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A For the 2009 calendar year, or tax year beginning 06-01-2009, and ending 05-31-2010				
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 FRIENDS OF THE GRACE A DOW MEMORIAL LIBRARY INC		D Employer identification number 38-3546659
		Number and street (or P. O. box, if mail is not delivered to street address) 1710 WEST ST ANDREWS		E Telephone number (989) 631-1134
		City or town, state or country, and ZIP + 4 MIDLAND, MI 48640		F Group Exemption Number

Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).		G Accounting method ☐ Cash ☒ Accrual Other (specify) ☐
I Website: <u>WWW.MIDLAND-MI.ORG/GRACE</u>		H Check ☒ if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF)
J Tax-Exempt status (check only one)— ☒ 501(c)(3) (Insert no) ☐ 4947(a)(1) or ☐ 527		

K Check ☐ if the organization is not a section 509(a)(3) supporting organization **and** its gross receipts are normally **not** more than \$25,000. A Form 990-EZ or Form 990 return is not required, but if the organization chooses to file a return, be sure to file a complete return.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions for Part I)										
Revenue	1	Contributions, gifts, grants, and similar amounts received							1	5,951
	2	Program service revenue including government fees and contracts							2	
	3	Membership dues and assessments							3	6,597
	4	Investment income							4	371
	5a	Gross amount from sale of assets other than inventory					5a			
	b	Less cost or other basis and sales expenses					5b			
	c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)					5c			
	6	Special events and activities (complete applicable parts of Schedule G) If any amount is from gaming, check here 								
	a	Gross revenue (not including \$ _ of contributions reported on line 1)					6a	42,785		
	b	Less direct expenses other than fundraising expenses					6b	5,780		
	c	Net income or (loss) from special events and activities (Subtract line 6b from line 6a)					6c	37,005		
	7a	Gross sales of inventory, less returns and allowances					7a			
b	Less cost of goods sold					7b				
c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)					7c				
8	Other revenue (describe )							8	54	
9	Total revenue. Add lines 1, 2, 3, 4, 5c, 6c, 7c, and 8							9	49,978	

Expenses	10	Grants and similar amounts paid (attach schedule) 	10	7,495
	11	Benefits paid to or for members	11	
	12	Salaries, other compensation, and employee benefits	12	2,109
	13	Professional fees and other payments to independent contractors	13	1,944
	14	Occupancy, rent, utilities, and maintenance	14	
	15	Printing, publications, postage, and shipping	15	
	16	Other expenses (describe )	16	32,512
	17	Total expenses. Add lines 10 through 16 	17	44,060

Net Assets	18	Excess or (deficit) for the year (Subtract line 17 from line 9)	5,918
	19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	88,221
	20	Other changes in net assets or fund balances (attach explanation)	
	21	Net assets or fund balances at end of year Combine lines 18 through 20	94,139

Part II Balance Sheets—If Total assets on line 25, column (B) are \$1,250,000 or more, file Form 990 instead of Form 990-EZ

(See the instructions for Part II.)		(A) Beginning of year		(B) End of year	
22	Cash, savings, and investments	88,388	22	94,239	
23	Land and buildings		23		
24	Other assets (describe  _____)		24		
25	Total assets	88,388	25	94,239	
26	Total liabilities (describe   _____)	167	26	100	
27	Net assets or fund balances (line 27 of column (B) must agree with line 21) .	88,221	27	94,139	

Part III Statement of Program Service Accomplishments (See the instructions for Part III)		Expenses (Required for section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts, optional for others)	
What is the organization's primary exempt purpose? SERVICES TO BENEFIT THE LOCAL PUBLIC LIBRARY			
Describe what was achieved in carrying out the organization's exempt purposes. In a clear and concise manner, describe the services provided, the number of persons benefited, and other relevant information for each program title			
28 See Additional Data Table			
(Grants \$)	If this amount includes foreign grants, check here . . . ☐	28a	
29			
(Grants \$)	If this amount includes foreign grants, check here . . . ☐	29a	
30			
(Grants \$)	If this amount includes foreign grants, check here . . . ☐	30a	
31 Other program services (attach schedule)			
(Grants \$)	If this amount includes foreign grants, check here . . . ☐	31a	
32 Total program service expenses (add lines 28a through 31a)		32	39,577

Part IV List of Officers, Directors, Trustees, and Key Employees. List each one even if not compensated (See the instructions for Part IV)

Part VOther Information (Note the statement requirements in the instructions for Part V.)		Yes	No
33	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	33	No
34	Were any changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the changes	34	No
35	If the organization had income from business activities, such as those reported on lines 2, 6a, and 7a (among others), but not reported on Form 990-T, attach a statement explaining why the organization did not report the income on Form 990-T		
a	Did the organization have unrelated business gross income of \$1,000 or more or was it subject to section 6033 (e) notice, reporting, and proxy tax requirements?	35a	No
b	If "Yes," has it filed a tax return on Form 990-T for this year?	35b	
36	Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Schedule N	36	No
37a	Enter amount of political expenditures, direct or indirect, as described in the instructions ▶	37a	
b	Did the organization file Form 1120-POL for this year?	37b	No
38a	Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still outstanding at the end of the period covered by this return? . . .	38a	No
b	If "Yes," complete Schedule L, Part II and enter the total amount involved .	38b	
39	Section 501(c)(7) organizations. Enter		
a	Initiation fees and capital contributions included on line 9	39a	
b	Gross receipts, included on line 9, for public use of club facilities	39b	
40a	Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under section 4911 ▶ _____, section 4912 ▶ _____, section 4955 ▶ _____		
b	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or is it 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	40b	No
c	Section 501(c)(3) and 501(c)(4) organizations Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 . . . ▶ _____		
d	Section 501(c)(3) and 501(c)(4) organizations Enter amount of tax on line 40c reimbursed by the organization ▶ _____		
e	All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T	40e	No
41	List the states with which a copy of this return is filed ▶ _____		
42a	The organization's books are in care of ▶ FRIENDS OF THE GRACE A DOW MEMORIAL Telephone no ▶ (989) 631-1134 1710 WEST ST ANDREWS Located at ▶ MIDLAND, MI ZIP + 4 ▶ 48640		
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? 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.	42b	No
c	At any time during the calendar year, did the organization maintain an office outside of the U S ? If "Yes," enter the name of the foreign country ▶ _____	42c	No
43	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041 —Check here ▶ ☒ and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 43		
44	Did the organization maintain any donor advised funds? If "Yes", Form 990 must be completed instead of Form 990-EZ.	44	No
45	Is any related organization a controlled entity of the organization within the meaning of section 512(b)(13)? If "Yes", Form 990 must be completed instead of Form 990-EZ.	45	No

Part VI

Section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts only.
All section 501(c)(3) organizations and section 4947(a)(1) nonexempt charitable trusts must answer questions 46-49b and complete the tables for lines 50 and 51.

46	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	Yes	No
47	Did the organization engage in lobbying activities? If "Yes," complete Schedule C, Part II		No
48	Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E		No
49a	Did the organization make any transfers to an exempt non-charitable related organization?		No
49b	If "Yes," was the related organization a section 527 organization?		

50 Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None "

(a) Name and address of each employee paid more than \$100,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
NONE				

50(f) Total number of other employees paid over \$100,000

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

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation
NONE		

51(d) Total number of other independent contractors each receiving over \$100,000

Please Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.				
	***** Signature of officer		2011-04-16 Date		
	ANGELA SCHULTZ TREASURER Type or print name and title				
Paid Preparer's Use Only	Preparer's signature	MARK R FREED	Date 2011-04-18	Check if self-employed ☐	Preparer's identifying number (See instructions)
	Firm's name (or yours if self-employed), address, and ZIP + 4	ANDREWS HOOPER PAVLIK PLC 5915 EASTMAN AVE STE 100 MIDLAND, MI 486402590			EIN
					Phone no (989) 835-7721
May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No					

SCHEDULE A
(Form 990 or 990EZ)

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
FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC

Employer identification number

38-3546659

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 **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?

(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 the supported organization?

(ii)

a family member of a person described in (i) above?

(iii)

a 35% controlled entity of a person described in (i) or (ii) above?

h

☐

Provide the following information about the supported organization(s)

	Yes	No
11g(i)		
11g(ii)		
11g(iii)		

(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?		(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									

Part II

Support Schedule for Organizations Described in IRC 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.")						
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						
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						

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						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income (Explain in Part IV) Do not include gain or loss from the sale of capital assets						
11 Total support (Add lines 7 through 10)						
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 501(c)(3) organization, check this box and stop here						

Section C. Computation of Public Support Percentage

14 Public Support Percentage for 2009 (line 6 column (f) divided by line 11 column (f))	14	
15 Public Support Percentage for 2008 Schedule A, Part II, line 14	15	
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 the 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 IIISupport Schedule for Organizations Described in IRC 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
1Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants.")	8,676	8,664	4,787	11,528	12,475	46,130
2Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose	31,956	27,054	31,321	39,682	42,785	172,798
3Gross receipts from activities that are not an unrelated trade or business under section 513						
4Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5The value of services or facilities furnished by a governmental unit to the organization without charge						
6Total. Add lines 1 through 5	40,632	35,718	36,108	51,210	55,260	218,928
7aAmounts included on lines 1, 2, and 3 received from disqualified persons						
bAmounts 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						
cAdd lines 7a and 7b						
8Public Support (Subtract line 7c from line 6)						218,928

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2005	(b) 2006	(c) 2007	(d) 2008	(e) 2009	(f) Total
9Amounts from line 6	40,632	35,718	36,108	51,210	55,260	218,928
10aGross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	1,167	1,738	2,489	1,163	371	6,928
bUnrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
cAdd lines 10a and 10b	1,167	1,738	2,489	1,163	371	6,928
11Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)	281	12	6	72	127	498
13Total support (Add lines 9, 10c, 11 and 12.)	42,080	37,468	38,603	52,445	55,758	226,354

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

Section C. Computation of Public Support Percentage

15Public Support Percentage for 2009 (line 8 column (f) divided by line 13 column (f))	15	96 720 %
16Public support percentage from 2008 Schedule A, Part III, line 15	16	96 310 %

Section D. Computation of Investment Income Percentage

17Investment income percentage for 2009 (line 10c column (f) divided by line 13 column (f))	17	3 000 %
18Investment income percentage from 2008 Schedule A, Part III, line 17	18	3 000 %

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

TY 2009 Compensation Explanation

Name: FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC

EIN: 38-3546659

Person Name	Explanation
CAL HOERNEMAN	
NANCY HUMPHREY	
ELISSA THOMSON	
ANGELA SCHULTZ	
BECKY LITHERLAND	
JAN MARCOU	
KELLY BOWERS	
NANCY EMMERT	
DALE MATCHEK	
BRENDA SCHUPSKA	

TY 2009 Grants and Similar Amounts Paid Schedule

Name: FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC

EIN: 38-3546659

Item No.	1
Class of Activity	
Donee's Name	GRACE A DOW MEMORIAL LIBRARY
Donee's Address	1710 W SAINT ANDREWS RD MIDLAND, MI 48640
Amount (FMV)	7,495
Purpose of Payment to Affiliate	
Relationship	
Description	
Book Value	
How BV Determined	
How FMV Determined	
Date of Gift	2010-01

TY 2009 Other Expenses Schedule

Name: FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC

EIN: 38-3546659

Description	Amount
EXPENSES	
SUMMER READING	1,106
TEEN AUTHOR PROGRAM	11,500
BATTLE OF THE BOOKS	3,476
MEMBERSHIPS, FEES	25
SUPPLIES	405
COMMUNITY READ	6,000
SOMETHING ABOUT AUTHORS	10,000

TY 2009 Other Liabilities Schedule

Name: FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC

EIN: 38-3546659

Description	Beginning of Year Amount	End of Year Amount
ACCOUNTS PAYABLE AND ACCRUED EXPENSES	167	100
	167	100

TY 2009 Other Revenues Schedule

Name: FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC
EIN: 38-3546659

Description	Amount
MISC. INCOME	54

Additional Data

Software ID:
Software Version:
EIN: 38-3546659
Name: FRIENDS OF THE GRACE A DOW
MEMORIAL LIBRARY INC

Form 990EZ, Part III - Statement of Program Service Accomplishments

Describe what was achieved in carrying out the organization's exempt purposes. In a clear and concise manner, describe the services provided, the number of persons benefited, and other relevant information for each program title.	Expenses (Required for 501(c)(3) and 501(c)(4) organizations and 4947(a)(1) trusts; optional for others.)	
28 SUMMER READING PROGRAM - OFFER A READING PROGRAM TO ALL SCHOOL-AGED CHILDREN TO ENCOURAGE THEM TO CONTINUE TO READ OVER THE SUMMER MONTHS (Grants \$) If this amount includes foreign grants, check here . . . ☐	28a	1,106
29 BATTLE OF THE BOOKS - READING PROGRAM FOR 4TH & 5TH GRADERS IN THE LOCAL AREA WHICH ENCOURAGES READING AND COMPREHENSION (Grants \$) If this amount includes foreign grants, check here . . . ☐	29a	3,476
30 OTHER PROGRAMS - PROGRAMS TO PROMOTE KNOWLEDGE OF AND INTEREST IN THE FUNCTIONS, SERVICES AND RESOURCES, AND NEEDS OF THE LIBRARY TO THE GENERAL PUBLIC, INCLUDING GUEST SPEAKERS AND READER REVIEWS (Grants \$) If this amount includes foreign grants, check here . . . ☐	30a	27,500
ITEMS PURCHASED FOR USE BY AND FOR THE BENEFIT OF THE PUBLIC LIBRARY (Grants \$ 7,495) If this amount includes foreign grants, check here . . . ☐		7,495

Form 990EZ, Part IV - List of Officers, Directors, Trustees, and Key Employees

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-.)	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
CAL HOERNEMAN  5712 LAMPLIGHTER MIDLAND, MI 48642	PRESIDENT 0	0		
NANCY HUMPHREY  2903 MT VERNON DR MIDLAND, MI 48642	VICE-PRESIDE 0	0		
ELISSA THOMSON  1300 E MONROE RD MIDLAND, MI 48642	SECRETARY 0	0		
ANGELA SCHULTZ  1608 WISABELLA RD MIDLAND, MI 48640	TREASURER 0	0		
BECKY LITHERLAND  1204 DILLOWAY DR MIDLAND, MI 48642	ASST TREAS 0	0		
JAN MARCOU  4411 WASHINGTON ST MIDLAND, MI 48642	BD MEMBER 0	0		
KELLY BOWERS  2570 E MILLER RD MIDLAND, MI 48640	BD MEMBER 0	0		
NANCY EMMERT  3710 APPLEWOOD MIDLAND, MI 48640	BD MEMBER 0	0		
DALE MATCHEK  3164 N JEFFERSON RD MIDLAND, MI 48642	BD MEMBER 0	0		
BRENDA SCHUPSKA  4103 ROBINHOOD TER MIDLAND, MI 48642	BD MEMBER 0	0		