Form **990**

Department of the Treasury Internal Revenue Service

Return of Organization Exempt From Income Tax

Under 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

OMB No 1545-0047

2009

Open to Public Inspection

A For the 2009 calendar year, or tax year beginning , and ending

B Check if applicable
- [ ] Address change
- [ ] Name change
- [ ] Initial return
- [ ] Terminated
- [ ] Amended return
- [ ] Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization: Back to the River, Inc.

Doing Business As

Number and street (or P O box if mail is not delivered to street address): P.O. Box 3802 | Room/suite

City or town, state or country, and ZIP + 4: Omaha NE 68103-0802

D Employer identification number: 47-0823801

E Telephone number: 712-328-4631

G Gross receipts $ 290,315

F Name and address of principal officer: Gayle M. Malmquist 403 Willow Avenue, Council Bluffs, IA 51503-4270

H(a) Is this a group return for affiliates? [ ] Yes [X] No

H(b) Are all affiliates included? [ ] Yes [ ] No

If "No," attach a list (see instructions)

H(c) Group exemption number ▶

I Tax-exempt status: [X] 501(c) (3) ◄ (insert no) [ ] 4947(a)(1) or [ ] 527

J Website: ▶ backtotheriver.org

K Form of organization: [X] Corporation [ ] Trust [ ] Association [ ] Other ▶

L Year of formation 2004

M State of legal domicile NE

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: Support/enhance conservation, economic development, recreation and education along both sides of the Missouri River, from Mondamin, Iowa/Herman, Nebraska to the mouth of the Platte River anchored by Omaha, Nebraska and Council Bluffs, Iowa

2 Check this box ▶ [ ] 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	15
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	0
5	Total number of employees (Part V, line 2a)	5	0
6	Total number of volunteers (estimate if necessary)	6	0
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

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	1,642,171	290,000
	9	Program service revenue (Part VIII, line 2g)	0	0
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	0	0
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	1,081	246
	12	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	1,643,252	290,246
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	1,705,582	244,225
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0	0
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	0	0
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0	0
	b	Total fundraising expenses (Part IX, column (D), line 25) ▶ 0		
	17	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24f)	3,884	150
	18	Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	1,709,466	244,375
	19	Revenue less expenses. Subtract line 18 from line 12	-66,214	45,871
			Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	676,408	837,241
	21	Total liabilities (Part X, line 26)	0	0
	22	Net assets or fund balances. Subtract line 21 from line 20	676,408	837,241

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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

▶ Signature of officer: Gayle M. Malmquist | Date: 8/3/2010

▶ Gayle M. Malmquist, President, Back to the River, Inc.

Type or print name and title

Paid Preparer's Use Only

Preparer's signature ▶ SELF-PREPARED RETURN | Date | Check if self-employed ▶ [ ] | Preparer's identifying number (see instructions)

Firm's name (or yours if self-employed), address, and ZIP + 4 ▶ | EIN ▶ | Phone no ▶

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

For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. Form **990** (2009)

(HTA)

Part III Statement of Program Service Accomplishments

1 Briefly describe the organization's mission:

Back to the River, Inc. embodies the best efforts of a partnership committed to balancing the needs of the natural and human systems along both sides of a 64 mile stretch of the Missouri River from Mondamin, Iowa/Herman ,Nebraska to the mouth of the Platte to promote wildlife habitat restoration, recreation and river access, education, economic development, cultural resources and flood plain management.

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 $ 3,500 including grants of $ 3,500) (Revenue $ 0)

repair of York Icon, Carter Lake Park in partnership with City of Omaha

4b (Code.) (Expenses $ 725 including grants of $ 725) (Revenue $ 0)

Hot Shops Art Foundation Bike Rack at Pedestrian Bridge Plaza - Omaha

4c (Code:) (Expenses $ 240,000 including grants of $ 240,000) (Revenue $ 0)

Pedestrian Bridge Plaza Lighting

4d Other program services. (Describe in Schedule O.)

(Expenses $ 0 including grants of $ 0) (Revenue $ 0)

4e Total program service expenses ▶ 244,225

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
	• 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 — Yes: ; No: 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

				Yes	No
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 0			
b	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?		1c		
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 0			
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)		2b		
3a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?		3a		X
b	If "Yes," has it filed a Form 990-T for this year? *If "No," provide an explanation in Schedule O*		3b		
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)?		4a		X
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?		5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		5b		X
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?		5c		
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?		6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		6b		X
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?		7a		X
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		7c		X
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?		7e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		7f		X
g	For all contributions of qualified intellectual property, did the organization file Form 8899 as required?		7g		X
h	For contributions of cars, boats, airplanes, and other vehicles, did the organization file a Form 1098-C as required?		7h		X
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?		8		X
9	**Sponsoring organizations maintaining donor advised funds.**				
a	Did the organization make any taxable distributions under section 4966?		9a		X
b	Did the organization make a distribution to a donor, donor advisor, or related person?		9b		
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?		12a		X
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b			

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	15		
b	Enter the number of voting members that are independent	1b	0		
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*		9a		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	Does the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Are officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b		
c	Does the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe in Schedule O how this is done*	12c		X
13	Does the organization have a written whistleblower policy?	13		X
14	Does the organization have a written document retention and destruction policy?	14		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?			
a	The organization's CEO, Executive Director, or top management official.	15a		X
b	Other officers or key employees of the organization	15b		X
	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?	16a		X
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?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed ▶

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

☐ Own website ☐ Another's website ☒ 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: ▶ Gayle M Malmquist 712-328-4631
403 Willow, Council Bluffs, IA 51503-4270

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 the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees, and former such persons.

[X] Check this box if the organization did not compensate any current officer, director, or trustee.

(A) Name and Title	(B) Average hours per week	(C) Position (check all that apply): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
J Robert Kerrey Chair	1.			X				0	0	0
Gayle M. Malmquist President	6.			X				0	0	0
Larry Foster V President	4.			X				0	0	0
Karen Bluvas Treasurer	3.			X				0	0	0
Mark Brohman Secretary	2.			X				0	0	0
Jane Bell Director	1							0	0	0
Pete Castellano Director	1.							0	0	0
Clare Duda Director	1.							0	0	0
Frank Albrect DIrector	1.							0	0	0
Tom Arndorfer Director	1.							0	0	0
Jim Becic Director	2.							0	0	0
Steve Oltmans Director	1.							0	0	0
Chris Shewchuk DIrector	1							0	0	0
Rodney Storm Director	1.							0	0	0
John Yochum Director	1.							0	0	0

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

(A) Name and title	(B) Average hours per week	(C) Position (check all that apply): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
1b Total ▶								0	0	0

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 in reportable compensation from the organization ▶ 0

		Yes	No
3 Did the organization list any **former** officer, director or trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4		X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

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) Description of services	(C) Compensation
		0
		0
		0
		0
		0

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 in compensation from the organization ▶ 0

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 0				
	b	Membership dues	1b 0				
	c	Fundraising events	1c 0				
	d	Related organizations	1d 0				
	e	Government grants (contributions)	1e 0				
	f	All other contributions, gifts, grants, and similar amounts not included above	1f 290,000				
	g	Noncash contributions included in lines 1a-1f: $	0				
	h	**Total.** Add lines 1a–1f ▶		290,000			
Program Service Revenue			Business Code				
	2a			0			
	b			0			
	c			0			
	d			0			
	e			0			
	f	All other program service revenue		0			
	g	**Total.** Add lines 2a–2f ▶		0			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts) ▶		0			
	4	Income from investment of tax-exempt bond proceeds ▶		0			
	5	Royalties ▶		0			
			(i) Real / (ii) Personal				
	6a	Gross Rents					
	b	Less: rental expenses					
	c	Rental income or (loss)	0 / 0				
	d	Net rental income or (loss) ▶		0			
	7a	Gross amount from sales of assets other than inventory	(i) Securities 0 / (ii) Other 0				
	b	Less: cost or other basis and sales expenses	0 / 0				
	c	Gain or (loss)	0 / 0				
	d	Net gain or (loss) ▶		0			
	8a	Gross income from fundraising events (not including $ 0 of contributions reported on line 1c). See Part IV, line 18	a 0				
	b	Less: direct expenses	b 0				
	c	Net income or (loss) from fundraising events ▶		0			
	9a	Gross income from gaming activities. See Part IV, line 19.	a 0				
	b	Less: direct expenses	b 0				
	c	Net income or (loss) from gaming activities ▶		0			
	10a	Gross sales of inventory, less returns and allowances	a 315				
	b	Less: cost of goods sold	b 69				
	c	Net income or (loss) from sales of inventory ▶		246			
		Miscellaneous Revenue	Business Code				
	11a			0			
	b			0			
	c			0			
	d	All other revenue		0			
	e	**Total.** Add lines 11a–11d ▶		0			
	12	**Total revenue.** See instructions. ▶		290,246	0	0	0

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	244,225	244,225		
2 Grants and other assistance to individuals in the U.S. See Part IV, line 22	0	0		
3 Grants and other assistance to governments, organizations, and individuals outside the U.S. See Part IV, lines 15 and 16	0	0		
4 Benefits paid to or for members	0	0		
5 Compensation of current officers, directors, trustees, and key employees	0	0		
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0	0		
7 Other salaries and wages	0	0		
8 Pension plan contributions (include section 401(k) and section 403(b) employer contributions)	0	0		
9 Other employee benefits	0	0		
10 Payroll taxes	0	0		
11 Fees for services (non-employees)				
a Management	0	0		
b Legal	0	0		
c Accounting	0	0		
d Lobbying	0	0		
e Professional fundraising services. See Part IV, line 17	0			0
f Investment management fees	0			
g Other	0			
12 Advertising and promotion	0			
13 Office expenses	0			
14 Information technology	0			
15 Royalties	0			
16 Occupancy	0			
17 Travel	0			
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19 Conferences, conventions, and meetings	0			
20 Interest	0			
21 Payments to affiliates	0			
22 Depreciation, depletion, and amortization	0	0	0	0
23 Insurance	0			
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 Post Office Box Rental	56		56	
b Ne sales Tax Reimbursement	94		94	
c	0			
d	0			
e	0			
f All other expenses	0			
25 **Total functional expenses.** Add lines 1 through 24f	244,375	244,225	150	0
26 **Joint costs.** Check here ▶ ☐ 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
Assets	1	Cash—non-interest-bearing	6,320	1	5,760
	2	Savings and temporary cash investments	125,093	2	171,975
	3	Pledges and grants receivable, net	0	3	0
	4	Accounts receivable, net	0	4	0
	5	Receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L	0	5	0
	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	0	6	0
	7	Notes and loans receivable, net	0	7	0
	8	Inventories for sale or use	0	8	0
	9	Prepaid expenses and deferred charges	0	9	0
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D — 10a: 0			
	b	Less: accumulated depreciation — 10b: 0	0	10c	0
	11	Investments—publicly traded securities	544,995	11	659,506
	12	Investments—other securities. See Part IV, line 11	0	12	0
	13	Investments—program-related. See Part IV, line 11	0	13	0
	14	Intangible assets	0	14	0
	15	Other assets. See Part IV, line 11	0	15	0
	16	**Total assets.** Add lines 1 through 15 (must equal line 34)	676,408	16	837,241
Liabilities	17	Accounts payable and accrued expenses		17	
	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	0	22	0
	23	Secured mortgages and notes payable to unrelated third parties	0	23	0
	24	Unsecured notes and loans payable to unrelated third parties	0	24	0
	25	Other liabilities. Complete Part X of Schedule D	0	25	0
	26	**Total liabilities.** Add lines 17 through 25	0	26	0
Net Assets or Fund Balances		**Organizations that follow SFAS 117, check here ▶ [ ] and complete lines 27 through 29, and lines 33 and 34.**			
	27	Unrestricted net assets		27	
	28	Temporarily restricted net assets		28	
	29	Permanently restricted net assets		29	
		Organizations that do not follow SFAS 117, check here ▶ [X] and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds	676,408	30	837,241
	31	Paid-in or capital surplus, or land, building, or equipment fund	0	31	0
	32	Retained earnings, endowment, accumulated income, or other funds	0	32	0
	33	Total net assets or fund balances	676,408	33	837,241
	34	Total liabilities and net assets/fund balances	676,408	34	837,241

Part XI Financial Statements and Reporting

			Yes	No
1	Accounting method used to prepare the Form 990: [X] Cash [ ] Accrual [ ] Other ______ If the organization changed its method 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?	2a		X
b	Were the organization's financial statements audited by an independent accountant?	2b		X
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?	2c		
	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: [X] 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?	3a		X
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.	3b		

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

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.**

OMB No 1545-0047

2009

Open to Public Inspection

Name of the organization
Back to the River, Inc.

Employer identification number
47-0823801

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 ☐ Type I   b ☐ Type II   c ☐ Type III–Functionally integrated   d ☐ 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?

		Yes	No
(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?	11g(i)		X
(ii) A family member of a person described in (i) above?	11g(ii)		X
(iii) A 35% controlled entity of a person described in (i) or (ii) above?	11g(iii)		X

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 or IRC section (see instructions))	(iv) Is the organization in col (i) listed in your governing document? Yes	No	(v) Did you notify the organization in col (i) of your support? Yes	No	(vi) Is the organization in col (i) organized in the U S? Yes	No	(vii) Amount of support
									0
									0
									0
									0
									0
Total									0

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.")	0	0				0
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	0	0				0
3 The value of services or facilities furnished by a governmental unit to the organization without charge	0	0				0
4 **Total.** Add lines 1 through 3	0	0	0	0	0	0
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.						0

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	0	0	0	0	0	0
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	0	0				0
9 Net income from unrelated business activities, whether or not the business is regularly carried on						0
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	0	0				0
11 **Total support.** Add lines 7 through 10						0

12 Gross receipts from related activities, etc (see instructions) . . . 12

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** . . . ► [X]

Section C. Computation of Public Support Percentage

14 Public support percentage for 2009 (line 6, column (f) divided by line 11, column (f)) . . . 14 0.00%

15 Public support percentage from 2008 Schedule A, Part II, line 14 . . . 15 0.00%

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 . . . ► [ ]

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 . . . ► [ ]

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. . ► [ ]

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 . ► [ ]

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 . ► [ ]

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) ►	(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.")	0	0				0
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	0	0				0
3	Gross receipts from activities that are not an unrelated trade or business under section 513						0
4	Tax revenues levied for the organization's benefit and either paid to or expended on its behalf	0	0				0
5	The value of services or facilities furnished by a governmental unit to the organization without charge	0	0				0
6	**Total.** Add lines 1 through 5	0	0	0	0	0	0
7a	Amounts included on lines 1, 2, and 3 received from disqualified persons						0
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						0
c	Add lines 7a and 7b	0	0	0	0	0	0
8	**Public support** (Subtract line 7c from line 6.)						0

Section B. Total Support

	Calendar year (or fiscal year beginning in) ►	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9	Amounts from line 6	0	0	0	0	0	0
10a	Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						0
b	Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						0
c	Add lines 10a and 10b	0	0	0	0	0	0
11	Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						0
12	Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	0	0				0
13	**Total support.** (Add lines 9, 10c, 11, and 12.)	0	0	0	0	0	0

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	0.00%
16	Public support percentage from 2008 Schedule A, Part III, line 15	16	0.00%

Section D. Computation of Investment Income Percentage

17	Investment income percentage for **2009** (line 10c, column (f) divided by line 13, column (f))	17	0 00%
18	Investment income percentage from **2008** Schedule A, Part III, line 17	18	0.00%

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 ► ☐

Part IV **Supplemental Information.** Complete this part to provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Part III, line 12. Provide any other additional information. See instructions.

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes," on Form 990, Part IV, lines 21 or 22.
▶ Attach to Form 990.

OMB No 1545-0047
2009
Open to Public Inspection

Name of the organization: Back to the River, Inc.
Employer identification number: 47-0823801

Part I — General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? . . . . . [X] Yes [ ] No
2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II — Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than $5,000. Check this box if no one recipient received more than $5,000. Use Part IV and Schedule I-1 (Form 990) if additional space is needed . . . . ▶ [ ]

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
City of Omaha Nebraska 1819 Farnam St Omaha, NE 6818	47-6006304		240,000	0			Ped Bridge Lights
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			
			0	0			

2 Enter total number of section 501(c)(3) and government organizations . . . . ▶ 1
3 Enter total number of other organizations . . . . ▶ 0

For Privacy Act and Paperwork Reduction Act Notice, see the Instructions for Form 990.
(HTA)

Part III **Grants and Other Assistance to Individuals in the United States.** Complete if the organization answered "Yes" to Form 990, Part IV, line 22. Use Part IV and Schedule I-1 (Form 990) if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
	0	0	0		
	0	0	0		
	0	0	0		
	0	0	0		
	0	0	0		
	0	0	0		
	0	0	0		

Part IV **Supplemental Information.** Complete this part to provide the information required in Part I, line 2, and any other additional information.

SCHEDULE O (Form 990)

Department of the Treasury
Internal Revenue Service

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

Name of the organization	Employer identification number
Back to the River, Inc.	47-0823801

Form 990 Part VI Section B Line 11A The entire return is forwarded to the board of Directorctors for review and comment prior to mailing.

Form 990 Part VI Section C Line 19 Governing documents are available during business hours in the Community Devolopment Department of the City of Council Bluffs, Iowa. All other documents are available upon request.

First National Bank

PO BOX 3327
OMAHA NE 68103

189-1

STATEMENT OF ACCOUNT
FOR THE PERIOD 01/01/09 THROUGH 12/31/09

BACK TO THE RIVER, INC.

ACCOUNT NUMBER: 1004321600

INVESTMENT OBJECTIVE: AA-INSTITUTIONAL MODERATE
THIS PORTFOLIO IS AN ASSET ALLOCATION PRODUCT WITH INSTITUTIONAL MODERATE INVESTMENT OBJECTIVE. IF YOU FEEL THAT A CHANGE IS NEEDED, PLEASE CONTACT US.

BACK TO THE RIVER, INC.
C/O GAYLE M. MALMQUIST A/CP
CITY HALL 209 PEARL
COUNCIL BLUFFS IA 51503

FOR QUESTIONS CALL: JOHN LENIHAN
PHONE: (402) 633-3417

First National Bank

PO BOX 3327
OMAHA NE 68103

189-2

TRANSACTIONS

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
	BEGINNING BALANCES	$497.71	$30.37	
01/02/09	CASH DISBURSEMENT TRANSFER TO PRINCIPAL PER BOARD RESOSLUTION ADOPTED 1/24/03		12,261.56-	
01/02/09	CASH RECEIPT TRANSFER FROM INCOME PER BOARD RESOSLUTION ADOPTED 1/24/03	12,261.56		
01/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 12/1/08 TO 12/31/08 CUSIP: 38141W356		19.42	
01/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 12/1/08 TO 12/31/08 CUSIP: 38141W356		66.54	
01/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 12/1/08 TO 12/31/08 CUSIP: 320269830		317.65	
01/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 12/1/08 TO 12/31/08 CUSIP: 320269798		343.74	
01/13/09	BANK FEE COLLECTED BASED ON A MARKET VALUE OF $544,467.16 BASIC ANNUAL PRINCIPAL FEE: $1,633.40**** BASED ON SMKT OF $544,467.16 CALCULATION BREAKDOWN: $3.0000/$1000 ON $544,467.16 = $1,633.40 TAKEN EVERY 3 MONTHS MEANS 25.0000% OF THE ANNUAL AMOUNT IS NOW DUE OR: $408.35 **** TOTAL PRINCIPAL FEE CHARGED *** $408.35 $408.35 CHARGED TO INCOME		408.35-	

First National Bank

PO BOX 3327
OMAHA NE 68103

189-3

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
01/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.004108/UNIT ON 14,496.458 UNITS DUE 1/28/09 CUSIP: 320269780		59.55	
01/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.002191/UNIT ON 2,029.871 UNITS DUE 1/28/09 CUSIP: 320269764		4.45	
02/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 1/1/09 TO 1/31/09 CUSIP: 38141W356		21.21	
02/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 1/1/09 TO 1/31/09 CUSIP: 38141W356		34.01	
02/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 1/1/09 TO 1/31/09 CUSIP: 320269798		322.26	
02/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 1/1/09 TO 1/31/09 CUSIP: 320269830		300.73	
02/25/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS LARGE CAP GROWTH* $0.012814/UNIT ON 1,486.161 UNITS DUE 2/25/09 CUSIP: 320269723		19.04	
02/25/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.00695/UNIT ON 2,029.871 UNITS DUE 2/25/09 CUSIP: 320269764		14.11	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
02/25/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.018273/UNIT ON 14,496.458 UNITS DUE 2/25/09 CUSIP: 320269780		264.89	
03/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 2/1/09 TO 2/28/09 CUSIP: 38141W356		9.00	
03/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 2/1/09 TO 2/28/09 CUSIP: 38141W356		14.25	
03/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 2/1/09 TO 2/28/09 CUSIP: 320269798		315.26	
03/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 2/1/09 TO 2/28/09 CUSIP: 320269830		284.71	
03/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* $0.000985/UNIT ON 9,565.908 UNITS DUE 3/1/09 1/1/09 DIVIDEND ADJUSTMENT CUSIP: 320269798		9.43	
03/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* $0.000857/UNIT ON 9,948.319 UNITS DUE 3/1/09 1/1/09 DIVIDEND ADJUSTMENT CUSIP: 320269830		8.52	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
03/27/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS LARGE CAP GROWTH* $0.007959/UNIT ON 1,486.161 UNITS DUE 3/27/09 CUSIP: 320269723		11.83	
03/27/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.008265/UNIT ON 2,029.871 UNITS DUE 3/27/09 CUSIP: 320269764		16.78	
03/27/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.000869/UNIT ON 14,496.458 UNITS DUE 3/27/09 CUSIP: 320269780		12.60	
04/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 3/1/09 TO 3/31/09 CUSIP: 38141W356		7.47	
04/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 3/1/09 TO 3/31/09 CUSIP: 38141W356		12.05	
04/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 3/1/09 TO 3/31/09 CUSIP: 320269830		346.82	
04/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 3/1/09 TO 3/31/09 CUSIP: 320269798		359.40	
04/07/09	PURCHASED 9,401.751 UNITS OF FIRST FOCUS LARGE CAP GROWTH* TRADE DATE 4/6/09 9,401.751 UNITS AT $6.23 CUSIP: 320269723	58,572.91-		

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
04/07/09	PURCHASED 1,152.959 UNITS OF FIRST FOCUS SMALL COMPANIES FUND* TRADE DATE 4/6/09 1,152.959 UNITS AT $10.54 CUSIP: 320269764	12,152.19-		
04/07/09	PURCHASED 1,658.213 UNITS OF FIRST FOCUS INTERNATIONAL FD INSTL* TRADE DATE 4/6/09 1,658.213 UNITS AT $6.63 CUSIP: 320269731	10,993.95-		
04/07/09	PURCHASED 365.829 UNITS OF FIDELITY ADVISOR SMALL CAP CL T#299* TRADE DATE 4/6/09 365.829 UNITS AT $16.08 CUSIP: 315805663	5,882.53-		
04/07/09	PURCHASED 1,124.168 UNITS OF FIRST FOCUS CORE EQUITY FUND* TRADE DATE 4/6/09 1,124.168 UNITS AT $5.76 CUSIP: 320269780	6,475.21-		
04/07/09	SOLD 3,233.645 UNITS OF T ROWE PRICE BLUE CHIP GR FD AD#293* TRADE DATE 4/6/09 3,233.645 UNITS AT $23.92 CUSIP: 77954Q205	77,348.79		25,939.83-
04/13/09	BANK FEE COLLECTED BASED ON A MARKET VALUE OF $522,196.84 BASIC ANNUAL PRINCIPAL FEE: $1,566.59**** BASED ON SMKT OF $522,196.84 CALCULATION BREAKDOWN: $3.0000/$1000 ON $522,196.84 = $1,566.59 TAKEN EVERY 3 MONTHS MEANS 25.0000% OF THE ANNUAL AMOUNT IS NOW DUE OR: $391.65 **** TOTAL PRINCIPAL FEE CHARGED *** $391.65		391.65-	

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TRANSACTIONS

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
	$391.65 CHARGED TO INCOME			
04/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.003433/UNIT ON 3,182.83 UNITS DUE 4/28/09 CUSIP: 320269764		10.93	
04/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.001461/UNIT ON 15,620.626 UNITS DUE 4/28/09 CUSIP: 320269780		22.82	
05/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 4/1/09 TO 4/30/09 CUSIP: 38141W356		3.79	
05/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 4/1/09 TO 4/30/09 CUSIP: 38141W356		10.53	
05/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 4/1/09 TO 4/30/09 CUSIP: 320269830		274.62	
05/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 4/1/09 TO 4/30/09 CUSIP: 320269798		316.24	
05/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.01248/UNIT ON 15,620.626 UNITS DUE 5/28/09 CUSIP: 320269780		194.95	
05/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.003955/UNIT ON 3,182.83 UNITS DUE 5/28/09 CUSIP: 320269764		12.59	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
05/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS LARGE CAP GROWTH* $0.005712/UNIT ON 10,887.912 UNITS DUE 5/28/09 CUSIP: 320269723		62.19	
06/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 5/1/09 TO 5/31/09 CUSIP: 38141W356		1.97	
06/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 5/1/09 TO 5/31/09 CUSIP: 38141W356		6.72	
06/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 5/1/09 TO 5/31/09 CUSIP: 320269830		274.42	
06/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 5/1/09 TO 5/31/09 CUSIP: 320269798		325.95	
06/26/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.001392/UNIT ON 15,620.626 UNITS DUE 6/26/09 CUSIP: 320269780		21.74	
06/26/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.011838/UNIT ON 3,182.83 UNITS DUE 6/26/09 CUSIP: 320269764		37.68	
06/26/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS LARGE CAP GROWTH* $0.002137/UNIT ON 10,887.912 UNITS DUE 6/26/09 CUSIP: 320269723		23.27	

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TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
07/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 6/1/09 TO 6/30/09 CUSIP: 38141W356		1.13	
07/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 6/1/09 TO 6/30/09 CUSIP: 38141W356		3.87	
07/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 6/1/09 TO 6/30/09 CUSIP: 320269830		276.66	
07/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 6/1/09 TO 6/30/09 CUSIP: 320269798		333.88	
07/13/09	BANK FEE COLLECTED BASED ON A MARKET VALUE OF $576,669.44 BASIC ANNUAL PRINCIPAL FEE: $1,730.01**** BASED ON SMKT OF $576,669.44 CALCULATION BREAKDOWN: $3.0000/$1000 ON $576,669.44 = $1,730.01 TAKEN EVERY 3 MONTHS MEANS 25.0000% OF THE ANNUAL AMOUNT IS NOW DUE OR: $432.50 **** TOTAL PRINCIPAL FEE CHARGED *** $432.50 $432.50 CHARGED TO INCOME		432.50-	
07/29/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS LARGE CAP GROWTH* $0.000556/UNIT ON 10,887.912 UNITS DUE 7/29/09 CUSIP: 320269723		6.05	
07/29/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.005813/UNIT ON 3,182.83 UNITS DUE 7/29/09 CUSIP: 320269764		18.50	

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BACK TO THE RIVER, INC.
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TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
07/29/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.002498/UNIT ON 15,620.626 UNITS DUE 7/29/09 CUSIP: 320269780		39.02	
08/03/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 7/1/09 TO 7/31/09 CUSIP: 38141W356		0.16	
08/03/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 7/1/09 TO 7/31/09 CUSIP: 38141W356		0.68	
08/03/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 7/1/09 TO 7/31/09 CUSIP: 320269798		343.14	
08/03/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 7/1/09 TO 7/31/09 CUSIP: 320269830		272.58	
08/27/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS LARGE CAP GROWTH* $0.005239/UNIT ON 10,887.912 UNITS DUE 8/27/09 CUSIP: 320269723		57.04	
08/27/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.012399/UNIT ON 15,620.626 UNITS DUE 8/27/09 CUSIP: 320269780		193.68	
09/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 8/1/09 TO 8/31/09 CUSIP: 38141W356		0.18	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
09/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 8/1/09 TO 8/31/09 CUSIP: 38141W356		0.49	
09/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 8/1/09 TO 8/31/09 CUSIP: 320269798		348.69	
09/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 8/1/09 TO 8/31/09 CUSIP: 320269830		290.31	
09/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.004732/UNIT ON 3,182.83 UNITS DUE 9/28/09 CUSIP: 320269764		15.06	
09/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.001002/UNIT ON 15,620.626 UNITS DUE 9/28/09 CUSIP: 320269780		15.65	
10/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 9/1/09 TO 9/30/09 CUSIP: 38141W356		0.10	
10/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 9/1/09 TO 9/30/09 CUSIP: 38141W356		0.46	
10/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 9/1/09 TO 9/30/09 CUSIP: 320269798		427.21	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
10/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 9/1/09 TO 9/30/09 CUSIP: 320269830		286.08	
10/13/09	BANK FEE COLLECTED BASED ON A MARKET VALUE OF $640,156.37 BASIC ANNUAL PRINCIPAL FEE: $1,920.47**** BASED ON SMKT OF $640,156.37 CALCULATION BREAKDOWN: $3.0000/$1000 ON $640,156.37 = $1,920.47 TAKEN EVERY 3 MONTHS MEANS 25.0000% OF THE ANNUAL AMOUNT IS NOW DUE OR: $480.12 **** TOTAL PRINCIPAL FEE CHARGED *** $480.12 $480.12 CHARGED TO INCOME		480.12-	
10/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.000307/UNIT ON 15,620.626 UNITS DUE 10/28/09 CUSIP: 320269780		4.80	
10/28/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.003684/UNIT ON 3,182.83 UNITS DUE 10/28/09 CUSIP: 320269764		11.73	
11/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 10/1/09 TO 10/31/09 CUSIP: 38141W356		0.09	
11/02/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 10/1/09 TO 10/31/09 CUSIP: 38141W356		0.46	
11/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 10/1/09 TO 10/31/09 CUSIP: 320269830		266.66	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
11/02/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 10/1/09 TO 10/31/09 CUSIP: 320269798		438.17	
11/17/09	PURCHASED 1,981.652 UNITS OF FIRST FOCUS SHORT/INTER BOND FUND* TRADE DATE 11/16/09 1,981.652 UNITS AT $9.49 CUSIP: 320269830	18,805.88-		
11/17/09	PURCHASED 1,167.263 UNITS OF TEMPLETON GLOBAL BOND FUND AD CL* TRADE DATE 11/16/09 1,167.263 UNITS AT $12.74 CUSIP: 880208400	14,870.93-		
11/17/09	PURCHASED 829.256 UNITS OF AIM REAL ESTATE FUND-Y* TRADE DATE 11/16/09 829.256 UNITS AT $17.21 CUSIP: 00142C144	14,271.49-		
11/17/09	PURCHASED 1,202.143 UNITS OF FIRST FOCUS GROWTH OPPORTUNITIES* TRADE DATE 11/16/09 1,202.143 UNITS AT $10.40 CUSIP: 320269772	12,502.29-		
11/17/09	PURCHASED 233.643 UNITS OF T ROWE PRICE EMERGING MKT STK FUND* TRADE DATE 11/16/09 233.643 UNITS AT $30.45 CUSIP: 77956H864	7,114.43-		
11/17/09	SOLD 2,238.74 UNITS OF FIRST FOCUS INTERNATIONAL FD INSTL* TRADE DATE 11/16/09 2,238.74 UNITS AT $10.28 CUSIP: 320269731	23,014.25		3,078.43-

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
11/17/09	SOLD 1,672.46 UNITS OF FIRST FOCUS CORE EQUITY FUND* TRADE DATE 11/16/09 1,672.46 UNITS AT $7.55 CUSIP: 320269780	12,627.07		5,791.88-
11/17/09	SOLD 587.594 UNITS OF FIDELITY ADVISOR SMALL CAP CL T#299* TRADE DATE 11/16/09 587.594 UNITS AT $21.15 CUSIP: 315805663	12,427.61		769.66-
11/17/09	SOLD 1,318.386 UNITS OF FIRST FOCUS LARGE CAP GROWTH* TRADE DATE 11/16/09 1,318.386 UNITS AT $8.36 CUSIP: 320269723	11,021.71		2,491.75
11/17/09	SOLD 684.954 UNITS OF FIRST FOCUS SMALL COMPANIES FUND* TRADE DATE 11/16/09 684.954 UNITS AT $14.67 CUSIP: 320269764	10,048.28		2,108.86-
11/17/09	SOLD 81.708 UNITS OF FIRST FOCUS INCOME FUND* TRADE DATE 11/16/09 81.708 UNITS AT $9.76 CUSIP: 320269798	797.47		38.40-
11/25/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS CORE EQUITY FUND* $0.01429/UNIT ON 13,948.166 UNITS DUE 11/25/09 CUSIP: 320269780		199.32	
11/25/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SMALL COMPANIES FUND* $0.020902/UNIT ON 2,497.876 UNITS DUE 11/25/09 CUSIP: 320269764		52.21	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
12/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 11/1/09 TO 11/30/09 CUSIP: 38141W356		0.18	
12/01/09	CASH RECEIPT OF DIVIDEND EARNED ON GOLDMAN SACHS FIN SQUARE PR OBL #463 DIVIDEND FROM 11/1/09 TO 11/30/09 CUSIP: 38141W356		0.52	
12/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INCOME FUND* DIVIDEND FROM 11/1/09 TO 11/30/09 CUSIP: 320269798		429.38	
12/01/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS SHORT/INTER BOND FUND* DIVIDEND FROM 11/1/09 TO 11/30/09 CUSIP: 320269830		283.24	
12/15/09	CASH RECEIPT OF DIVIDEND EARNED ON AIM REAL ESTATE FUND-Y* $0.12/UNIT ON 834.75 UNITS DUE 12/11/09 CUSIP: 00142C144		100.17	
12/17/09	CASH RECEIPT OF DIVIDEND EARNED ON TEMPLETON GLOBAL BOND FUND AD CL* $0.047/UNIT ON 1,184.6809 UNITS DUE 12/17/09 CUSIP: 880208400		55.68	
12/18/09	CASH RECEIPT OF DIVIDEND EARNED ON T ROWE PRICE EMERGING MKT STK FUND* $0.15/UNIT ON 233.643 UNITS DUE 12/17/09 CUSIP: 77956H864		35.05	
12/30/09	RECEIVE ST CAPITAL GAINS DISTRIBUTION ON FIRST FOCUS SHORT/INTER BOND FUND* $0.0156/UNIT ON 11,929.971 UNITS DUE 12/30/09 ST CAPITAL GAIN OF $185.75 ON FEDERAL COST CUSIP: 320269830	185.75		

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

TRANSACTIONS

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

DATE	TRANSACTION DESCRIPTION	PRINCIPAL CASH	INCOME CASH	REALIZED GAIN/LOSS
12/30/09	CASH RECEIPT OF DIVIDEND EARNED ON FIRST FOCUS INTERNATIONAL FD INSTL* $0.030682/UNIT ON 9,361.699 UNITS DUE 12/30/09 CUSIP: 320269731		287.24	
	INVESTED CASH ACTIVITY			
	GOLDMAN SACHS FIN SQUARE PR OBL #463			
	TOTAL PURCHASES	15,316.39-	9,922.02-	
	TOTAL SALES	16,728.00	13,974.18	
	TOTAL INVESTED CASH ACTIVITY	1,411.61	4,052.16	
	ENDING BALANCES	$0.00	$0.00	

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

MARKET VALUE RECONCILIATION

FOR THE PERIOD 01/01/09 THROUGH 12/31/09

BEGINNING MARKET VALUE	544,995.24
ADDITIONS	12,261.56
DISTRIBUTIONS	12,261.56-
MARKET VALUE CHANGE	114,510.38
ENDING MARKET VALUE	659,505.62

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BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

ASSET SUMMARY

AS OF 12/31/09

ASSET CATEGORY	MARKET VALUE	PERCENT OF ACCOUNT	FEDERAL TAX COST	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
PRINCIPAL PORTFOLIO						
MONEY MARKET FUNDS	18,046.16	2.74 %	18,046.16	0.00	2	0.01 %
DOMESTIC EQUITY MUTUAL FUNDS	263,988.07	40.03 %	260,357.85	3,630.22	2,069	0.78 %
INTL EQUITY MUTUAL FUNDS	100,647.31	15.26 %	83,758.87	16,888.44	1,673	1.66 %
INTL FIXED INCOME MUTUAL FUNDS	14,812.57	2.25 %	14,870.93	58.36-	664	4.48 %
TAXABLE FIXED INCOME FUNDS	203,832.48	30.91 %	207,106.80	3,274.32-	8,408	4.12 %
PRINCIPAL PORTFOLIO TOTAL	601,326.59	91.18 %	584,140.61	17,185.98	12,816	2.13 %
INCOME PORTFOLIO						
MONEY MARKET FUNDS	58,179.03	8.82 %	58,179.03	0.00	6	0.01 %
INCOME PORTFOLIO TOTAL	58,179.03	8.82 %	58,179.03	0.00	6	0.01 %
TOTAL ASSETS	659,505.62	100.00 %	642,319.64	17,185.98	12,821	1.94 %

First National Bank

PO BOX 3327
OMAHA NE 68103

189-19

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

LIST OF ASSETS

AS OF 12/31/09

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE % OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
PRINCIPAL PORTFOLIO						
MONEY MARKET FUNDS						
18,046.1600	GOLDMAN SACHS FINANCIAL SQUARE FUNDS PRIME OBLIGATIONS FD ADMIN#463 CUSIP: 38141W356	18,046.16 2.74 %	18,046.16	0.00	2	0.01 %
DOMESTIC EQUITY MUTUAL FUNDS						
829.2560	AIM REAL ESTATE FUND-Y CUSIP: 00142C144	14,735.88 2.23 %	14,271.49	464.39	344	2.33 %
613.2680	FIDELITY ADVISOR SMALL CAP - CLASS T CUSIP: 315805663	13,123.94 1.99 %	10,879.43	2,244.51	0	0.00 %
13,948.1660	FIRST FOCUS CORE EQUITY FUND CUSIP: 320269780	105,448.13 15.99 %	132,293.83	26,845.70-	1,074	1.02 %
1,202.1430	FIRST FOCUS GROWTH OPPORTUNITIES CUSIP: 320269772	12,694.63 1.92 %	12,502.29	192.34	22	0.17 %
9,569.5260	FIRST FOCUS LARGE CAP GROWTHFUND CUSIP: 320269723	80,192.63 12.16 %	59,658.41	20,534.22	411	0.51 %
2,497.8760	FIRST FOCUS SMALL COMPANIES FUND CUSIP: 320269764	37,792.86 5.73 %	30,752.40	7,040.46	217	0.57 %
TOTAL DOMESTIC EQUITY MUTUAL FUNDS		263,988.07 40.03 %	260,357.85	3,630.22	2,069	0.78 %

First National Bank

PO BOX 3327
OMAHA NE 68103

189-20

LIST OF ASSETS

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

AS OF 12/31/09

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE % OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
INTL EQUITY MUTUAL FUNDS						
9,361.6990	FIRST FOCUS INTERNATIONAL FD INSTL CUSIP: 320269731	93,616.99 14.20 %	76,644.44	16,972.55	1,638	1.75 %
233.6430	T ROWE PRICE EMERGING MARKETS STOCK FUND #111* CUSIP: 77956H864	7,030.32 1.07 %	7,114.43	84.11-	35	0.50 %
TOTAL INTL EQUITY MUTUAL FUNDS		100,647.31 15.26 %	83,758.87	16,888.44	1,673	1.66 %
INTL FIXED INCOME MUTUAL FUNDS						
1,167.2630	TEMPLETON GLOBAL BOND FUND AD #616 CUSIP: 880208400	14,812.57 2.25 %	14,870.93	58.36-	664	4.48 %
TAXABLE FIXED INCOME FUNDS						
9,484.2000	FIRST FOCUS INCOME FUND CUSIP: 320269798	91,332.85 13.85 %	90,488.87	843.98	4,268	4.67 %
11,929.9710	FIRST FOCUS SHORT/INTERMEDIATE BOND FUND CUSIP: 320269830	112,499.63 17.06 %	116,617.93	4,118.30-	4,140	3.68 %
TOTAL TAXABLE FIXED INCOME FUNDS		203,832.48 30.91 %	207,106.80	3,274.32-	8,408	4.12 %

First National Bank

PO BOX 3327
OMAHA NE 68103

189-21

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

LIST OF ASSETS

AS OF 12/31/09

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE % OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
PRINCIPAL PORTFOLIO TOTAL		601,326.59 91.18 %	584,140.61	17,185.98	12,816	2.13 %

First National Bank

PO BOX 3327
OMAHA NE 68103

189-22

BACK TO THE RIVER, INC.
ACCOUNT: 1004321600

LIST OF ASSETS

AS OF 12/31/09

PAR VALUE OR SHARES	ASSET DESCRIPTION	MARKET VALUE % OF ACCOUNT	FED TAX COST	UNREALIZED GAIN/LOSS (FED TO MKT)	ESTIMATED ANNUAL INCOME	INCOME YIELD AT MARKET
INCOME PORTFOLIO						
MONEY MARKET FUNDS						
58,179.0300	GOLDMAN SACHS FINANCIAL SQUARE FUNDS PRIME OBLIGATIONS FD ADMIN#463 CUSIP: 38141W356	58,179.03 8.82 %	58,179.03	0.00	6	0.01 %
INCOME PORTFOLIO TOTAL		58,179.03 8.82 %	58,179.03	0.00	6	0.01 %
TOTAL ASSETS		659,505.62 100.00 %	642,319.64	17,185.98	12,821	1.94 %

Form **8868**
(Rev April 2009)
Department of the Treasury
Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return

▶ File a separate application for each return.

OMB No. 1545-1709

- If you are filing for an **Automatic 3-Month Extension, complete only Part I** and check this box . . . . . ▶ [X]
- 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	Name of Exempt Organization	**Employer identification number**
	Back to the River, Inc.	47-0823801
File by the due date for filing your return See instructions	Number, street, and room or suite no. If a P.O. box, see instructions.	
	P.O. Box 3802	
	City, town or post office, state, and ZIP code For a foreign address, see instructions.	
	Omaha NE	68103-0802

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

[X] Form 990	[ ] Form 990-T (corporation)	[ ] Form 4720
[ ] Form 990-BL	[ ] Form 990-T (sec. 401(a) or 408(a) trust)	[ ] Form 5227
[ ] Form 990-EZ	[ ] Form 990-T (trust other than above)	[ ] Form 6069
[ ] Form 990-PF	[ ] Form 1041-A	[ ] Form 8870

- The books are in the care of ▶ Gayle M. Malmquist 402 Willow Council Bluffs IA 51503-4270

Telephone No. ▶ 712 -328-4631 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 8/15/2010, to file the exempt organization return for the organization named above. The extension is for the organization's return for:
▶ [X] calendar year 2009 or
▶ [ ] tax year beginning ________, and ending ________.

2 If this tax year is for less than 12 months, check reason: [ ] Initial return [ ] Final return [ ] Change in accounting period

3 a	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	$ 0

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.