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Form 990-EZ  Department of the Treasury Internal Revenue Service	Short Form 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) ► Sponsoring organizations of donor advised funds, organizations that operate one or more hospital facilities, and certain controlling organizations as defined in section 512(b)(13) must file Form 990 (see instructions) All other organizations with gross receipts less than \$200,000 and total assets less than \$500,000 at the end of the year may use this form ► <i>The organization may have to use a copy of this return to satisfy state reporting requirements</i>	OMB No 1545-1150 2012 Open to Public Inspection
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A For the 2012 calendar year, or tax year beginning 09-01-2012 , and ending 08-31-2013		
B Check if applicable	C Name of organization NAVAL ENLISTED RESERVE ASSOCIATION INC	
☐ Address change		
☐ Name change		
☐ Initial return		
☐ Terminated		
☐ Amended return		
☐ Application pending		
	D Employer identification number 23-7238557	
	E Telephone number (703) 534-1329	
	F Group Exemption Number ▶	

G Accounting Method ☐ Cash ☐ Accrual ☒ Other (specify) MODIFIED CASH BASIS

I Website: WWW.NERA.ORG

J Tax-exempt status (check only one) — ☐ 501(c)(3) ☒ 501(c)(19) ☐ (insert no) ☐ 4947(a)(1) or ☐ 527

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

K Check ☐ If the organization is not a section 509(a)(3) supporting organization or a section 527 organization **and** its gross receipts are normally **not** more than \$50,000. A Form 990-EZ or Form 990 return is not required though Form 990-N (e-postcard) may be required (see instructions). But if the organization chooses to file a return, be sure to file a complete return.

L Add lines 5b, 6c, and 7b, to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, line 25, column (B) below) are \$500,000 or more, file Form 990 instead of Form 990-EZ. ▶ \$ 147,860

Part I **Revenue, Expenses, and Changes in Net Assets or Fund Balances** (see the instructions for Part I)
Check if the organization used Schedule O to respond to any question in this Part I ☒

Revenue	1	Contributions, gifts, grants, and similar amounts received	1	26,506
	2	Program service revenue including government fees and contracts	2	20,495
	3	Membership dues and assessments	3	94,964
	4	Investment income	4	5,895
	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	Gaming and fundraising events		
	a	Gross income from gaming (attach Schedule G if greater than \$15,000)	6a	
	b	Gross income from fundraising events (not including \$ _____ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000)	6b	
	c	Less direct expenses from gaming and fundraising events	6c	
	d	Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c)	6d	
	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 in Schedule O)	8	
	9	Total revenue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8	9	147,860
Expenses	10	Grants and similar amounts paid (list in Schedule O)	10	16,376
	11	Benefits paid to or for members	11	
	12	Salaries, other compensation, and employee benefits	12	63,673
	13	Professional fees and other payments to independent contractors	13	7,919
	14	Occupancy, rent, utilities, and maintenance	14	9,213
	15	Printing, publications, postage, and shipping	15	32,778
	16	Other expenses (describe in Schedule O)	16	33,529
	17	Total expenses. Add lines 10 through 16	17	163,488
Net Assets	18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	-15,628
	19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	19	218,597
	20	Other changes in net assets or fund balances (explain in Schedule O)	20	-17,347
	21	Net assets or fund balances at end of year Combine lines 18 through 20	21	185,622

Part II

Balance Sheets (see the instructions for Part II)

Check if the organization used Schedule O to respond to any question in this Part II

	(A) Beginning of year		(B) End of year
22 Cash, savings, and investments	178,955	22	150,347
23 Land and buildings	25,138	23	34,770
24 Other assets (describe in Schedule O)	14,504	24	629
25 Total assets	218,597	25	185,746
26 Total liabilities (describe in Schedule O)	0	26	124
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	218,597	27	185,622

Part III

Statement of Program Service Accomplishments (see the instructions for Part III)

Check if the organization used Schedule O to respond to any question in this Part III

What is the organization's primary exempt purpose?
TO PROVIDE INFORMATION AND SUPPORT SERVICES TO US NAVAL, US MARINE CORPS AND US COAST GUARD RESERVISTS, VETERANS, CADETS, AND THEIR FAMILIES

Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. 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

29

(Grants \$) If this amount includes foreign grants, check here

30

(Grants \$) If this amount includes foreign grants, check here

31 Other program services (describe in Schedule O)
(Grants \$) If this amount includes foreign grants, check here

32 Total program service expenses (add lines 28a through 31a)

Expenses
(Required for section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts, optional for others)

28a

29a

30a

31a

32

Part IV

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

Check if the organization used Schedule O to respond to any question in this Part IV

(a) Name and title	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC) (if not paid, enter -0-)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation
See Additional Data Table				

Part V

Other Information (Note the Schedule A and personal benefit contract statement requirements in the instructions for Part V) Check if the organization used Schedule O to respond to any question in this Part V ☒

	Yes	No
33 Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O	33	No
34 Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions)	34	No
35a Did the organization have unrelated business gross income of \$1,000 or more during the year from business activities (such as those reported on lines 2, 6a, and 7a, among others)?	35a Yes	
b If "Yes," to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanation in Schedule O	35b Yes	
c Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III	35c	No
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 0		
b Did the organization file Form 1120-POL for this year?	37b	
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 tax year 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 39a		
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 did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	40b	
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 ☐ VA		
42a The organization's books are in care of ☐ STEPHEN R SANDY Telephone no ☐ (703) 534-1329 Located at ☐ 6703 FARRAGUT AVENUE FALLS CHURCH, VA ZIP + 4 ☐ 220422189		
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 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		
44a Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ	44a	No
b Did the organization operate one or more hospital facilities during the year? <i>If "Yes," Form 990 must be completed instead of Form 990-EZ</i>	44b	No
c Did the organization receive any payments for indoor tanning services during the year?	44c	No
d If "Yes," to line 44c, has the organization filed a Form 720 to report these payments? <i>If "No," provide an explanation in Schedule O</i>	44d	
45a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	45a	No
45b 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," Form 990 and Schedule R may need to be completed instead of Form 990-EZ (see instructions)	45b	

		Yes	No
46	Did the organization engage, directly or indirectly, in political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I		No

Part VI

Section 501(c)(3) organizations only

All section 501(c)(3) organizations must answer questions 47-49b and 52, and complete the tables for lines 50 and 51

Check if the organization used Schedule O to respond to any question in this Part VI

		Yes	No
47	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		
48	Is the organization a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E . .		
49a	Did the organization make any transfers to an exempt non-charitable related organization?		
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 title of each employee paid more than \$100,000	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation

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

d	Total number of other independent contractors each receiving over \$100,000.	
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52	Did the organization complete Schedule A? NOTE: All Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A	Yes	No
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Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	***** Signature of officer		2014-04-18 Date		
	STEPHEN R SANDY EXECUTIVE DIRECTOR Type or print name and title				
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature PATRICIA A O'MALLEY CPA	Date	Check ☐ if self-employed	PTIN P00285909
	Firm's name  RUBINO & COMPANY CHARTERED			Firm's EIN  52-1186096	
	Firm's address  6903 ROCKLEDGE DRIVE SUITE 1200 BETHESDA, MD 20817			Phone no (301) 564-3636	

May the IRS discuss this return with the preparer shown above? See instructions	☒ Yes	☐ No
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Additional Data

Software ID:
Software Version:
EIN: 23-7238557
Name: NAVAL ENLISTED RESERVE ASSOCIATION 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 PUBLICATION PUBLICATION OF A QUARTERLY MAGAZINE "THE MARINER" WHICH IS PROVIDED ONLINE AND/OR MAILED TO EACH OF THE ASSOCIATION'S MEMBERS THE PUBLICATION REPORTS ON NATIONAL EVENTS AND TRENDS THAT AFFECT SEA SERVICE RESERVISTS AND THEIR FAMILIES (Grants \$ 0) If this amount includes foreign grants, check here . . . ☐		0
28a		
29 ANNUAL COLLEGE SCHOLARSHIP PROGRAM TO PROMOTE SERVICE IN THE US RESERVES SCHOLARSHIPS ARE AWARDED TO MEMBERS AND THEIR FAMILY BASED UPON AN APPLICATION AND ESSAY IN THE CURRENT FISCAL YEAR, \$16,376 WAS PAID TO 7 SCHOLARSHIP RECIPIENTS (Grants \$ 0) If this amount includes foreign grants, check here . . . ☐		0
29a		
30 PROFESSIONAL DEVELOPMENT PROVIDE CAREER COUNSELING, MENTORING, AND ASSISTANCE WITH RESERVIST BENEFIT ISSUES SERVICE IS PROVIDED THROUGH PROFESSIONAL DEVELOPMENT SESSIONS AT REGIONAL AND NATIONAL CONFERENCES, THROUGH ONLINE DISCUSSIONS AND DATABASES, AND BY COOPERATIVE EFFORTS WITH OTHER RESERVIST ORGANIZATIONS (Grants \$ 0) If this amount includes foreign grants, check here . . . ☐		0
30a		
ANNUAL NATIONAL CONFERENCE NERA SPONSORED EVENT TO EDUCATE MEMBERS THROUGH SPEAKERS, ON RIGHTS AND BENEFITS FOR NAVAL RESERVISTS (Grants \$ 0) If this amount includes foreign grants, check here . . . ☐		0

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

(a) Name and title	(b) Average hours per week devoted to position	(c)Reportable compensation (Forms W-2/1099-MISC) (if not paid, enter -0-)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation
NICK B MARINE PRESIDENT	10 00	0	0	0
DUKE HAYES VICE PRESIDENT	2 00	0	0	0
MARIANNE MOSHER SECRETARY	2 00	0	0	0
PAUL SMURAWSKI TREASURER	2 00	0	0	0
EUGENE MCCARTHY NATL COUNSELOR	2 00	0	0	0
JOANNE M ELLIOTT PAST PRESIDENT	5 00	13,025	0	0
STEPHEN R SANDY EXECUTIVE DIRECTOR	40 00	34,970	0	0

SCHEDULE O
(Form 990 or 990-EZ)Department of the Treasury
Internal Revenue Service**Supplemental Information to Form 990 or 990-EZ****Complete to provide information for responses to specific questions on
Form 990 or to provide any additional information.**
▶ **Attach to Form 990 or 990-EZ.**

OMB No 1545-0047

2012**Open to Public
Inspection**Name of the organization
NAVAL ENLISTED RESERVE ASSOCIATION INC**Employer identification number**

23-7238557

Identifier	Return Reference	Explanation
OTHER INVESTMENT INCOME	FORM 990-EZ, PART I, LINE 4	INTEREST INCOME 332 DIVIDEND INCOME 5,563 TOTAL INCLUDED ON FORM 990-EZ, LINE 4 5,895
OCCUPANCY, RENT, UTILITIES AND MAINTENANCE	FORM 990-EZ, PART I, LINE 14	DESCRIPTION DEPRECIATION AMOUNT 1,586 DESCRIPTION OTHER EXPENSES AMOUNT 7,627 TOTAL TO FORM 990-EZ, LINE 14 9,213
OTHER EXPENSES	FORM 990-EZ, PART I, LINE 16	DESCRIPTION OFFICE EXPENSES AMOUNT 5,013 DESCRIPTION CONFERENCES AMOUNT 3,022 DESCRIPTION TAXES AMOUNT 10,298 DESCRIPTION TRAVEL AMOUNT 675 DESCRIPTION TECHNOLOGY AMOUNT 9,547 DESCRIPTION INSURANCE AMOUNT 3,690 DESCRIPTION DEPRECIATION AMOUNT 1,284 TOTAL TO FORM 990-EZ, LINE 16 33,529
OTHER CHANGES IN NET ASSETS	FORM 990-EZ, PART I, LINE 20	DESCRIPTION UNREALIZED LOSS AMOUNT -17,347
OTHER ASSETS	FORM 990-EZ, PART II, LINE 24	DESCRIPTION PREPAID BEG OF YEAR AMOUNT 1,373 END OF YEAR AMOUNT 0 DESCRIPTION OTHER DEPRECIABLE ASSETS BEG OF YEAR AMOUNT 13,131 END OF YEAR AMOUNT 629
OTHER LIABILITIES	FORM 990-EZ, PART II, LINE 26	DESCRIPTION ACCOUNTS PAYABLE BEG OF YEAR AMOUNT 0 END OF YEAR AMOUNT 124

TY 2012 Transfers Personal Benefits Contracts Declaration

Name: NAVAL ENLISTED RESERVE ASSOCIATION INC

EIN: 23-7238557

Declaration: THE ORGANIZATION DID NOT, DURING THE YEAR, RECEIVE ANY FUNDS, DIRECTLY,OR INDIRECTLY, TO PAY PREMIUMS ON A PERSONAL BENEFIT CONTRACT.THE ORGANIZATION, DID NOT, DURING THE YEAR, PAY ANY PREMIUMS, DIRECTLY,OR INDIRECTLY, ON A PERSONAL BENEFIT CONTRACT.