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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. 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.

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

OMB No 1545-1150

2012Open to Public
InspectionA For the 2012 calendar year, or tax year beginning **OCT 1, 2012** and ending **SEP 30, 2013**

B Check if applicable

- ☐ Address change
☐ Name change
☐ Initial return
☐ Terminated
☐ Amended return
☐ Application pending

C Name of organization

GREENWICH KENNEL CLUB

Number and street (or P O box, if mail is not delivered to street address)

18 TOWER PLACE

City or town, state or country, and ZIP + 4

MT VERNON, NY 10552

D Employer identification number

06-1074344

E Telephone number

914-714-9145F Group Exemption
Number ▶G Accounting Method ☒ Cash ☐ Accrual Other (specify) ▶I Website: ▶ **WWW.GREENWICHKC.ORG**H Check ☒ if the organization is not required to attach Schedule B. (Form 990, 990-EZ, or 990-PF)J Tax-exempt status (check only one) — ☐ 501(c)(3) ☒ 501(c)(4) (Insert no. ☐ 4947(a)(1) or ☐ 527)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.

▶ \$ **40,891.****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

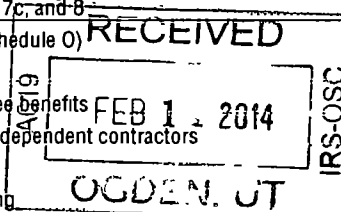
☒

Revenue	1	Contributions, gifts, grants, and similar amounts received	1	
	2	Program service revenue including government fees and contracts	2	
	3	Membership dues and assessments	3	1,210.
	4	Investment income	4	287.
	SEE SCHEDULE O			
	5a	Gross amount from sale of assets other than inventory	5a	
	5b	Less cost or other basis and sales expenses	5b	
	5c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)	5c	
	6	Gaming and fundraising events		
Expenses	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	38,219.
	c	Less direct expenses from gaming and fundraising events	6c	38,335.
	d	Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c)	6d	<116.>
	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	1,175.
	9	Total revenue Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8	9	2,556.
	Net Assets	10	Grants and similar amounts paid (list in Schedule O)	10
11		Benefits paid to or for members	11	
12		Salaries, other compensation, and employee benefits	12	
13		Professional fees and other payments to independent contractors	13	375.
14		Occupancy, rent, utilities, and maintenance	14	
15		Printing, publications, postage, and shipping	15	462.
16		Other expenses (describe in Schedule O)	16	4,339.
17		Total expenses. Add lines 10 through 16	17	7,176.
18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	<4,620.>	
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	45,256.	
20	Other changes in net assets or fund balances (explain in Schedule O)	20	54.	
21	Net assets or fund balances at end of year. Combine lines 18 through 20	21	40,690.	

LHA For Paperwork Reduction Act Notice, see the separate instructions.

Form **990-EZ** (2012)

SCANNED FEB 27 2014



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	45,256.	22	40,690.
23 Land and buildings		23	
24 Other assets (describe in Schedule O)		24	
25 Total assets	45,256.	25	40,690.
26 Total liabilities (describe in Schedule O)	0.	26	0.
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	45,256.	27	40,690.

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? SEE SCHEDULE O

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.

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

28 STRIVE TO EDUCATE THE GENERAL PUBLIC ON HOW TO CHOOSE AND RAISE DOGS AND TO BE RESPONSIBLE DOG OWNERS THROUGH THE DOG SHOW AND OTHER CLUB ACTIVITIES			
(Grants \$) If this amount includes foreign grants, check here ☐	28a	4,339.	
29			
(Grants \$) If this amount includes foreign grants, check here ☐	29a		
30			
(Grants \$) If this amount includes foreign grants, check here ☐	30a		
31 Other program services (describe in Schedule O)			
(Grants \$) If this amount includes foreign grants, check here ☐	31a		
32 Total program service expenses (add lines 28a through 31a)	32	4,339.	

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
KEN BERENSON				
TREASURER	3.00	0.	0.	0.
JOY S BREWSTER				
DIRECTOR	3.00	0.	0.	0.
STACEY BLAU				
PRESIDENT	3.00	0.	0.	0.
VERONICA SCHEER				
DIRECTOR	0.25	0.	0.	0.
DONNA L JOHNSTON				
DIRECTOR	0.25	0.	0.	0.
MARGARET CURTIS				
AKC DELEGATE	1.00	0.	0.	0.
JEANNE HURTY				
2ND VICE PRESIDENT	1.00	0.	0.	0.
DONNA GILBERT				
1ST VICE PRESIDENT	0.25	0.	0.	0.
SIOBHAN MANNION				
DIRECTOR	0.25	0.	0.	0.
MONROE KRONFIELD				
DIRECTOR	0.25	0.	0.	0.
LISA SMITH-HENRICH				
SECRETARY	2.00	0.	0.	0.

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 Sch. O to respond to any question in this Part V ☒ **Part V**

- 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
- 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)
- 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)?
- 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
- 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
- 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

	Yes	No
33		X
34		X
35a		X
35b	N/A	
35c		X
36		X
37a		
37b		X
38a		X
38b		
39a		
39b		
40a		
40b		X
40c		
40d		
40e		X

- 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?
- 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?
- b** If "Yes," complete Schedule L, Part II and enter the total amount involved **38b** N/A
- 39** Section 501(c)(7) organizations Enter
- a** Initiation fees and capital contributions included on line 9 **39a** N/A
- b** Gross receipts, included on line 9, for public use of club facilities **39b** N/A
- 40a** Section 501(c)(3) organizations Enter amount of tax imposed on the organization during the year under section 4911 **▶** N/A, section 4912 **▶** N/A, section 4955 **▶** N/A
- 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
- 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 **▶** 0.
- d** Section 501(c)(3) and 501(c)(4) organizations Enter amount of tax on line 40c reimbursed by the organization **▶** 0.
- 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** X

- 41** List the states with which a copy of this return is filed **▶** CT

- 42a** The organization's books are in care of **▶** KEN BERENSON Telephone no **▶** 914-714-9145
Located at **▶** 18 TOWER PLACE, MT VERNON, NY ZIP + 4 **▶** 10552

- 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)?

	Yes	No
42b		X
42c		X

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.

- c** At any time during the calendar year, did the organization maintain an office outside of the U.S.?

If "Yes," enter the name of the foreign country **▶**

- 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** N/A

- 44a** Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ

	Yes	No
44a		X

- b** Did the organization operate one or more hospital facilities during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ

44b		X
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- c** Did the organization receive any payments for indoor tanning services during the year?

44c		X
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- d** If "Yes" to line 44c, has the organization filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O

44d		
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- 45a** Did the organization have a controlled entity within the meaning of section 512(b)(13)?

45a		X
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- 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		
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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

	Yes	No
46		X

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 ☐

47 Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If "Yes," complete Sch. C, Part II

	Yes	No
47		

48 Is the organization a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E

48		
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49a Did the organization make any transfers to an exempt non-charitable related organization?

49a		
-----	--	--

b If "Yes," was the related organization a section 527 organization?

49b		
-----	--	--

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
N/A				

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

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

(a) Name and address of each independent contractor paid more than \$100,000	(b) Type of service	(c) Compensation

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

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
-----	----

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

Date

02/06/14

Type or print name and title

KEN BERENSON, TREASURER

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
BRIAN C. WHITE	<i>Brian White</i>	1-7-14		P00058320
Firm's name	STUDLEY, WHITE & ASSOCIATES P C		Firm's EIN	06-0990132
Firm's address	P.O. BOX 399 DANBURY, CT 06813		Phone no	203-748-6517

May the IRS discuss this return with the preparer shown above? See instructions

X	Yes	No
---	-----	----

Form 990-EZ (2012)

Department of the Treasury
Internal Revenue Service

**Complete if the organization answered "Yes" to Form 990, Part IV, lines 17, 18, or 19,
or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.
▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.**

OMB No 1545-0047

2012

Open To Public Inspection

Name of the organization

GREENWICH KENNEL CLUB

Employer identification number

06-1074344

Part I

Fundraising Activities. Complete if the organization answered "Yes" to Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part.

- 1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.

- a ☐ Mail solicitations
b ☐ Internet and email solicitations
c ☐ Phone solicitations
d ☐ In-person solicitations
e ☐ Solicitation of non-government grants
f ☐ Solicitation of government grants
g ☐ Special fundraising events

- 2 a** Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?

☐ Yes☐ **No**

- b** If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col. (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
Total						

- 3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.**

Part II Fundraising Events. Complete if the organization answered "Yes" to Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000

		(a) Event #1	(b) Event #2	(c) Other events	(d) Total events (add col. (a) through col. (c))
		ANNUAL DOG SHOW (event type)	(event type)	NONE (total number)	
Revenue	1 Gross receipts	38,219.			38,219.
	2 Less Contributions				
	3 Gross income (line 1 minus line 2)	38,219.			38,219.
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses	38,335.			38,335.
	10 Direct expense summary. Add lines 4 through 9 in column (d)				(38,335)
	11 Net income summary. Combine line 3, column (d), and line 10				<116.>

Part III Gaming. Complete if the organization answered "Yes" to Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

		(a) Bingo	(b) Pull tabs/instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col. (a) through col. (c))
Revenue	1 Gross revenue				
Direct Expenses	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
	6 Volunteer labor	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	
	7 Direct expense summary. Add lines 2 through 5 in column (d)				()
	8 Net gaming income summary. Combine line 1, column d, and line 7				

9 Enter the state(s) in which the organization operates gaming activities: _____

a Is the organization licensed to operate gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain _____

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain: _____

- Name

Address

- Name

Address

- Name 

Gaming manager compensation ► \$ _____

Description of services provided ▶

☐ Director/officer

☐ Employee

☐ Independent contractor

- b** Enter the amount of distributions required under state law to be distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ► \$

Part IV **Supplemental Information.** Complete this part to provide the explanations required by Part I, line 2b, columns (iii) and (v), and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also complete this part to provide any additional information (see instructions)

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 990-EZ 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

GREENWICH KENNEL CLUB

Employer identification number
06-1074344

FORM 990-EZ, PART I, LINE 4, OTHER INVESTMENT INCOME:

DESCRIPTION OF PROPERTY:

AMOUNT:

INVESTMENT INCOME

287.

FORM 990-EZ, PART I, LINE 8, OTHER REVENUE:

DESCRIPTION OF OTHER REVENUE:

AMOUNT:

ANNUAL DINNER

875.

OTHER INCOME

300.

TOTAL TO FORM 990-EZ, LINE 8

1,175.

FORM 990-EZ, PART I, LINE 10, GRANTS AND ALLOCATIONS:

ACTIVITY CLASSIFICATION:

GRANTEE NAME: TAKE THE LEAD

GRANTEE ADDRESS: PO BOX 6353 WATERTOWN, NY 13601

GRANTEE RELATIONSHIP: CHARITABLE ORGNAIZATION

PROPERTY DESCRIPTION: CASH

METHOD USED TO DETERMINE BOOK VALUE: FAIR MARKET VALUE

METHOD USED TO DETERMINE FMV: CASH

DATE OF GIFT: 08/01/13

AMOUNT GIVEN:

500.

ACTIVITY CLASSIFICATION:

GRANTEE NAME: D.A.W.G.S

GRANTEE ADDRESS: PO BOX 1894 HARTFORD, CT 06144

GRANTEE RELATIONSHIP: CHARITABLE ORGNAIZATION

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

Schedule O (Form 990 or 990-EZ) (2012)

232211
01-04-13

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 990-EZ 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

GREENWICH KENNEL CLUB

Employer identification number

06-1074344

PROPERTY DESCRIPTION: CASH

METHOD USED TO DETERMINE BOOK VALUE: FAIR MARKET VALUE

METHOD USED TO DETERMINE FMV: CASH

AMOUNT GIVEN: 500.

ACTIVITY CLASSIFICATION:

GRANTEE NAME: BAKER INSTITUTE - CORNELL UNIVERSITY

GRANTEE ADDRESS: HUNGERFORD HILL RD ITHACA, NY 14853

GRANTEE RELATIONSHIP: CHARITABLE ORGNAIZATION

PROPERTY DESCRIPTION: CASH

METHOD USED TO DETERMINE BOOK VALUE: FAIR MARKET VALUE

METHOD USED TO DETERMINE FMV: CASH

DATE OF GIFT: 08/01/13

AMOUNT GIVEN: 500.

ACTIVITY CLASSIFICATION:

GRANTEE NAME: DAWGS

GRANTEE ADDRESS: PO BOX 1894 HARTFORD, CT 06144

GRANTEE RELATIONSHIP: CHARITABLE ORGNAIZATION

PROPERTY DESCRIPTION: CASH

METHOD USED TO DETERMINE BOOK VALUE: FAIR MARKET VALUE

METHOD USED TO DETERMINE FMV: CASH

DATE OF GIFT: 08/01/13

AMOUNT GIVEN: 500.

TOTAL INCLUDED ON FORM 990-EZ, LINE 10 2,000.

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 990-EZ 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

GREENWICH KENNEL CLUB

Employer identification number
06-1074344

FORM 990-EZ, PART I, LINE 16, OTHER EXPENSES:

DESCRIPTION OF OTHER EXPENSES:

AMOUNT:

MEETINGS	1,077.
GKC PROMO LOGO	1,007.
BANK CHARGES	132.
AKC DUES ETC	1,529.
DUES	25.
INSURANCE	569.
TOTAL TO FORM 990-EZ, LINE 16	4,339.

FORM 990-EZ, PART I, LINE 20, CHANGES IN NET ASSETS:

CHANGES IN NET ASSETS OR FUND BALANCES:

AMOUNT:

PRIOR YEAR RECLASSIFICATION	54.
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FORM 990-EZ, PART III, PRIMARY EXEMPT PURPOSE - PROMOTE THE PUBLIC
EDUCATION OF DOGS AND DOG RELATED ISSUES

FORM 990-EZ, PART V, INFORMATION REGARDING PERSONAL BENEFIT CONTRACTS:

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.