

See a Social Security Number? Say Something! Report Privacy Problems to https://public.resource.org/privacy Or call the IRS Identity Theft Hotline at 1-800-908-4490



SCANNED FEB 2 6 2013

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 Open to Public Inspection

A	For the	2012 calendar year, or tax year beginning and	ending	_	
В	Check if	C Name of organization		D Employer identific	cation number
	applicable				
	Address change	HAWAII CCIM CHAPTER			
	Name change	Doing Business As		99-0	221717
	Initial return	Number and street (or P.O. box if mail is not delivered to street address)	Room/suite	E Telephone number	•
	Termin- ated	P. O. BOX 4068		808-	528-2246
	Amende	City, town, or post office, state, and ZIP code	•	G Gross receipts \$	124,031.
	Application			H(a) Is this a group re	oturn
	pending	F Name and address of principal officer: PLARK STORFER, CCIM		for affiliates?	Yes X No
		P O BOX 161269, HONOLULU, HI 96816		H(b) Are all affiliates inc	luded? Yes No
		npt status: 501(c)(3) X 501(c)(06) ◀ (insert no) 4947(a)(1) c	or 527	If "No," attach a	list. (see instructions)
<u>J</u>	Website	: ► INFO@CCIMHAWAII.ORG		H(c) Group exemption	
		rganization: Corporation Trust X Association Other ►	L Year	of formation: 1983 N	State of legal domicile: HI
P		Summary			
ø	1 E	riefly describe the organization's mission or most significant activities: REAL	ESTAT	E RELATED C	OURSES
anc	9	FFERED TO REALTORS WHO ARE CANDIDATES TO	O QUAL	IFY FOR THE	
Activities & Governance	2 (check this box 🕨 📖 if the organization discontinued its operations or dispos	sed of more	than 25% of its net as	
Š	3 1	lumber of voting members of the governing body (Part VI, line 1a)		3	16
<u>مع</u>	4 1	lumber of independent voting members of the governing body (Part VI, line 1b)		4	16
<u>s</u>	5 T	otal number of individuals employed in calendar year 2012 (Part V, line 2a)		5	0
Ĭ.	6 T	otal number of volunteers (estimate if necessary)		6	20
ु घ		otal unrelated business revenue from Part VIII, column (C), line 12			0.
_	<u>b N</u>	let unrelated business taxable income from Form 990-T, line 34			0.
		RECEIVED	1	Prior Year	Current Year
9	8 0	contributions and grants (Fart VIII, IIIIe III)	ان ا	14,903.	20,688.
Revenue	9 F	rogram service revenue (Part VIII, line 2g)	SO	142,382. 82.	103,284.
æ	10 1	nvestment income (Part VIII, column (A), lines 3, 4 and 7d AN 0 8 2013	\begin{array}{c} \cein_{\operatorname{\oper	0.	0.
		other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	FRS.	157,367.	124,031.
		otal revenue - add lines 8 through 11 (must equal Part VIII column (A), line 12)	+	0.	0.
	1	manto and ominiar amounts paid in artifu columnity symmost sure sure sure sure sure sure sure sure	****	0.	0.
	1	lenefits paid to or for members (Part IX, column (A), line 4)	-	0.	0.
Expenses	15 5	alaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)		0.	0.
eu	loa r	rofessional fundraising fees (Part IX, column (A), line 11e) otal fundraising expenses (Part IX, column (D), line 25)	0.		
Ä	17 6	ther expenses (Part IX, column (A), lines 11a-11d, 11f-24e)		163,788.	109,778.
	1	otal expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)		163,788.	109,778.
	1	levenue less expenses. Subtract line 18 from line 12		-6,421.	14,253.
56		overlage 1000 oxportages and the front line 12	Be	ginning of Current Year	End of Year
Net Assets or Fund Ralances	20 T	otal assets (Part X, line 16)		40,258.	54,511.
ASS.	21 T	otal liabilities (Part X, line 26)		0.	0.
E E	22 1	let assets or fund balances. Subtract line 21 from line 20		40,258.	54,511.
P	art II	Signature Block			
Und	der penali	ies of perjury, I declare that I have examined this return, including accompanying schedules	s and statem	ents, and to the best of my	y knowledge and belief, it is
true	e, correct	and complete Replaration of preparer (other than officer) is based on all information of wh	ich preparer	has any knowledge.	
		11hl fri			2013
Sig	jn	Signature of officer		Date	
He	re	MARK STORFER, CCIM, PRESIDENT			
		Type or print name and title	,		
		Print/Type preparer's name Preparer's signature		Qate Check	PTIN
Pai		, , , , , , , , , , , , , , , , , , ,	PA, 0	1/14/13 self-employe	
	· -	Firm's name LISA NG KATO, CPA, INC.		Firm's EIN ▶	99-0306290
USE	Only	Firm's address 1188 BISHOP STREET, #2405			00 500 0000
_		HONOLULU, HI 96813		Phone no. 8	08-599-8886
Ma	y the IR	S discuss this return with the preparer shown above? (see instructions)			X Yes No

orm	, 600 (2012)	99-0221717	Page 2
Pa	rt III Statement of Program Service Accomplishments		
	Check if Schedule O contains a response to any question in this Part III		
1	Briefly describe the organization's mission: NONE		
•	Diony accomposition of guinament a timestern		
2	Did the organization undertake any significant program services during the year which were not listed on		
	the prior Form 990 or 990-EZ?	☐ Ye:	s X 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?	L Yes	s X No
	If "Yes," describe these changes on Schedule O.		
4	Describe the organization's program service accomplishments for each of its three largest program services, as n	neasured by expense	es.
	Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to other	s, the total expenses	, and
	revenue, if any, for each program service reported.	•	
4a	(Code) (Expenses \$ 108,168 · including grants of \$) (Revenue	. 103	,343.)
70	, , , , , , , , , , , , , , , , , , ,	CANDIDATES	
			10
	2	INVESTMENT	
	MEMBER, AND SEE ITEM B BELOW:		
			
4b	(Code) (Expenses \$ including grants of \$) (Revenue	. •	<u> </u>
7.5		TIFIED	
	COMMERCIAL INVESTMENT MEMBERS TO IMPROVE THEIR PROFESSIO		
	COMMERCIAL INVESTMENT MEMBERS TO IMPROVE THEIR PROFESSIO	MAT SKITTS	<u> </u>
4c	(Code) (Expenses \$	•	
	(Code	· · · · · · · · · · · · · · · · · · ·	
		-	
			1.0
4d	Other program services (Describe in Schedule O.)		
74		1	
_			
<u>4e</u>	Total program service expenses ► 108, 168.		

Form **990** (2012)

Form 990 (2012) HAWAII CCIM CHAPTER
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			v
	public office? If "Yes," complete Schedule C, Part I	3_		X
4	Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect			
	during the tax year? If "Yes," complete Schedule C, Part II	4_		
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or			.,
	similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which 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		ļ <u>. </u>	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, for escrow or custodial account liability; 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 temporarily restricted endowments, permanent			4,5
	endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V	10	ļ	X
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X			
	as applicable.			
а	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D,			Х
_	Part VI	11a	 	
D	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	11b		х
_	Did the organization report an amount for investments - program related in Part X, line 13 that is 5% or more of its total	110		
·	assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	11c		х
d	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	11d		Х
е	Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	11e		Х
f	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 (ASC 740)? If "Yes," complete Schedule D, Part X	11f		X
12a	Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete			
	Schedule D, Parts XI and XII	12a		X
Ь	Was the organization included in consolidated, independent audited financial statements for the tax year?			
	If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	12b		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		Х
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business,			
	investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000			
	or more? If "Yes," complete Schedule F, Parts I and IV	14b	<u> </u>	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, Parts II and IV	15	L	X
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals			l
	located outside the United States? If "Yes," complete Schedule F, Parts III and IV	16	<u> </u>	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	<u> </u>	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	<u> </u>	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	<u> </u>	X
	Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a	 	Х
<u>b</u>	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		

Form 990 (2012) HAWAII CCIM CHAPTE

Part IV Checklist of Required Schedules (continued)

			Yes	No
21	Did the organization report more than \$5,000 of grants and other assistance to any government or organization 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		<u>X</u>
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		<u> </u>
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		Ь—
	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		<u> </u>
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	į		Ì
	Schedule L, Part I	25b		<u> </u>
26	Was a loan to or by a current or former officer, director, trustee, key employee, highest 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 employee thereof, a grant selection committee member, or to a 35% controlled entity or family member			
	of any of these persons? 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		Х
C	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) 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			٠
	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		<u>X</u> _
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, Part II, III, or IV, and			
	Part V, line 1	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
Ь	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity			
	within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2	35b		\vdash
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	<u> </u>	
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization			_U
	and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37	<u> </u>	X
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19?		v	
	Note. All Form 990 filers are required to complete Schedule O	38	X	<u></u>

Form	990 (2012) HAWAII CCIM CHAPTER	99-0221	717	P	age 5
Par					
4 1977	Check if Schedule O contains a response to any question in this Part V				
				Yes	No
1a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable	ta 0			
	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b 0	4 1		
	Did the organization comply with backup withholding rules for reportable payments to vendors and r		1 1		
	(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	ms?	2ь		
-	Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions		***********		
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	•	3a		X
	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O		3ь		
	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	*	4a		X
ь	If "Yes," enter the name of the foreign country:	•			
	See instructions for 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
	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transa	action?	5b		Х
	If "Yes," to line 5a or 5b, did the organization file Form 8886-T?		5c		
	Does the organization have annual gross receipts that are normally greater than \$100,000, and did to	ne organization solicit			
	any contributions that were not tax deductible as charitable contributions?	••	6a		Х
b	If "Yes," did the organization include with every solicitation an express statement that such contribut	tions or gifts			
	were not tax deductible?	•••	6ь		
7	Organizations that may receive deductible contributions under section 170(c).		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
а	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and se	rvices provided to the payor?	7a		
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 w	as required			
	to file Form 8282?		7c		
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d			
е	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit of	contract?	7е		
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit conti	ract?	7f		<u> </u>
9	If the organization received a contribution of qualified intellectual property, did the organization file F	orm 8899 as required?	7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization	ation file a Form 1098-C?	7h	<u> </u>	
8	Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. D	id the supporting			
	organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at	any time during the year?	8		
9	Sponsoring organizations maintaining donor advised funds.				
а	Did the organization make any taxable distributions under section 4966?		9a		
b	Did the organization make a distribution to a donor, donor advisor, or related person?		9b		
10	Section 501(c)(7) organizations. Enter:	ł I			
a	Initiation fees and capital contributions included on Part VIII, line 12	10a			
Ь	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	-		
11	Section 501(c)(12) organizations. Enter:	1 1			
а	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			
	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form		12a		1
	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	-		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.				
a	Is the organization licensed to issue qualified health plans in more than one state?		13a	ļ	ļ
	Note. See the instructions for additional information the organization must report on Schedule O.				
þ	Enter the amount of reserves the organization is required to maintain by the states in which the	11			
	organization is licensed to issue qualified health plans	13b			
	Enter the amount of reserves on hand	13c	ļ		
	Did the organization receive any payments for indoor tanning services during the tax year?		14a	<u> </u>	X
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedul	eΟ .	14b	1	1

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.

	Check if Schedule O contains a response to any question in this Part VI			X
<u>Sec</u>	tion A. Governing Body and Management			
			Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year 1a 1a	<u> </u>		
	If there are material differences in voting rights among members of the governing body, or if the governing			
	body delegated broad authority to an executive committee or similar committee, explain in Schedule O.	_		
b	Enter the number of voting members included in line 1a, above, who are independent 1b 16	힉		
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 governing documents since the prior Form 990 was filed?	4		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5		X
6	Did the organization have members or stockholders?	6		_ <u> </u>
7a		_		
	more members of the governing body?	7a		X
Þ	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or	l		v
_	persons other than the governing body?	7b		<u>X</u>
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		v	
_		8a	X	
ь	,	8b	Λ	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the	9		х
500	organization's mailing address? If "Yes," provide the names and addresses in Schedule O	B		<u> </u>
360	tion B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a	163	X
	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates,	100		
	and branches to ensure their operations are consistent with the organization's exempt purposes?	10ь		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filling the form?	11a	X	
	Describe in Schedule O the process, if any, used by the organization to review this Form 990.	1		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	12a	х	
	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Х	
	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe	1 1		
_	in Schedule O how this was done	12c		Х
13	Did the organization have a written whistleblower policy?	13		Х
14	Did 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?			
а	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," did the organization follow a written policy or procedure requiring the organization to evaluate its participation			
	in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's			
	exempt status with respect to such arrangements?	16b		
Sec	tion C. Disclosure			
17	List the states with which a copy of this Form 990 is required to be filed ► NONE			
18	Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only)	avaılab	le	
	for public inspection. Indicate how you made these available. Check all that apply.			
	Own website Another's website X Upon request Other (explain in Schedule O)			
19	Describe in Schedule O whether (and if so, how), the organization made its governing documents, conflict of interest policy, and	nd finar	rcial	
	statements available to the public during the tax year.			
20	State the name, physical address, and telephone number of the person who possesses the books and records of the organization was presented and records of the organization with the person who possesses the books and records of the organization was presented as a second	ation:		
	TINA YAP, HAWAII CCIM CHAPTE - 808-528-2246 P. O. BOX 4068, HONOLULU, HI 96812			
	I • O • DOA TOOO, HONOLICHO, DI 70014			

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

Check if Schedule O contains a response to any question in this Part VII

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
- 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, if any. 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.

X Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

- 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.

(A)	(B)	Jing		(()		,out	(D)	(E)	(F)
Name and Title	Average hours per week	Position (do not check more than one box, unless person is both an officer and a director/trustee)			than	h an	Reportable compensation from	Reportable compensation from related	Estimated amount of other	
	(list any hours for related organizations below line)	individual trustee or director	institutional trustae	Officer	Key employee	Highest compensated employee	Former	the organization (W-2/1099-MISC)	organizations (W-2/1099-MISC)	compensation from the organization and related organizations
(1) MATT BITTICK	1.00	X						0.	0.	0.
DIRECTOR (2) MARK BRATTON	1.00	^	\vdash					0.	0.	0.
DIRECTOR	1.00	Х						0.	0.	0.
(3) LIANA DIETZ	1.00					T				
DIRECTOR		Х						0.	0.	0.
(4) NANCY GREKIN	1.00									
DIRECTOR		X			L			0.	0.	0.
(5) SCOTT HAYASHI	1.00]							_	_
DIRECTOR		X						0.	0.	0.
(6) ANN LEE	1.00									
DIRECTOR	1 00	X			L	ļ		0.	0.	0.
(7) MOLLY MOSHER-CATES DIRECTOR	1.00	X						0.	0.	0.
(8) FRANK NOH	1.00	1						· ·		
DIRECTOR	100	X						0.	0.	0.
(9) ROBIN NONAKA	1.00		 							
DIRECTOR		X						0.	0.	0.
(10) SKIP SCHUMAN	1.00									
DIRECTOR		X						0.	0.	0.
(11) SEAN TADAKI	1.00								_ 1	
DIRECTOR	1 00	X				_	L.	0.	0.	0.
(12) JULIE TUMBAGA	1.00	.,								0
DIRECTOR	8.00	X				<u> </u>	<u> </u>	0.	0.	0.
(13) MARK STORFER	0.00	ł		x				0.	0.	0.
PRSIDENT (14) KEVIN Y. NISHIKAWA	8.00	\vdash		Λ		┢	┢	0.	· · ·	0.
	- 0.00	ł		х	ŀ			0.	0.	0.
SECRETARY/PROGRAMS (15) VICTORIA FERANTE	8.00			-						
PRESIDENT ELECT/SCHOLARSHIP		1		х				0.	0.	0.
(16) KIRK HORIUCHI	8.00									
TREASURER		L		X	L			0.	0.	0.

•	(A) Name and title	Average hours per week (list any	(C) Positi (do not check m box, unless pers officer and a dire			sition more than one erson is both an			(D) Reportable compensation from the	(E) Reportable compensation from related organizations	(F) Estimated amount of other compensation		
		hours for related organizations below line)	Individual trustee or director	Institutional trustoo	Officer	Кеу ептріоуве	Highest compensated employee			org	om the anızation d related anization	t	
				_								<u>.</u>	
												<u></u>	
							-						
	197,24												
1b St	ıb-total								0.	0	•		0 .
c To	otal from continuation sheets to Part Votal (add lines 1b and 1c)	II, Section A		•		•••	>		0.	0	•		0
2 To	tal number of individuals (including but r mpensation from the organization	not limited to th	nose	liste	ed al	bov	e) wl	no r	eceived more than \$100	0,000 of reportable			(
	d the organization list any former officer,			e, ke	y er	nplo	yee	, or	highest compensated e	mployee on			No X
4 Fo	e 1a? If "Yes," complete Schedule J for s or any individual listed on line 1a, is the si d related organizations greater than \$15	um of reportab	le co						•	the organization	4		x X
5 Di	d any person listed on line 1a receive or andered to the organization? If "Yes," con	accrue compe	nsat	ion 1	rom	any	uni			idual for services	5		x
1 Co	n B. Independent Contractors omplete this table for your five highest co									•	nsation t	rom	
the	e organization. Report compensation for (A) Name and business					<u>vith</u>	or w	ithir	n the organization's tax (B) Description of s			c) nsation	
	Name and Scomes	audiess	IAC	INC	<u> </u>				Description of a	Sel Vices	Compe	iisation	
		T											
				.									
2 To	atal number of independent contractors (including but n	not li	mite	d to	tho	المو	ster	1 above) who received a	nore than		······································	
	00,000 of compensation from the organi				<u> </u>		0		- 45010/ MIIO 10001460 II		Form	990 (20	

Part VIII Statement of Revenue Check if Schedule O contains a response to any question in this Part VIII (D)
Revenue excluded from tax under sections 512, 513, or 514 (B) (C) Related or Unrelated Total revenue exempt function business revenue revenue Contributions, Gifts, Grants and Other Similar Amounts 1 a Federated campaigns 1a 20,688. 1b **b** Membership dues 1c c Fundraising events 1d d Related organizations e Government grants (contributions) 1e f All other contributions, grfts, grants, and similar amounts not included above Q Noncash contributions included in lines 1a-1f: \$ 20,688. h Total. Add lines 1a-1f **Business Code** 33,715. 2 a CHAPTER PR INCOME 611430 33,715. Program Service Revenue **b** EDUCATION CLASSES 611430 25,372. 25,372. 22,285. 22,285. 611430 c EDUCATION PROGRAMS 18,000. 18,000. 611430 d EDUCATION SPONSORSHIP 3,912. 3,912 e EDUCATION NETWORKING 611430 f All other program service revenue 103,284 g Total. Add lines 2a-2f Investment income (including dividends, interest, and 59 59. other similar amounts) . . Income from investment of tax-exempt bond proceeds 5 Royalties (i) Real (ii) Personal 6 a Gross rents b Less: rental expenses ... c Rental income or (loss) d Net rental income or (loss) (i) Securities (ii) Other 7 a Gross amount from sales of assets other than inventory b Less: cost or other basis and sales expenses c Gain or (loss) d Net gain or (loss) 8 a Gross income from fundraising events (not Other Revenue including \$ contributions reported on line 1c). See Part IV, line 18 b Less: direct expenses c Net income or (loss) from fundraising events 9 a Gross income from gaming activities. See Part IV, line 19 b Less: direct expenses c Net income or (loss) from gaming activities 10 a Gross sales of inventory, less returns and allowances . **b** Less: cost of goods sold c Net income or (loss) from sales of inventory Miscellaneous Revenue **Business Code** 11 a b d All other revenue Total. Add lines 11a-11d 124,031. 103,343 0. Total revenue. See instructions 0.

Part IX Statement of Functional Expenses

20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount xceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN e All other expenses 25 Total functional expenses. Add lines 1 through 24e 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation	oec u	on 50 (c)(3) and 50 (c)(4) organizations must comp			implete column (ry.	
General expenses general expen	<i>D</i> o	· · · · · · · · · · · · · · · · · · ·	(A)	(B)	(C)	(D)
1 Grants and other assistance to inclividuals in the United States. See Part IV, line 21 Crants and other assistance to inclividuals in the United States. See Part IV, line 22 Grants and other assistance to governments, organizations, and Individuals outside the United States. See Part IV, line 25 Compensation of current officers, directors, trustees, and key employees Compensation of current officers, directors, trustees, and key employees Compensation of current officers, directors, trustees, and key employees Compensation of current officers, directors, trustees, and key employees Compensation of current officers of the state of the part of the state of the			Total expenses	Program service expenses	Management and	
organizations in the United States. See Part IV, line 21 Grants and other assistance to incividuals in the United States. See Part IV, line 22 Grants and other assistance to coverments, organizations, and individuals outside the United States. See Part IV, line 15 and 16 Benefits pad to rof romembers Compensation of current officers, directors, trustees, and key emptoyees Compensation not incited above, to disqualified parsons (a defined under section 4958(x)(1)) and persons discribed in section 4958(x)(3)(8) 7 Other salies and verges Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Pension plan accrusts and contributions (include section 4018(x) and 405(x) employer contributions) Description of the contributions and contributions (include section 4018(x) employer contributions) Description of the contributions accrusts and accrust accrust and accrust accrust and accrust accrust and accrust accrus	1	Grants and other assistance to governments and			3	
2 Grants and other assistance to individuals in the United States. See Pert IV, line 22 3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Pert IV, line 17 and the Pert IV, line 17 and line 11 and the Pert IV, line 17 and line 11 and the Pert IV, line 17 and line 11 and the Pert IV, line 17 and line 11 and the Pert IV, line 17 and line 11 and line		_				
3 Grants and other assistance to governments, organizations, and individuals coated the United States. See Part IV, lines 15 and 16 4 Benefits paid to or for members 5 Compensation of current officers, directors, trustees, and key employees 6 Compensation of current officers (disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(f)(1)) and persons described and contributions (include section 4958(g)(4)) and persons described and contributions (include section 4958(g)(4)) and and governments and contributions (include section 4958(g)(4)) and 403(g) employer contributions) 9 Other employee benefits 1 Peas for services (non-employees): a Management 1 Peas for services (non-employees): 4 Management 2 Lopbyring 2 Professional fundrasing services. See Part IV, line 17 1 Investment management fees 3 Other, (film it 1) amount exceeds 10% of line 25, column (a) amount, list line 11g expenses on Sch 0.) 2 Advertising and promotion 3 Office expenses 4 Information technology 4 Information technology 5 Poyalties 6 Occupancy 7 Travel 8 Payments of travel or entertainment expenses for any federal, state, or local public officials for any federal, state, or local public officials for any federal, state, or local public officials doesn't film to a film to the color of t	2					
organizations, and inclividuals outracte the United States. See Part IV, lines 15 and 16 4 Bernetits poid to or for members 6 Compensation of current officers, directors, trustess, and key employees 6 Compensation not included above, to disqualified persons, (as defined under section 4958(f)(1) and persons described in section 4958(f)(1) and persons described in section 4958(f)(3)(8) 7 Other shadaries and wages 8 Persision plan accrusts and contributions (include section 401(k) and 403(s) employer contributions) 9 Presision plan accrusts and contributions (include section 401(k) and 403(s)) employer contributions) 10 Payroll taxes 10 Payroll taxes 10 Payroll taxes 11,031. 1,03		the United States. See Part IV, line 22				
United States. See Part IV, lines 15 and 16 Benefits paid to or for members Compensation of current officers, directors, trustees, and key employees Compensation on tructuded above, to disqualified persons (as defined under section 4958(IV)) and persons discretional in section 4958(IV)) and displayer contributions (include section 40) (IV) and 403(IV) employer contributions) Contracting the persons of the section 401(IV) and 403(IV) employer contributions) Contracting the section 401(IV) and 403(IV)	3	Grants and other assistance to governments,				
4 Benefits paid to or for members 5 Compensation of current officers, directors, trustees, and key employees 6 Compensation not included above, to disqualified persons (as defined under section 458(f)(1)) and persons described in section 4958(f)(1) and 495(f) and		organizations, and individuals outside the				
5 Compensation of current officers, directors, trustees, and key employees 6 Compensation not included above, to disqualified persons (as defined under section 4958(11)1) and persons described in section 4958(13)(18) 7 Other salaries and wages 8 Peasion plan accruals and contributions (include section 401(k) and 403(b) employer contributions) 9 Other employee benefits 1 Fees for services (non-employees): a Managament 92. 92. b Legal 1,031. 1,031. 1,031. c Accounting 1 Lobbyring Professional fundraising services. See Part IV, line 17 1 Investment management fees 9 Other, (if line 11g arount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.) Advertising and promotion Advertising and promotion Advertising and promotion on the chandogy 15 Royalties 10 Occupancy 17 Travel 19 Payments of travel or entertainment expenses for any federal, state, or local public officials 10 Conferences, conventione, and meetings 1 Interest 2 Depreciation, depletion, and amortization 1 Insurance 2 Depreciation, depletion, and amortization 1 Insurance 2 Depreciation, depletion, and amortization 1 Insurance 2 Consultations 2 Payments of travel or entertainment expenses or any federal, state, or local public officials 1 Interest 2 Depreciation, depletion, and amortization 1 Insurance 2 Depreciation, depletion, and amortization 1 Insurance 2 Depreciation, depletion, and amortization 1 Insurance 2 Depreciation, depletion, and amortization 2 SEMITNERS & COURSE EXPEN 3 38,062. 38,062. Department of the properties of the pro		United States. See Part IV, lines 15 and 16				***************************************
trustees, and key employees Compensation not included above, to disqualified persons (as defined under section 4958(p(1)) and persons described in section 4958(p(1)) and 493(p) employer contributions; Other employee benefits Payroll taxes Head of services (non-employees): a Management Legal Concounting d Lobbying Professional fundrasing services. See Part IV, line 17 investment management fees Other. (If in all 1g amount acceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0, 24 Advertising and promotion Office expenses Information technology Royalties Occupancy Travel Payments to affiliates Depreciation, depletion, and amortization interest Interest Payments to affiliates Depreciation, depletion, and amortization Insurance Atther expenses, Itemize ageases and covered above, (List miscellameous expenses in line 24s if line 24s amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) SEMINARS & COURSE EXPEN CONSULTING PROFESSIONAL on SEXPEN NETWORKING EVENTS & PR 24 884. 24 884. 24 884. 24 884. 4 PROFESSIONAL DEVELOPMEN 4 Other expenses. Add lines 1 through 24e 1014 total casts. Complete this line only if the organization reported in column (8) loint cests from a combined educational canging and fundrasing solicitation reported in column (8) loint cests from a combined educational canging and fundrasing solicitation reported in column (8) loint cests from a combined educational canging and fundrasing solicitation The column (8) loint cests from a combined educational canging and fundrasing solicitation The column (8) loint cests from a combined educational canging and fundrasing solicitation The column (8) loint cests from a combined educational canging and fundrasing solicitation	4	Benefits paid to or for members				
6 Compensation not included above, to disqualified persons (as defined under section 4958(r)(11)) and persons described in section 4958(r)(3)(8) 7 Other salaries and wages 8 Pension plan acruals and contributions (include section 401(k) and 403(b) employer contributions) 9 Other employee benefits 10 Payroll taxes 11 Fees for services (non-employees): 1 Management 1 Legal 2, 92. 1 Management 2 Accounting 1 Lobbyring 2 Professional fund asing services. See Part IV, line 17 1 Investment management fees 9 Other (if line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0, 12 Advertising and promotion 10 Office expenses 10 Cocupancy 1 Travel 1 Payments of travel or entertainment expenses for any federal, state, or local public officials 10 Conferences, conventions, and meetings 10 Interest 21 Payments to faffiliates 22 Depreciation, depletion, and amortization insurance 23 Insurance 24 Other expenses. Itemize expenses on Sch 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 124 amount, list line 24e expenses on Schodule 0, 125 SEMINARS & COURSE EXPEN	5	Compensation of current officers, directors,				
persons (as defined under section 4986(f/1)) and parsons described in section 4986(f/1)) and parsons described in section 4986(f/1)) and parsons described in section 4986(e)(3)(8) 7 Other sealaries and weges 8 Pension plan accruats and contributions (include section 401(i), and 403(i) amplyoyer contributions) 9 Other employee benefits 10 Payroll taxes 1 Fees for services (non-employees): a Management b Legal 1,031. 1,		- · · · ·				
persons described in section 4958(c)(3)(8) 7 Other salaries and wages 8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions) 9 Other employee benefits 10 Payroll taxes 11 Fees for services (non-employees): a Management b Logal c Accounting d Lobbyring e Professional fundraising services. See Part IV, line 17 Investment management fees g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) 12 Advertising and promotion 13 Office expenses 15 79 . 579 . 16 Royatties 16 Cocupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings 10 Interest 11 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 24 Other expenses. Remize expenses in line 24e if line 24e amount exceeds 10% of line 25, column (A) amount, its line 24e expenses on Schodie 0 to 3 SEMITNARS & COURSE EXPEN 5, 151,	6	•				
7 Other salaries and wages 8 Pension plan accursis and contributions (include section 40(k) and 40(b) employer contributions) 9 Other employee benefits 10 Payroll taxes 11 Fees for services (non-employees): a Management b Legal C Accounting d Lobbying Professional fundrasing services. See Part IV, line 17 I Investment management fees 9 Other, (if line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.) 22 Advertising and promotion Office expenses 1 Information technology 15 Royalties 10 Cocupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings 10 Interest 11 Investment to depletion, and amortization linaurance 22 Depreciation, depletion, and amortization linaurance 24 Other expenses literatize expenses on clovered above, (List miscalianeous expenses in line 24s of line amount, list lim 24s expenses on Schodule O) a SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL b NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN All other expenses At Interior and amortization linaurance and fundralishing solicitation PROFESSIONAL DEVELOPMEN All other expenses Add lines 11 through 24e Joint costs. Complete this line ently the erganization reported in column (8) joint costs from a combined educational campaign and fundralising solicitation						
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions) 9 Chier employee benefits 10 Payroll taxes 11 Fees for services (non-employees): a Management b Legal c Accounting d Lobbyring e Professional fundrasing services. See Part IV, line 17 f Investment management fees 9 Cher. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) 2 Advertising and promotion 3 Office expenses 1579. 579. 1 Information technology 18 Payments of travel or entertainment expenses for any federal, state, or local public officials Cocupancy 17 Travel 18 Payments of fravel or entertainment expenses for any federal, state, or local public officials 20 Depreciation, depletion, and amortization Insurance 1950. 950. 950. 950. 950. 950. 950. 950. 950.	_	· · · · · · · · · · · · · · · · · · ·				
section 401(k) and 403(b) employer contributions) 9 Other employee benefits						- <u> </u>
9 Cither employee benefits 10 Payroll taxes 1 Fees for services (non-employees): a Management b Logal c Accounting d Lobbying e Professional fundraising services. See Part IV, line 17 Investment management fees g Other, (if line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) Advartising and promotion 3 Office expenses 16 Occupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials Payments to affiliates 20 Conferences, conventions, and meetings 1 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization Insurance 3 Interest sexpenses in line 24e If line 24e amount exceeds 10% of line 25; column (A) amount, list time 24e expenses in line 24e If line 24e amount exceeds 10% of line 25; column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN 5 ONSULTING PROFESSIONAL NOTES SIONAL NOTES SI	8	·				
10 Payroll taxes 11 Fees for services (non-employees): a Management b Legal c Accounting d Lobbying e Professional fundraising services. See Part IV, line 17 f Investment management fees g Other, (if line 11g amount seedes 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) Advertising and promotion 30 Office expenses 11 Information technology 11 Travel 12 Apyrents of travel or entertainment expenses for any federal, state, or local public officials 12 Conferences, conventions, and meetings 13 Interest 14 Payments to affiliates 15 Payments to affiliates 16 Payments to affiliates 17 Payments to affiliates 18 Payments to affiliates 19 Depreciation, depletion, and amortization 19 Insurance 20 Interest 21 Payments to affiliates 22 Payments to affiliates 23 Insurance 24 Other expenses, literaze expenses not covered above, (List miscalianeous expenses in line 24 if line 24 amount exceeds 10% of line 25, column (A) amount, list line 44 expenses on Schedule O) 23 SEMINARS & COURSE EXPEN 24 CONSENSIONAL DEVELOPMEN 25 Total functional expenses. Add lines 1 through 24e 26 Joint casts. Complete this line only if the organization reported in column (B) joint casts from a combined educational campaign and fundraising solicitation	_					
11 Fees for services (non-employees): a Management b Legal c Accounting d Lobbying d Lobbying d Professional fundraising services. See Part IV, line 17 f Investment management fees g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) 12 Advertising and promotion 13 Office expenses 15 79 . 16 Nogatities 16 Occupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 18 Conferences, conventions, and meetings 19 Depreciation, depletion, and amortization 19 Insurance 20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 24 Other expenses. Itemize expenses on Schedu 0) 25 SEMINARS & COURSE EXPEN 26 Agnount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedu 0) 27 CONSULTING PROFESSIONAL 28 NETWORKING EVENTS & PR 24 4, 884 . 4 PROFESSIONAL DEVELOPMEN 5, 151 . 5, 151 . 5, 151 . 4 Interious developmenses and fundraising solicitation 27 Interious developmenses and fundraising solicitation 28 Interious developmenses and fundraising solicitation 29 Interious developmenses and fundraising solicitation 20 Interious developm		· · · · F				
a Management 92. 92. b Legal 1,031. 1,031. 1,031. c Accounting d Lobbying e Professional fundraising services. See Part IV, line 17 Investment management fees g Other. (if line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) Advertising and promotion 30 Office expenses 579. 579. 130 Office expenses 579. 579. 14 Information technology Royalties Cocupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings Interest 12 Payments to affiliates 22 Depreciation, depletion, and amortization 130 Insurance 24 Other expenses literate expenses in line 24e if line 24e amount, (A) amount, (Bit the 24e expenses on Schedule 0.) 3 EMINARS & COURSE EXPEN 4 CNETWORKING EVENTS & PR 4 PROFESSIONAL DEVELOPMEN 5, 151. 5, 151. 4 Other expenses 100 Interest 100 Interest	_	- · · · · · · · · · · · · · · · · · · ·				
b Legal c Accounting d Lobbying e Professional fundraising services. See Part IV, line 17 f Investment management fees g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.) Advertising and promotion Travel language			92	92		
c Accounting d Lobbying Professional fundraising services. See Part IV, line 17 f Investment management fees g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) 12 Advertising and promotion 13 Office expenses 1579. 1579. 16 Royatties Cocupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings 11 Interest 12 Payments to affiliates 12 Depreciation, depletion, and amortization languages. 13 Insurance 14 Other expenses in line 24e if line 24e amount, list line 24e expenses on Schedule 0) 15 SEMINARS & COURSE EXPEN 16 CONSULTING PROFESSIONAL 17 PROFESSIONAL DEVELOPMEN 18 PROFESSIONAL DEVELOPMEN 19 CONSULTING EVENTS & PR 24 R84, 25 Repression 10 Legisland (County of the County of the	_			72.	1 021	
d Lobbying e Professional fundraising services. See Part IV, line 17 f Investment management fees g Other, (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.) 22 Advertising and promotion 3 Office expenses 5 79 . 579 . 13 Information technology 15 Royafties 16 Occupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings linerest 20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 24 Other expenses. Itemize expenses not covered above. (List misclaineous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) 3 SEMINARS & COURSE EXPEIN 4 CONSULTING PROFESSIONAL 5 CONSULTING PROFESSIONAL 5 Total functional expenses. Add lines it through 24e 4 Royafting Professional pr			1,031.		1,031.	
e Professional fundraising services. See Part IV, line 17 f Investment management fees g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) 22 Advertising and promotion 3 Office expenses 4 Information technology 579. 579. 579. 18 Poyalties 6 Occupancy 7 Travel 19 Payments of travel or entertainment expenses for any federal, state, or local public officials 10 Conferences, conventions, and meetings 11 Payments to affiliates 12 Payments to affiliates 12 Depreciation, depletion, and amortization 13 Insurance 14 Other expenses Itemize expenses not covered above. (List miscellaneous expenses in line 24e if line 24e amount, list line 24e expenses on Schedule 0) 10 SEMINARS & COURSE EXPEN 10 SEMINARS & COURSE EXPEN 11 PROFESSIONAL 12 CNETWORKING EVENTS & PR 13 PROFESSIONAL DEVELOPMEN 14 PROFESSIONAL DEVELOPMEN 15 PLSI 16 PROFESSIONAL DEVELOPMEN 16 PROFESSIONAL DEVELOPMEN 17 PROFESSIONAL DEVELOPMEN 17 PROFESSIONAL DEVELOPMEN 17 PROFESSIONAL DEVELOPMEN 18 PROFESSIONAL DEVELOPMEN 19 PROFESSIONAL DEVELOPMEN 19 PROFESSIONAL DEVELOPMEN 20 PROFESSIONAL DEVELOPMEN 21 PROFESSIONAL DEVELOPMEN 22 Joint costs. Complete this line only if the organization reported in column (8) joint costs from a combined educational campaign and fundraising solicitation	_					
f Investment management fees g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch O.) 12 Advertising and promotion 13 Office expenses 1579. 1579. 16 Royalties 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings 10 Interest 11 Payments to affiliates 12 Payments to affiliates 13 Insurance 14 Insurance 15 Post Post Post Post Post Post Post Post	_	· · ·				
g Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Sch 0.) 2 Advertising and promotion 3 Office expenses 579. 579. 4 Information technology 579. 579. 579. 579. 579. 579. 16 Occupancy 7 Travel 8 Payments of travel or entertainment expenses for any federal, state, or local public officials Conferences, conventions, and meetings 10 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization linsurance 23 Insurance 24 Other expenses litemize expenses not covered above. (List miscellaneous expenses in line 24e if line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR 24, 884. d PROFESSIONAL DEVELOPMEN e All other expenses 7, 046. 9, 778. 108, 168. 1, 610. 0 o		· F				
column (A) amount, list line 11g expenses on Sch 0.) 24 Advertising and promotion Cffice expenses 579. 579. 579. 14 Information technology Royalties Cocupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials Conferences, conventions, and meetings Interest 1 Payments to affiliates 20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 40 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e if line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR 24, 884. d PROFESSIONAL DEVELOPMEN 5, 151. 7, 046. 7, 046. 7, 046. 109, 778. 108, 168. 1, 610. 0.	-	<u> </u>				
Advertising and promotion Office expenses Information technology Royalties Cocupancy Travel Payments of travel or entertainment expenses for any federal, state, or local public officials Conferences, conventions, and meetings Interest Depreciation, depletion, and amortization Insurance Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e if line 24e amount, list line 24e expenses on Schedule 0) SEMINARS & COURSE EXPEN CONSULTING PROFESSIONAL CNETWORKING EVENTS & PR All other expenses. Add lines 1 through 24e Joint costs. Complete this line only if the organization reported in column (8) joint costs from a combined educational campaign and fundraising solicitation	9	-				
13 Office expenses 579 . 579 . 14 Information technology	12	· · · · · · · · · · · · · · · · · · ·				
Information technology Royalties Cocupancy Travel Repayments of travel or entertainment expenses for any federal, state, or local public officials Conferences, conventions, and meetings Interest Payments to affiliates Payments to affiliates Payments to affiliates Payments to affiliates Insurance Payments of travel or entertainment expenses for any federal, state, or local public officials Payments to affiliates Payments of travel or entertainment expenses Payments or entertainment exp		, i	579.		579.	
15 Royalties 16 Occupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings 20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 24 Other expenses . Itemize expenses not covered above. (List miscellaneous expenses in line 24e if line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) 2 a SEMINARS & COURSE EXPEN 38,062. 38,062. b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN All other expenses. Add lines 1 through 24e 25 Total functional expenses. Add lines 1 through 24e 26 Joint costs. Compact this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation		·				
16 Occupancy 17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 19 Conferences, conventions, and meetings 20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization Insurance 950. 950. 23 Insurance 950. 950. 24 Other expenses it ltmize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) 28 SEMINARS & COURSE EXPEN 38,062. 38,062. 29 DONSULTING PROFESSIONAL 31,983. 31,983. 20 NETWORKING EVENTS & PR 24,884. 24,884. d 21 PROFESSIONAL DEVELOPMEN 5,151. 5,151. e 24 All other expenses 25 Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0.	15					
17 Travel 18 Payments of travel or entertainment expenses for any federal, state, or local public officials 20 Interest						
for any federal, state, or local public officials Conferences, conventions, and meetings Interest Interest Depreciation, depletion, and amortization Insurance Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0 SEMINARS & COURSE EXPEN BCONSULTING PROFESSIONAL CNETWORKING EVENTS & PR CHICAGO AND	17	• • •			,,,,,	
for any federal, state, or local public officials Conferences, conventions, and meetings Interest Interest Depreciation, depletion, and amortization Insurance Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0 SEMINARS & COURSE EXPEN BCONSULTING PROFESSIONAL CNETWORKING EVENTS & PR CHICAGO AND	18	Payments of travel or entertainment expenses				
20 Interest 21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) 28 SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN e All other expenses 25 Total functional expenses. Add lines 1 through 24e 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation		for any federal, state, or local public officials				
21 Payments to affiliates 22 Depreciation, depletion, and amortization 23 Insurance 950 950 950 950 950 950 950 950 950 950	19					
Depreciation, depletion, and amortization Insurance Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e if line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) SEMINARS & COURSE EXPEN CONSULTING PROFESSIONAL NETWORKING EVENTS & PR PROFESSIONAL DEVELOPMEN All other expenses 7,046. 7,046. 109,778. 108,168. 1,610. 0.	20	Interest				
23 Insurance 950. 950. 24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN 38,062. 38,062. b CONSULTING PROFESSIONAL 31,983. 31,983. c NETWORKING EVENTS & PR 24,884. 24,884. d PROFESSIONAL DEVELOPMEN 5,151. 5,151. e All other expenses 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0.	21	· ·				
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN 38,062. 38,062. b CONSULTING PROFESSIONAL 31,983. 31,983. c NETWORKING EVENTS & PR 24,884. 24,884. d PROFESSIONAL DEVELOPMEN 5,151. 5,151. e All other expenses 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0.	22	The state of the s		0.50		
above. (List miscellaneous expenses in line 24e If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN e All other expenses 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0.			950.	950.		
24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule 0) a SEMINARS & COURSE EXPEN 38,062. 38,062. b CONSULTING PROFESSIONAL 31,983. 31,983. c NETWORKING EVENTS & PR 24,884. 24,884. d PROFESSIONAL DEVELOPMEN 5,151. 5,151. e All other expenses 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0.	24					
a SEMINARS & COURSE EXPEN b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN e All other expenses Total functional expenses. Add lines 1 through 24e 25 Total functional expenses. Add lines 1 through 24e 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation 38,062. 38,062. 31,983. 31,983. 24,884. 27,046. 7,046. 109,778. 108,168. 1,610. 0.		24e amount exceeds 10% of line 25, column (A)				
b CONSULTING PROFESSIONAL c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN e All other expenses Total functional expenses. Add lines 1 through 24e 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation 31,983. 31,983. 24,884. 24,884. 7,046. 7,046. 109,778. 108,168. 1,610. 0.			20 062	20 062		
c NETWORKING EVENTS & PR d PROFESSIONAL DEVELOPMEN e All other expenses Total functional expenses. Add lines 1 through 24e 24,884. 24,884. 5,151. 5,151. 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation	-					
d PROFESSIONAL DEVELOPMEN e All other expenses 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation	_					
e All other expenses 7,046. 7,046. 25 Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0. 26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation	-					
Total functional expenses. Add lines 1 through 24e 109,778. 108,168. 1,610. 0. Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation	_					
Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation	-	• • • • • • • • • • • • • • • • • • • •			1.610.	0 -
reported in column (B) joint costs from a combined educational campaign and fundraising solicitation		***	200,1100	100,100	-,010	
educational campaign and fundraising solicitation	_7	· · · · · · · · · · · · · · · · · · ·				
				•	ļ	

FOIII 990 (2012)

Part X | Balance Sheet Check if Schedule O contains a response to any question in this Part X (A) (B) Beginning of year End of year 26,938. 41,144. 1 Cash · non-interest-bearing 13,320. 13,367. 2 Savings and temporary cash investments 3 3 Pledges and grants receivable, net Accounts receivable, net ... 4 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instr). Complete Part II of Sch L 7 Notes and loans receivable, net Inventories for sale or use 8 9 Prepaid expenses and deferred charges 10a Land, buildings, and equipment: cost or other 10a basis. Complete Part VI of Schedule D b Less: accumulated depreciation 10b 10c 11 Investments - publicly traded securities 11 12 Investments - other securities. See Part IV, line 11 12 13 Investments - program-related. See Part IV, line 11 13 14 14 Intangible assets 15 Other assets. See Part IV, line 11 40,258. 54,511 16 Total assets. Add lines 1 through 15 (must equal line 34) 16 Accounts payable and accrued expenses 17 17 18 18 Grants payable 19 Deferred revenue 19 20 Tax-exempt bond liabilities 20 Escrow or custodial account liability. Complete Part IV of Schedule D 21 Liabilities Loans and other payables to current and former officers, directors, trustees, 22 key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L 22 23 23 Secured mortgages and notes payable to unrelated third parties 24 24 Unsecured notes and loans payable to unrelated third parties Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D 25 0. Total liabilities. Add lines 17 through 25 26 Organizations that follow SFAS 117 (ASC 958), check here ▶ complete lines 27 through 29, and lines 33 and 34. Net Assets or Fund Balances 27 Unrestricted net assets 27 Temporarily restricted net assets 28 29 29 Permanently restricted net assets Organizations that do not follow SFAS 117 (ASC 958), check here and complete lines 30 through 34. 0. 30 Capital stock or trust principal, or current funds 0. 31 31 Paid-in or capital surplus, or land, building, or equipment fund 40,258. 32 Retained earnings, endowment, accumulated income, or other funds 32 40,258. 33 Total net assets or fund balances 33 40,258. Total liabilities and net assets/fund balances

orm	990 (2012) HAWAII CCIM CHAPTER	99-0221	.717	Pag	e 12
Pai	rt XI Reconciliation of Net Assets				
	Check if Schedule O contains a response to any question in this Part XI			••••	
1	Total revenue (must equal Part VIII, column (A), line 12)	1		1,0:	
2	Total expenses (must equal Part IX, column (A), line 25) .	2		77	
3	Revenue less expenses. Subtract line 2 from line 1	3		1,2	
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	40),2 <u>!</u>	<u>58.</u>
5	Net unrealized gains (losses) on investments	5			
6	Donated services and use of facilities	6			
7	Investment expenses	7			
8	Prior period adjustments	8			
9	Other changes in net assets or fund balances (explain in Schedule O)	9			0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33,				
	column (B))	10	54	1,5	<u>11.</u>
Pa	rt XII Financial Statements and Reporting				_
	Check if Schedule O contains a response to any question in this Part XII				<u>Ш</u>
				Yes	No
1	Accounting method used to prepare the Form 990: X Cash Accrual Other			- 1	
	If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule	0.		1	
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?		2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed	on a			
	separate basis, consolidated basis, or both:				
	Separate basis Consolidated basis Both consolidated and separate basis			- 1	
b	Were the organization's financial statements audited by an independent accountant?		2b		X
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate	basis,			
	consolidated basis, or both:			1	
	Separate basis Consolidated basis Both consolidated and separate basis				
C	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the	audit,		- 1	
	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 Sche				
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Sin	gle Audit		1	
	Act and OMB Circular A-133?		3a		<u>X</u>
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required	red audit			
	or audits, explain why in Schedule O and describe any steps taken to undergo such audits		3b		
			Form 9	9 90 (2012)

SCHEDULE O (Form 990 or 990-EZ)

Supplemental Information to Form 990 or 990-EZ

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

Attach to Form 990 or 990-EZ.

2012 Open to Public Inspection

Department of the Treasury Internal Revenue Service

Name of the organization

HAWAII CCIM CHAPTER

Employer identification number 99-0221717

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:
DESIGNATION OF THE CERTIFIED COMMERCIAL INVESTMENT MEMBER AND TO
IMPROVE THEIR PROFESSIONAL SKILLS.
FORM 990, PART VI, SECTION B, LINE 11: AFTER AN INDEPENDENT CERTIFIED
PUBLIC ACCOUNTANT PREPARED THE TAX RETURN, THE GOVERNING BODY REVIEW THE
TAX RETURN, APPROVED IT BEFORE THE THE OFFICER SIGNS AND MAIL TO THE TAXING
AUTHORITY.
FORM 990, PART VI, SECTION C, LINE 19: THE CONFLICT OF INTEREST POLICY IS
KEPT IN THE OFFICE, AND IS AVAILABE UPON REQUEST.