) in a written opinion; (c) by the members; or (d) by the court in which the action, suit or proceeding was brought.

4. Advances of Expenses. Expenses of each person indemnified hereunder incurred in defending a civil, criminal, administrative or investigative action, suit or proceeding (including all appeals), or threat thereof, may be paid by the corporation as they are incurred, in advance of the final disposition of such action, suit or proceeding as authorized by the Board of Trustees, whether a disinterested quorum exists or not, upon (a) receipt of (i) written affirmation by or on behalf of such person of his good faith belief that the standard of conduct permitting indemnification has been met and (ii) a written undertaking by or on behalf of such person to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the corporation, and (b) a determination by the Board of Trustees that the facts known to the Board would not preclude indemnity.

5. Nonexclusiveness; Heirs. The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled as a matter of law or under the Articles, these Regulations, any agreement, vote of members or disinterested Trustees, any insurance purchased by the corporation, or otherwise, both as to action in his official capacity and as to action in another capacity while holding such office, and shall continue as to a person who has ceased to be a member, trustee, officer, employee, agent or volunteer and shall inure to the benefit of the heirs, executors and administrators of such a person.

6. Purchase of Insurance. The corporation may purchase and maintain insurance on behalf of any person who is or was a member, trustee, officer, employee, agent or volunteer of the corporation, against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the corporation would have the power to indemnify him against such liability under the provisions of this Article or Ohio law.

ARTICLE VIII

Rules of Order

Roberts Rules of Order shall be the parliamentary authority for all matters of procedure not specifically covered by the Articles or Regulations of this corporation.

ARTICLE IX

Prohibition Against Sharing in Corporate Earnings

No member, trustee, officer, or employee of, or member of a committee of, or person connected with, the corporation or any other private individual shall receive at any time any of the net earnings or pecuniary profit from the operations of the corporation, provided that this shall not prevent the payment to any such person of such reasonable compensation, as shall be fixed by the Board of Trustees, for services rendered to or for the corporation in effecting any of its purposes.