



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



Form 990

Return of Organization Exempt From Income Tax

OMB No 1545-0047

2012

Open to Public
InspectionDepartment of the Treasury
Internal Revenue ServiceUnder 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

A For the 2012 calendar year, or tax year beginning		10/1/2012	, and ending	9/30/2013
B Check if applicable		C Name of organization		D Employer identification number
<input type="checkbox"/> Address change		Northwest Senior Resources Inc		38-2056710
<input type="checkbox"/> Name change		Doing Business As Area Agency on Aging of Northwest Michigan		E Telephone number
<input type="checkbox"/> Initial return		Number and street (or P O box if mail is not delivered to street address)		Room/suite
<input type="checkbox"/> Terminated		PO Box 5946		(231) 947-8920
<input type="checkbox"/> Amended return		City, town or post office, state, and ZIP code		
<input type="checkbox"/> Application pending		Traverse City	MI	49696
		F Name and address of principal officer		G Gross receipts \$ 9,812,029
		Robert Schlueter PO Box 5946, Traverse City, MI 49696		H(a) Is this a group return for affiliates? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
I Tax-exempt status		<input checked="" type="checkbox"/> 501(c)(3) <input type="checkbox"/> 501(c) ()	◀ (insert no) ▶ 4947(a)(1) or <input type="checkbox"/> 527	H(b) Are all affiliates included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
J Website: ► WWW AAANM ORG		If "No," attach a list (see instructions)		
K Form of organization		<input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Trust <input type="checkbox"/> Association <input type="checkbox"/> Other ►	L Year of formation	1973
		M State of legal domicile MI		

Part I Summary

Activities & Governance	1 Briefly describe the organization's mission or most significant activities	The mission of the Area Agency on Aging of Northwest Michigan is to serve older adults and certain persons with disabilities, by coordinating services that address their needs and that support their independence, dignity and quality of life. And strive to be an effective advocate for our community		
	2 Check this box ► <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets	3 15		
Revenue	3 Number of voting members of the governing body (Part VI, line 1a)	4 0	5 48	
	4 Number of independent voting members of the governing body (Part VI, line 1b)	6 10	7a 0	
	5 Total number of individuals employed in calendar year 2012 (Part V, line 2a)	7b 0		
	6 Total number of volunteers (estimate if necessary)			
	7a Total unrelated business revenue from Part VIII, column (C), line 12			
	b Net unrelated business taxable income from Form 990-T, line 34			
Expenses	8 Contributions and grants (Part VIII, line 1h)	Prior Year 9,086,697 Current Year 9,712,388		
	9 Program service revenue (Part VIII, line 2g)	91,477 91,579		
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	24,910 3,042		
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	16,653 5,020		
	12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	9,219,737 9,812,029		
		13 Grants and similar amounts paid (Part IX, column (A), lines 1–3)	6,679,829 1,331,763	
		14 Benefits paid to or for members (Part IX, column (A), line 4)	0 0	
		15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)	2,027,459 2,036,918	
		16a Professional fundraising fees (Part IX, column (A), line 11e)	0 0	
		b Total fundraising expenses (Part IX, column (D), line 25) ► 0		
Net Assets or Fund Balances	17 Other expenses (Part IX, column (A), lines 11a=11d, 11f=24e) ▶ 506,907	6,406,650		
	18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25) ▶ 9,214,195	9,775,331		
	19 Revenue less expenses Subtract line 18 from line 12 ▶ 5,542	36,698		
		Beginning of Current Year 2,159,498	End of Year 2,927,126	
		589,067	1,319,997	
	1,570,431	1,607,129		

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here	Signature of officer Robert Schlueter			Date 5/13/2014
	Type or print name and title Executive Director			
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature SELF-PREPARED RETURN	Date	Check <input type="checkbox"/> if self-employed PTIN
	Firm's name ►	Firm's EIN ►		
	Firm's address ►	Phone no		

May the IRS discuss this return with the preparer shown above? (see instructions)

 Yes No

For Paperwork Reduction Act Notice, see the separate instructions.

HTA

Form 990 (2012)

SCANNED JUN 16 2014

Part 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

To service older adults and certain persons with disabilities, by coordinating services that address their needs and that support their independence, dignity and quality of life. And strive to be an effective advocate for our community.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?

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?

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 measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code) (Expenses \$ 8,086,531 including grants of \$ 8,086,531) (Revenue \$)

Coordinated Purchases of Senior Services, Title IIB, Care Management, TCM, Mi-Choice Waiver Program, MMAP, Other Grants and Contracted Senior Services

4b (Code) (Expenses \$ 87,702 including grants of \$ 87,702) (Revenue \$)

Title V Program Employment Training

4c (Code) (Expenses \$ 1,331,763 including grants of \$ 1,331,763) (Revenue \$)

Contracted Senior Services, IIIB, IIIC, VII, NSIP, State Funding Other Senior Services

4d Other program services (Describe in Schedule O)

(Expenses \$ 0 including grants of \$

0) (Revenue \$

0)

4e Total program service expenses ► 9,505,996

Part IV Checklist of Required Schedules

1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A

2 Is the organization required to complete *Schedule B, Schedule of Contributors* (see instructions)?

3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I

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

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

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

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

8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III

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

10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V

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

- Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI
- Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII
- Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII
- Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX
- Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X
- Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X

12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII

- 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

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

14a Did the organization maintain an office, employees, or agents outside of the United States?

- 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

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

16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If "Yes," complete Schedule F, Parts III and IV

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 (see instructions)

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

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

20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H

- If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?

	Yes	No
1	X	
2	X	
3		X
4		X
5		
6		X
7		X
8		X
9		X
10	X	
11a	X	
11b		X
11c		X
11d		X
11e	X	
11f		X
12a	X	
12b		X
13		X
14a		X
14b		X
15		X
16		X
17		X
18		X
19		X
20a		X
20b		

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 X	
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	23 X	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25	24a X	
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b	
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c	
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d	
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I	25a X	
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		
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 X	
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 contributions? If "Yes," complete Schedule M	30 X	
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I	31 X	
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II	32 X	
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I	33 X	
34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, 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	
b 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 X	
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2	36 X	
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI	37 X	
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	38 X	

Part V Statements Regarding Other IRS Filings and Tax Compliance
 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.	1a	81
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	0
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	X
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	48
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? <i>Note.</i> If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	2b	X
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	X
b	If "Yes," has it filed a Form 990-T for this year? If "No," provide an explanation in Schedule O	3b	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for Form TD F 90-22 1, Report of Foreign Bank and Financial Accounts	5a	X
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5b	X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5c	
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	6a	X
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6b	
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	7a	X
7	Organizations that may receive deductible contributions under section 170(c).	7b	
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7c	X
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7d	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7e	X
d	If "Yes," indicate the number of Forms 8282 filed during the year.	7f	X
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7g	X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7h	X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	8	X
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	9a	X
8	Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year?	9b	X
9	Sponsoring organizations maintaining donor advised funds.	10a	
a	Did the organization make any taxable distributions under section 4966?	10b	
b	Did the organization make a distribution to a donor, donor advisor, or related person?	11a	
10	Section 501(c)(7) organizations. Enter	11b	
a	Initiation fees and capital contributions included on Part VIII, line 12	12a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	12b	
11	Section 501(c)(12) organizations. Enter	13a	
a	Gross income from members or shareholders	13b	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	13c	
12a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	14a	X
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	14b	X
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? <i>Note.</i> See the instructions for additional information the organization must report on Schedule O		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans		
c	Enter the amount of reserves on hand		
14a	Did the organization receive any payments for indoor tanning services during the tax year?		
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O		

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

Section A. Governing Body and Management

1a Enter the number of voting members of the governing body at the end of the tax year
 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

1b Enter the number of voting members included in line 1a, above, who are independent

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?

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?

4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?

5 Did the organization become aware during the year of a significant diversion of the organization's assets?

6 Did the organization have members or stockholders?

7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?

b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?

8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following

a The governing body?

b Each committee with authority to act on behalf of the governing body?

9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O

	Yes	No
1a	15	
1b	0	
2	X	
3	X	
4	X	
5	X	
6	X	
7a	X	
7b	X	
8a	X	
8b	X	
9	X	

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code)

10a Did the organization have local chapters, branches, or affiliates?

b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?

11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?

b Describe in Schedule O the process, if any, used by the organization to review this Form 990

12a Did the organization have a written conflict of interest policy? If "No," go to line 13

b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?

c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done

13 Did the organization have a written whistleblower policy?

14 Did the organization have a written document retention and destruction policy?

15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?

a The organization's CEO, Executive Director, or top management official

b Other officers or key employees of the organization

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?

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?

	Yes	No
10a	X	
10b		
11a	X	
12a	X	
12b	X	
12c	X	
13	X	
14	X	
15a	X	
15b	X	
16a	X	
16b	X	

Section C. Disclosure

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

18 Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (Section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply

Own website Another's website 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 financial 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 ► Michelle Cronin (231) 947-8920
 PO Box 5946, Traverse City, MI 49696

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
- 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

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

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Or director Individual trustee	Institutional trustee	Officer	Key employee	Highest compensated employee			
(1) Robert Schlueter Executive Director	40 00 0 00	X		X	X		77,534	0	0
(2) Eric Lind Trustee	2 00 0 00		X				0	0	0
(3) Don Schuiteman President	2 00 0 00			X			0	0	0
(4) Lester Barnes Treasurer	2 00 0 00			X			0	0	0
(5) Victor Patrick Secretary	2 00 0 00			X			0	0	0
(6) Denise Plakmeyer Deputy Director	40 00 0 00				X		72,617	0	0
(7).....									
(8).....									
(9).....									
(10).....									
(11).....									
(12).....									
(13).....									
(14).....									

Part VII		Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)									
		(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)					(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
Individual trustee or director	Institutional trustee			Officer	Key employee	Highest compensated	Former				
(15)											
(16)											
(17)											
(18)											
(19)											
(20)											
(21)											
(22)											
(23)											
(24)											
(25)											
1b Sub-total . . .									► 150,151	0	0
c Total from continuation sheets to Part VII, Section A									► 0	0	0
d Total (add lines 1b and 1c)									► 150,151	0	0
2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization								► 0			
3 Did the organization list any former officer, director, or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual . . .										Yes	No
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual										3	X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person										4	X
										5	X
Section B. Independent Contractors											
1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization Report compensation for the calendar year ending with or within the organization's tax year											
		(A) Name and business address			(B) Description of services		(C) Compensation				
Northwest Community Action Agi		3963 Three Mile Rd, Traverse City, MI 49686			Nutrition Services		665,685				
Comfort Keepers		801 S Garfield Ave, Suite D, Traverse City, MI 49686			Inhome Services		475,240				
Monarch Home Health Services I		697 Hannah Ave, Suite D, Traverse City, MI 49686			Inhome Services		458,088				
Compassionate Care Home Hea		PO Box 197, Sterling, MI 48659			Inhome Services		515,269				
Harbor Care Associates		3101 Praire Street SW, Grandville, MI 49418			Inhome Services		478,070				
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization					► 5						

Part VIII Statement of RevenueCheck if Schedule O contains a response to any question in this Part VIII

Contributions, Gifts, Grants and Other Similar Amounts			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514
1a	Federated campaigns	1a	0			
b	Membership dues	1b	0			
c	Fundraising events	1c	0			
d	Related organizations	1d	43,000			
e	Government grants (contributions)	1e	9,548,426			
f	All other contributions, gifts, grants, and similar amounts not included above	1f	120,962			
g	Noncash contributions included in lines 1a-1f		\$ 70,489			
h	Total. Add lines 1a-1f			► 9,712,388		
Program Service Revenue		Business Code				
2a	Program Income	624210	91,579			
b			0			
c			0			
d			0			
e			0			
f	All other program service revenue		0			
g	Total. Add lines 2a-2f		► 91,579			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)		► 3,042		
4	Income from investment of tax-exempt bond proceeds		► 0			
5	Royalties		► 0			
6a	Gross rents	(i) Real	5,020			
b	Less rental expenses					
c	Rental income or (loss)		5,020	0		
d	Net rental income or (loss)			► 5,020		
7a	Gross amount from sales of assets other than inventory	(i) Securities	0			
b	Less cost or other basis and sales expenses		0			
c	Gain or (loss)		0			
d	Net gain or (loss)			► 0		
8a	Gross income from fundraising events (not including \$ 0 of contributions reported on line 1c)	a	0			
	See Part IV, line 18	b	0			
b	Less direct expenses			► 0		
c	Net income or (loss) from fundraising events					
9a	Gross income from gaming activities	a	0			
	See Part IV, line 19	b	0			
b	Less direct expenses			► 0		
c	Net income or (loss) from gaming activities					
10a	Gross sales of inventory, less returns and allowances	a	0			
b	Less cost of goods sold		0			
c	Net income or (loss) from sales of inventory			► 0		
Miscellaneous Revenue		Business Code				
11a				0		
b				0		
c				0		
d	All other revenue			0		
e	Total. Add lines 11a-11d		► 0			
12	Total revenue. See instructions		► 9,812,029	0	0	0

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns All other organizations must complete column (A)

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

<i>Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.</i>	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the United States See Part IV, line 21	1,331,763	1,331,763		
2 Grants and other assistance to individuals in the United States See Part IV, line 22	0			
3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16	0			
4 Benefits paid to or for members	0			
5 Compensation of current officers, directors, trustees, and key employees	151,924		151,924	
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0			
7 Other salaries and wages	1,246,920	1,246,920		
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	125,896	112,223	13,673	
9 Other employee benefits	408,436	359,445	48,991	
10 Payroll taxes	103,742	92,240	11,502	
11 Fees for services (non-employees).				
a Management	0			
b Legal	0			
c Accounting	0			
d Lobbying	0			
e Professional fundraising services See Part IV, line 17	0			
f Investment management fees	0			
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	63,353	57,116	6,237	
12 Advertising and promotion	0			
13 Office expenses	86,932	74,552	12,380	
14 Information technology	0			
15 Royalties	0			
16 Occupancy	43,324	39,107	4,217	
17 Travel	125,967	120,611	5,356	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials	0			
19 Conferences, conventions, and meetings	0			
20 Interest	0			
21 Payments to affiliates	0			
22 Depreciation, depletion, and amortization	41,352	41,352	0	0
23 Insurance	0			
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 O)				
a	0			
b Purchased Services	5,905,254	5,901,854	3,400	
c misc	69,979	60,855	9,124	
d Contributed Services	70,489	67,958	2,531	
e All other expenses	0			
25 Total functional expenses. Add lines 1 through 24e.	9,775,331	9,505,996	269,335	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 Check here ► <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance SheetCheck if Schedule O contains a response to any question in this Part X

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	1,223,940	1	1,883,501
	2 Savings and temporary cash investments	32,745	2	26,752
	3 Pledges and grants receivable, net	0	3	0
	4 Accounts receivable, net	469,155	4	592,230
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees			
	Complete Part II of Schedule L		5	
	6 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 instructions) Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net	0	7	0
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	0	9	
	10a Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a	701,185	
	b Less accumulated depreciation	10b	406,638	312,362
			10c	294,547
	11 Investments—publicly traded securities		121,296	130,096
	12 Investments—other securities. See Part IV, line 11		0	0
	13 Investments—program-related See Part IV, line 11		0	0
	14 Intangible assets		0	0
	15 Other assets See Part IV, line 11		0	0
	16 Total assets. Add lines 1 through 15 (must equal line 34)		2,159,498	2,927,126
Liabilities	17 Accounts payable and accrued expenses		439,314	1,161,764
	18 Grants payable		18	
	19 Deferred revenue		19	
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability Complete Part IV of Schedule D		21	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties	0	23	0
	24 Unsecured notes and loans payable to unrelated third parties	0	24	0
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D		149,753	158,233
	26 Total liabilities. Add lines 17 through 25		589,067	1,319,997
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here ► <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets		1,537,578	1,567,818
	28 Temporarily restricted net assets		32,853	39,311
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117 (ASC958), check here ► <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building, or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances		1,570,431	1,607,129
	34 Total liabilities and net assets/fund balances		2,159,498	2,927,126

Part XI Reconciliation of Net AssetsCheck 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	9,812,029
2	Total expenses (must equal Part IX, column (A), line 25)	2	9,775,331
3	Revenue less expenses Subtract line 2 from line 1	3	36,698
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	1,570,431
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	
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	1,607,129

Part XII Financial Statements and ReportingCheck if Schedule O contains a response to any question in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990 <input type="checkbox"/> Cash <input type="checkbox"/> Accrual <input checked="" type="checkbox"/> Other <u>Modified Accrual</u>		
	If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	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		
	<input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		
b	Were the organization's financial statements audited by an independent accountant?	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		
	<input checked="" type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> 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, review, or compilation of its financial statements and selection of an independent accountant?	X	
	If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O		
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?	X	
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits	X	

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

► Attach to Form 990 or Form 990-EZ.

► See separate instructions.

OMB No 1545-0047

2012

**Open to Public
Inspection**

Name of the organization

Northwest Senior Resources Inc

Employer identification number

38-2056710

Part I Reason for Public Charity Status (All organizations must complete this part) See instructions

The organization is not a private foundation because it is. (For lines 1 through 11, check only one box)

- 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E.)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions—subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 10 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h
 - a Type I b Type II c Type III—Functionally integrated d Type III—Non-functionally integrated
 - e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**
 - f If the organization received a written determination from the IRS that it is a Type I, Type II, or Type III supporting organization, check this box
 - g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
 - (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
 - (ii) A family member of a person described in (i) above?
 - (iii) A 35% controlled entity of a person described in (i) or (ii) above?

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

(I) Name of supported organization	(II) EIN	(III) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(IV) Is the organization in col (I) listed in your governing document?		(V) Did you notify the organization in col (I) of your support?		(VI) Is the organization in col (I) organized in the U.S.?		(VII) Amount of monetary support
			Yes	No	Yes	No	Yes	No	
(A)									
(B)									
(C)									
(D)									
(E)									
Total									0

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

HTA

Schedule A (Form 990 or 990-EZ) 2012

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants")	6,334,265	7,983,300	8,858,046	9,086,697	9,712,388	41,974,696
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						0
3 The value of services or facilities furnished by a governmental unit to the organization without charge						0
4 Total. Add lines 1 through 3	6,334,265	7,983,300	8,858,046	9,086,697	9,712,388	41,974,696
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						
6 Public support. Subtract line 5 from line 4						41,974,696

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
7 Amounts from line 4	6,334,265	7,983,300	8,858,046	9,086,697	9,712,388	41,974,696
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources	155,401	114,409	96,463	133,040	99,641	598,954
9 Net income from unrelated business activities, whether or not the business is regularly carried on						0
10 Other income Do not include gain or loss from the sale of capital assets (Explain in Part IV)						0
11 Total support. Add lines 7 through 10						42,573,650
12 Gross receipts from related activities, etc (see instructions)					12	
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						► <input type="checkbox"/>

Section C. Computation of Public Support Percentage

14 Public support percentage for 2012 (line 6, column (f) divided by line 11, column (f))	14	98 59%
15 Public support percentage from 2011 Schedule A, Part II, line 14	15	98 34%
16a 33 1/3% support test—2012. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization	► <input checked="" type="checkbox"/>	
b 33 1/3% support test—2011. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization	► <input type="checkbox"/>	
17a 10%-facts-and-circumstances test—2012. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization	► <input type="checkbox"/>	
b 10%-facts-and-circumstances test—2011. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the "facts-and-circumstances" test, check this box and stop here. Explain in Part IV how the organization meets the "facts-and-circumstances" test. The organization qualifies as a publicly supported organization	► <input type="checkbox"/>	
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions	► <input type="checkbox"/>	

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II.
If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any "unusual grants")						0
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						0
3 Gross receipts from activities that are not an unrelated trade or business under section 513						0
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						0
5 The value of services or facilities furnished by a governmental unit to the organization without charge						0
6 Total. Add lines 1 through 5	0	0	0	0	0	0
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						0
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						0
c Add lines 7a and 7b	0	0	0	0	0	0
8 Public support (Subtract line 7c from line 6)						0

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
9 Amounts from line 6	0	0	0	0	0	0
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						0
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						0
c Add lines 10a and 10b	0	0	0	0	0	0
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						0
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV)						0
13 Total support. (Add lines 9, 10c, 11, and 12)	0	0	0	0	0	0
14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here						<input type="checkbox"/>

Section C. Computation of Public Support Percentage

15 Public support percentage for 2012 (line 8, column (f) divided by line 13, column (f))	15	0 00%
16 Public support percentage from 2011 Schedule A, Part III, line 15	16	0 00%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2012 (line 10c, column (f) divided by line 13, column (f))	17	0 00%
18 Investment income percentage from 2011 Schedule A, Part III, line 17	18	0 00%
19a 33 1/3% support tests—2012. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
b 33 1/3% support tests—2011. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization		<input type="checkbox"/>
20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions		<input type="checkbox"/>

SCHEDULE D
(Form 990)Department of the Treasury
Internal Revenue Service**Supplemental Financial Statements**

► Complete if the organization answered "Yes," to Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
 ► Attach to Form 990. ► See separate instructions.

OMB No 1545-0047

2012Open to Public
Inspection

Name of the organization

Employer identification number

Northwest Senior Resources Inc

38-2056710

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" to Form 990, Part IV, line 6

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate contributions to (during year)		
3 Aggregate grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" to Form 990, Part IV, line 7

1 Purpose(s) of conservation easements held by the organization (check all that apply).	<input type="checkbox"/> Preservation of land for public use (e.g., recreation or education)	<input type="checkbox"/> Preservation of an historically important land area
	<input type="checkbox"/> Protection of natural habitat	<input type="checkbox"/> Preservation of a certified historic structure
	<input type="checkbox"/> Preservation of open space	
2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year		

a	* Held at the End of the Tax Year	
	2a	2b
b Total acreage restricted by conservation easements		
c Number of conservation easements on a certified historic structure included in (a)		
d Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register		

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4 Number of states where property subject to conservation easement is located		
5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?		
6 Staff and volunteer hours devoted to monitoring, inspecting, and enforcing conservation easements during the year		
7 Amount of expenses incurred in monitoring, inspecting, and enforcing conservation easements during the year		
8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements		

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" to Form 990, Part IV, line 8

1a If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items	<input type="checkbox"/> \$
b If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items	
(i) Revenues included in Form 990, Part VIII, line 1	<input type="checkbox"/> \$
(ii) Assets included in Form 990, Part X	<input type="checkbox"/> \$
2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items	
a Revenues included in Form 990, Part VIII, line 1	<input type="checkbox"/> \$
b Assets included in Form 990, Part X	<input type="checkbox"/> \$

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

a <input type="checkbox"/> Public exhibition	d <input type="checkbox"/> Loan or exchange programs
b <input type="checkbox"/> Scholarly research	e <input type="checkbox"/> Other
c <input type="checkbox"/> Preservation for future generations	

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? Yes No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" to Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? Yes No

b If "Yes," explain the arrangement in Part XIII and complete the following table

	Amount
1c	0
1d	0
1e	0
1f	0

2a Did the organization include an amount on Form 990, Part X, line 21? Yes No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII

Part V Endowment Funds. Complete if the organization answered "Yes" to Form 990, Part IV, line 10

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	154,041	129,656	135,860	109,492	91,823
b Contributions	0	0	0	0	0
c Net investment earnings, gains, and losses	2,807	0	-6,204	26,368	17,669
d Grants or scholarships	0	0	0	0	0
e Other expenditures for facilities and programs	0	0	0	0	0
f Administrative expenses	0	0	0	0	0
g End of year balance	156,848	129,656	129,656	135,860	109,492

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as

a Board designated or quasi-endowment ► 100%

b Permanent endowment ► %

c Temporarily restricted endowment ► %

The percentages in lines 2a, 2b, and 2c should equal 100%

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by

	Yes	No
3a(i)	X	0
3a(ii)	X	0
3b	0	0

b If "Yes" to 3a(ii), are the related organizations listed as required on Schedule R?

4 Describe in Part XIII the intended uses of the organization's endowment funds

Part VI Land, Buildings, and Equipment. See Form 990, Part X, line 10

	Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land	.	0	0	0	0
b Buildings	.	0	551,076	313,271	237,805
c Leasehold improvements	.	0	0	0	0
d Equipment	.	0	126,317	87,262	32,950
e Other	.	0	23,792	0	23,792

Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c)) ►

294,547

Part VII Investments—Other Securities. See Form 990, Part X, line 12

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1) Financial derivatives	0	
(2) Closely-held equity interests	0	
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
(I)		
Total (Column (b) must equal Form 990, Part X, col (B) line 12)	0	

Part VIII Investments—Program Related. See Form 990, Part X, line 13

(a) Description of investment type	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
(10)		
Total (Column (b) must equal Form 990, Part X, col (B) line 13)	0	

Part IX Other Assets. See Form 990, Part X, line 15

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	

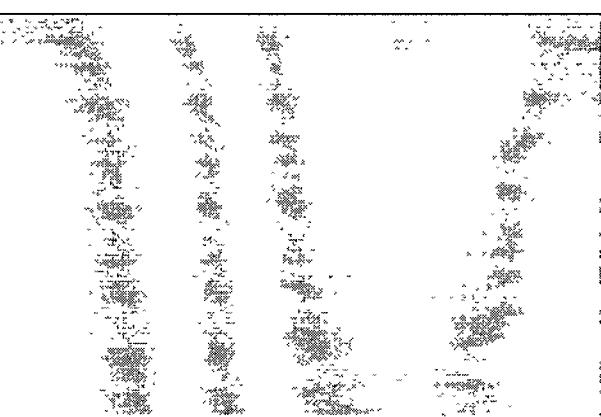
Total. (Column (b) must equal Form 990, Part X, col (B) line 15)

►

0

Part X Other Liabilities. See Form 990, Part X, line 25

(a) Description of liability	(b) Book value
(1) Federal income taxes	0
(2) Accrued Payroll and Benefits	158,233
(3) Security Deposits	0
(4) Deferred Revenue	
(5)	
(6)	
(7)	
(8)	
(9)	
(10)	
(11)	
Total (Column (b) must equal Form 990, Part X, col (B) line 25)	158,233



2. FIN 48 (ASC 740) Footnote. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740). Check here if the text of the footnote has been provided in Part XIII

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

1	Total revenue, gains, and other support per audited financial statements	1	9,812,029
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains on investments	2a	
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII)	2d	
e	Add lines 2a through 2d	2e	0
3	Subtract line 2e from line 1	3	9,812,029
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	0
5	Total revenue Add lines 3 and 4c. (This must equal Form 990, Part I, line 12)	5	9,812,029

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

1	Total expenses and losses per audited financial statements	1	9,775,331
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII)	2d	
e	Add lines 2a through 2d	2e	0
3	Subtract line 2e from line 1	3	9,775,331
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	0
5	Total expenses Add lines 3 and 4c. (This must equal Form 990, Part I, line 18)	5	9,775,331

Part XIII | Supplemental Information

Complete this part to provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Part V Line 4 Copy of Endowment fund policy attached.

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service
Name of the organization

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

Complete if the organization answered "Yes" to Form 990, Part IV, line 21 or 22.
► Attach to Form 990.

OMB No 1545-0047
2012
Open to Public
Inspection

Northwest Senior Resources Inc

Name of the organization	Employer identification number
Northwest Senior Resources Inc	38-2056710

Part I General Information on Grants and Assistance

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

Part II Grants and Other Assistance to Governments and Organizations in the United States Complete if the organization answered "Yes" to Form 990, Part IV, line 21, for any recipient that received more than \$5,000 Part II can be duplicated if additional space is needed

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) Antrim COA PO Box 614 Bellaire, MI 49615	38-6000098		83,044				Meals
(2) Benzie COA 10542 S Main St Honor, MI 49640	38-6004838		45,079				Meals
(3) Catholic Human Services 1832 A Oak Hollow Traverse City, MI	38-3198322		9,000				Kinship Care
(4) Charlevoix COA 218 W Garfield St Charlevoix, MI 496	38-6004840		72,996				Adult Day Care
(5) Friendship Centers of Emmet County 1322 Anderson Petoskey, MI 49772	23-7000317		84,908				Meals
(6) GT Pavillions 1000 Pavillions Circle Traverse City, MI	38-3359796		15,500				Adult Day Care
(7) Kalkaska COA PO Box 28 Kalkaska, MI 49646	38-6004861		97,000				Meals
(8) Kalkaska Memorial 419 S Coral St Kalkaska, MI 49646	38-6032904		5,000				Adult Day Care
(9) Legal Services of NM PO Box 710 Sault Ste Marie, MI 49686	38-1817336		30,000				Legal Services
(10) VitalCare 761 LaFayette Ave Cheboygan, MI 49	38-2527255		17,000				Adult Day Care
(11) Northwest Michigan Community Action 3963 Three Mile Rd Traverse City, MI	38-2027389		520,934				Meals
(12) Wexford COA 117 W Cass Street Cadillac, MI 49686	38-2081565		17,500				Adult Day Care

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

3 Enter total number of other organizations listed in the line 1 table

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

Schedule I (Form 990) (2012)
2 -----
3 -----
12 -----

Part III Grants and Other Assistance to Individuals in the United States. Complete if the organization answered "Yes" to Form 990, Part IV, line 22**Part III** Can be duplicated if additional space is needed

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
1					
2					
3					
4					
5					
6					
7					

Part IV Supplemental Information. Complete this part to provide the information required in Part I, line 2, Part III, column (b), and any other additional information

Compensation Information

Department of the Treasury
Internal Revenue Service

For certain Officers, Directors, Trustees, Key Employees, and Highest
Compensated Employees

2012

- Complete if the organization answered "Yes" to Form 990,
Part IV, line 23.
- Attach to Form 990. ► See separate instructions.

**Open to Public
Inspection**

Name of the organization

Northwest Senior Resources Inc

Employer identification number

38-2056710

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed in Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items

<input type="checkbox"/> First-class or charter travel	<input type="checkbox"/> Housing allowance or residence for personal use
<input type="checkbox"/> Travel for companions	<input type="checkbox"/> Payments for business use of personal residence
<input type="checkbox"/> Tax indemnification and gross-up payments	<input type="checkbox"/> Health or social club dues or initiation fees
<input type="checkbox"/> Discretionary spending account	<input type="checkbox"/> Personal services (e.g., maid, chauffeur, chef)

b If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all officers, directors, trustees, and the CEO/Executive Director, regarding the items checked in line 1a?

3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

<input type="checkbox"/> Compensation committee	<input checked="" type="checkbox"/> Written employment contract
<input type="checkbox"/> Independent compensation consultant	<input type="checkbox"/> Compensation survey or study
<input type="checkbox"/> Form 990 of other organizations	<input checked="" type="checkbox"/> Approval by the board or compensation committee

4 During the year, did any person listed in Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization.

- a** Receive a severance payment or change-of-control payment?
- b** Participate in, or receive payment from, a supplemental nonqualified retirement plan?
- c** Participate in, or receive payment from, an equity-based compensation arrangement?

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III

Only section 501(c)(3) and 501(c)(4) organizations must complete lines 5-9.

5 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of

- a** The organization?

- b** Any related organization?

If "Yes" to line 5a or 5b, describe in Part III

6 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of

- a** The organization?

- b** Any related organization?

If "Yes" to line 6a or 6b, describe in Part III

7 For persons listed in Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III

8 Were any amounts reported in Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

9 If "Yes" to line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

	Yes	No
1a		
1b		
2		
3		
4a		X
4b		X
4c		X
5a		X
5b		X
6a		X
6b		X
7		X
8		X
9		X

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed

For each individual whose compensation must be reported in Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)–(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)–(D)	(F) Compensation reported as deferred in prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
1	(i) (ii)						
2	(i) (ii)						
3	(i) (ii)						
4	(i) (ii)						
5	(i) (ii)						
6	(i) (ii)						
7	(i) (ii)						
8	(i) (ii)						
9	(i) (ii)						
10	(i) (ii)						
11	(i) (ii)						
12	(i) (ii)						
13	(i) (ii)						
14	(i) (ii)						
15	(i) (ii)						
16	(i) (ii)						

Part III Supplemental Information

Complete this part to provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II Also complete this part for any additional information

Part I Line 3 The Executive Director is considered a contracted employee. He is hired by the Board of Directors. His contract is reviewed annually and amended when necessary every three years. An evaluation of the ED is performed pursuant to the Employee

Policy Handbook and agency standards

SCHEDULE M
(Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

► Complete if the organization answered "Yes" on Form 990, Part IV, lines 29 or 30.
► Attach to Form 990

OMB No 1545-0047

2012

**Open To Public
Inspection**

Name of the organization

Northwest Senior Resources Inc

Employer identification number

38-2056710

Part I Types of Property

	(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1 Art—Works of art				
2 Art—Historical treasures				
3 Art—Fractional interests				
4 Books and publications				
5 Clothing and household goods				
6 Cars and other vehicles				
7 Boats and planes				
8 Intellectual property				
9 Securities—Publicly traded				
10 Securities—Closely held stock				
11 Securities—Partnership, LLC, or trust interests				
12 Securities—Miscellaneous				
13 Qualified conservation contribution—Historic structures				
14 Qualified conservation contribution—Other				
15 Real estate—Residential				
16 Real estate—Commercial				
17 Real estate—Other				
18 Collectibles				
19 Food inventory				
20 Drugs and medical supplies				
21 Taxidermy				
22 Historical artifacts				
23 Scientific specimens				
24 Archeological artifacts				
25 Other ► (Inkind Volunteer S)	X		70,489	Market
26 Other ► (_____)				
27 Other ► (_____)				
28 Other ► (_____)				
29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part IV, Donee Acknowledgment . . .			29	

30a During the year, did the organization receive by contribution any property reported in Part I, lines 1–28
that it must hold for at least three years from the date of the initial contribution, and which is not
required to be used for exempt purposes for the entire holding period?
b If "Yes," describe the arrangement in Part II

31 Does the organization have a gift acceptance policy that requires the review of any non-standard
contributions?

32a Does the organization hire or use third parties or related organizations to solicit, process, or sell
noncash contributions?
b If "Yes," describe in Part II

33 If the organization did not report an amount in column (c) for a type of property for which column (a) is
checked, describe in Part II

	Yes	No
30a		X
31		X
32a		X

Part II

Supplemental Information. Complete this part to provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

Part I Line 33 \$70,489 from non cash contributions from inkind volunteer services only.

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

Northwest Senior Resources Inc

Employer identification number

38-2056710

Form 990 Part VI Section B Line 11b A complete copy of the 990 return and attachments is

emailed to all Board of Directors prior to submission allowing for ample time for questions

and comments

Form 990 Part VI Section B Line 12c The conflict of interest policy is presented to the Board

of Directors, Board of Advisors on an annual basis. The conflict of interest statement is also

an agenda item and members are asked of any conflicts of interest prior to each meeting. The

policy is also part of the employee handbook

Form 990 Part VI Section C Line 19 All policies, procedures and financial statements are

available to the public upon request

Area Agency on Aging of Northwest Michigan Fiscal Management Policies and Procedures

Policy Name: ENDOWMENT FUND	Number: 50.	
Effective Date: 5/07/2009	Last Reviewed: 4/05/2012	Last Revised: 6/03/2010
Signature of Approval		
Title of Signatory: Executive Director		

This Policy Supersedes All Others

POLICY

The AAANM Board of Directors has established a fund termed the AAANM Endowment Fund. The fund will be managed and monitored by the Board of Directors. The Board's Finance Committee, the staff and an Investment Counselor will be other members of the team that advises and acts on the Board's behalf. This fund outlines the parameters under which the BOD and the other members of the team will operate.

PURPOSE

Purpose of the Endowment Fund: An Endowment Fund shall be established under the control of the Board of Directors of AAANM. The Endowment Fund shall be an **unrestricted Board designated** fund within AAANM's Accounting System. The fund will be included on AAANM's Balance Sheet as an asset. The monies in this fund shall be used under conditions and policies established by the BOD. The monies in this fund may be used for/to.

1. Program Development purposes where federal and state funds cannot be employed or their application would be inappropriate, i.e., diverted from vital services.
2. To support new unfunded initiatives.
3. Seed money for new services
4. Match for grants and/or/contracts
5. Infrastructure investment, including equipment and facilities
6. Service delivery programs that are underfunded (may be a low priority).
7. Fund the initiatives of other organizations that exhibit a regional benefit.
8. Support AAANM operating expenses when necessary
9. Direct client/customer support and augment the Emergency Fund utilization with BOD approval.

SCOPE

The AAANM Endowment Fund policy applies to the Board of Directors, Chairperson of the Finance Committee, Executive Director, Deputy Director, Finance Director and the Investment Counselor/s.

PROCEDURE / APPLICATION

1. **Role of the Board of Directors (BOD):** The BOD is the decision maker. It is within the realm of responsibility and authority of the BOD to create, amend, delete or otherwise change policies and procedures governing the operating details of and uses of the Endowment Fund. The BOD may also terminate the Endowment Fund.
2. **Role of the Finance Committee (BODFC):** The BODFC will work with the investment counselor and staff to research investments and monitor the status of the fund at least quarterly. This may occur through meetings, e-mails and mailings. The Chairperson of the BODFC and the Executive Director are given additional responsibilities under this policy. See #11.
3. **Role of the AAANM Staff:** The staff involved in this activity will be the Executive Director, the Deputy Director and the Finance Director. They will interact with the BOD and the BODFC to implement the decisions of the Board as directed. The Staff will be a research arm of the BOD and BODFC. The Staff may act as intermediary between the investment counselor and BOD and BODFC. It will be the Staff's responsibility to collect and aggregate information in order to keep the BOD adequately informed. The Chairperson of the BODFC and the Executive Director are given additional responsibilities under this policy. See #11.
4. **Role of the Investment Counselor/s:** This may be a firm or individual, selected by the BOD to act on behalf of AAANM in regard to the recommendation, selection, purchase, holding, etc., of specific investment vehicles and products to grow the Endowment Fund. In time the BOD may elect to have multiple investment counselors.

5. **Description of the Endowment Fund:** The Endowment Fund will be under the Control of the AAANM BOD. All the others involved, particularly the staff and investment counselor, will act under the direction and implement the actions of the BOD. The day to day management of the fund shall be the responsibility of the investment counselor. The Fund shall have a Cash Management Account as well as the various investment funds and accounts. No Federal or State funds will be placed in this Endowment Fund unless specifically allowed by the Federal or State Agency from which the funds originate
6. **Investment Strategies and Objectives:** All investments have risks associated with them. The BOD has directed that investments shall not be made in anything but BB investments, and above the rating defined by a national investment rating company. Any investment or set of investments shall fulfill the following objectives
 1. Reasonable growth
 2. Protection of principle
 3. Income oriented investments, including Preferred Stock and short term, intermediate and strategic bonds
 4. At any time there may be approximately 15% of the value of the Endowment in the Cash Management Account, the balance, or approximately 85%, shall be maintained in income oriented investments.
7. **Donations to AAANM and the Endowment Fund:** Any donation to AAANM, which is not **designated for a** specific purpose by the donor, shall be allocated, on a 50%-50% ratio, to the agency Emergency Fund and the Endowment Fund. Donors may specify the purpose of their donation.
8. **Economic Conditions for Use of the Endowment Fund:** The Endowment Fund shall be used under the following economic conditions:
 1. No monies shall be used from the Endowment Fund until the fund reaches an aggregate value of \$100,000.
 2. The BOD will not allow the value of the fund to fall below \$100,000.
 3. The BOD may elect to change this policy at any time to meet and address circumstances that exist at some future point
9. **Dissolution of the Agency:** In the event that AAANM no longer exists, the Endowment Fund shall be considered an asset of the organization and disposed of in accordance with the By-laws of AAANM
10. **Operation of the AAANM Endowment Program**
The initial Investment Counselor will be Ameriprise and its agent William Kildee.
11. **Decisions on Investments.** The Board recognizes the volatility of markets and also recognizes the need to make timely decisions in order to optimize investment opportunities. Resultantly the BOD designates the Chairperson of the BODFC and the Executive Director to act on behalf of the BOD while maintaining the cash to investments ratio of approximately 15% to 85%. Essentially the Executive Director, in consultation with the Chairperson of the Finance Committee, may act to invest only earnings in purchasing additional revenue producing investments. Any and all purchases will be reported to the BOD at the Board meeting following a purchase
12. The initial investment of the Endowment Fund shall be preferred stocks. Companies to be recommended by Ameriprise

**AREA AGENCY ON AGING OF NORTHWEST MICHIGAN
CONTRACT MANAGEMENT POLICIES AND PROCEDURES**

Policy Name: ASSESSMENT & MONITORING OF CONTRACTORS		Number: 20:025
Effective Date: 9/06/2007	Last Reviewed: 9/06/2007	Last Revised: 8/14/2007
Signature of Approval:		
Title of Signatory: Executive Director		

This Policy Supercedes All Others

POLICY

AAANM will assess and monitor Contractors who receive State and Federal funds for the provision of services to older adults in Region 10.

PURPOSE

To insure that service programs for older persons are being operated in accordance with service contracts, in compliance with the Operating Standards for Service Programs established by Michigan Office of Services to the Aging (OSA), and that the intended benefits are being realized by older persons. Assessments also provide an opportunity for collaborative efforts to improve the quality and expand the capacity of service programs.

AUTHORITY REFERENCE

Michigan Office of Services to the Aging Operating Standards for Area Agencies on Aging, Standard C-5, Assessment of Contractors and all applicable rules, regulations and standards developed and promulgated by the U.S. Administration on Aging (AoA), OSA and/or AAANM.

SCOPE

All AAANM Contractors funded with State and Federal monies from OSA

DEFINITIONS

Assessment: A formal process of AAANM interview and provider response employing an assessment tool/document that provides for a uniform process of review and comparison of providers to published and promulgated standards.

Monitoring: An informal process of review of reports and documents, submitted by providers of service, for timeliness, accuracy and comparison to performance goals.

At-risk Contractor: A Contractor is determined to be "at-risk" should any of the following conditions exist.

- 1 Participant health, safety and/or welfare is/are compromised;
- 2 Recurrent (related to timeliness/accuracy/consistency of billing) or serious financial issues;
- 3 Issues of non-compliance with Federal, State and/or AAANM standards;
- 4 Failure to develop, implement and/or complete a satisfactory corrective plan of action to address areas of non-compliance

PROCEDURE / APPLICATION

- 1 The AAANM Contracted Services Coordinator will develop an annual monitoring plan to conduct through the fiscal year, October 1 to September 30. This schedule will be submitted to OSA by **December 1** of that fiscal year
- 2 AAANM will conduct annual fiscal and programmatic monitoring and assessments of all Contractors, including a formal on-site assessment at least once during the respective multi-year area plan cycle under which the Contractor is funded. A Contractor determined to be "at-risk" as defined above, will receive a formal on-site assessment annually until they have been determined not "at-risk" for two (2) consecutive program years. Contractors that are determined not "at-risk" for two (2) consecutive program years will receive an abbreviated assessment that may or may not be conducted on-site. Additional monitoring and assessments may also be scheduled at the request of the Contractor, or at the initiation of AAANM.

3. The AAANM Contractor assessment tools (See Form 20.025.1 F) will have been submitted to OSA for review prior to use or prior to implementing revisions, which will address at a minimum:
 - a. Compliance with contract specifications
 - b. Compliance with approved service definitions.
 - c. Compliance with generally accepted accounting principles.
 - d. Compliance with pertinent OSA Operating Standards for Service Programs.
 - e. Compliance with applicable licensure requirements.
 - f. Compliance with pertinent Federal and State statutes
 - g. Compliance with pertinent AAANM policies
 - h. Progress on resolving corrective actions required by prior assessments
4. A written assessment of findings, areas of non-compliance including required corrective action, and general recommendations, with time frames for responding to each, will be left with the Contractor at the conclusion of the on-site assessment. The assessment summary will be filed in the Contractor agency record at AAANM.
5. Technical assistance will be suggested or provided, as appropriate.
6. Follow-up of corrective action will be conducted, as necessary
7. A Contractor unable or unwilling to resolve corrective actions required by prior assessments may be subject to probation, suspension, or termination of contract (See AAANM **Contracting for Service Provision Policy Number 20.020**) The Contractor will receive written notification of this possibility, with final compliance deadlines noted

AREA AGENCY ON AGING OF NORTHWEST MICHIGAN PURCHASE OF SERVICE POLICIES AND PROCEDURES

Number: 40.070	Policy Name: ASSESSMENT AND MONITORING OF PURCHASE OF SERVICE PROVIDER AGENCIES	
Effective Date: 8/07/2003	Last Reviewed: 6/28/04, 02/08/2008, 6/6/2010	Last Revised: 02/08/2008, 6/6/2010
Signature of Approval:		
Title of Signatory: Executive Director		

This Policy Supercedes All Others

POLICY

AAANM will assess and monitor Purchase of Service (POS) Provider Agencies to ensure Provider compliance to minimum service standards and conditions of participation.

PURPOSE

To verify that the Provider Agency is providing services to Care Connections participants in accordance with protocols established by Michigan Department of Community Health (DCH) MI Choice Program, Center for Medicare/Medicaid Services (CMS), and Michigan Office of Services to the Aging (OSA) and/or AAAANM.

AUTHORITY

The Authority for this Policy originates with the contracts held by and between AAANM and Michigan Department of Community Health and Michigan Office of Services to the Aging.

SCOPE

All POS Provider Agencies.

DEFINITIONS:

Assessment: A formal process of AAANM interview and provider response employing an assessment tool/document that provides for a uniform process of review and comparison of providers to published and promulgated standards.

Monitoring: An informal process of review of reports and documents, submitted by providers of service, for timeliness, accuracy and comparison to performance goals.

At-risk Provider Agency: A POS Provider Agency is determined to be "at-risk" should any of the following conditions exist:

1. Participant health, safety and/or welfare is/are compromised,
2. Recurrent (related to timeliness/accuracy/consistency of billing) or serious financial issues,
3. Issues of non-compliance with Federal, State and/or AAANM standards;
4. Failure to develop, implement and/or complete a satisfactory corrective plan of action to address areas of non-compliance identified in the assessment.

PROCEDURE/APPLICATION

1. The AAANM POS Coordinator, Care Connections Supervisors, and the MICIS Data Coordinator will develop an annual monitoring schedule of Provider Agencies to conduct through the fiscal year, October 1 thru September 30. For purposes of compliance with the DCH contract, a copy of this schedule will be submitted to DCH no later than December 1 each year.
2. A minimum of 10% of POS Provider Agencies will receive an on-site assessment for compliance with applicable standards. A POS Provider Agency determined to be "at-risk" as defined above, will receive a formal on-site assessment annually until they have been determined not "at-risk" for two (2) consecutive program years. After the formal schedule has been established, additional POS Provider Agencies may be assessed during the course of the year if they are identified as an at-risk provider agency or the provider

agency requests an assessment

3. The POS Coordinator informs the selected POS Provider Agencies in writing (mail or electronically) of the annual POS Provider Agency assessment schedule as soon as it is established. The POS Provider Monitoring Tool will be attached to the schedule (# 40.070 1F). The Provider Agencies are contacted by telephone (or e-mail) at least two weeks in advance of the scheduled assessment date to confirm arrangements.
4. In preparation for the on-site Provider assessment, the AAANM assessor(s) will communicate with AAANM Care Managers to discuss their utilization of the provider and any documented problems/concerns encountered to determine if there are service delivery and/or communication issues that should be formally discussed at the on-site assessment
5. Prior to the on-site assessment, WISP (Waiver Information Service Portal) reports such as provider variance, billing and no-show reports will be used to determine the frequency of "non-service" by the Provider as related to the Plan of Care and Service Authorization.
6. An on-site assessment will, at the minimum, include:
 - a. An evaluation of a sampling of program participant charts, using a standardized Provider Monitoring Tool.
 - (1) 10 MI Choice program participant charts or 10% of the Provider Agency MI Choice case records, whichever is greater;
 - (2) When applicable, 10 Care Management program participant charts, or 10% of the Provider Agency Care Management case records, whichever is greater.
 - b. A review of billings to payments:
 - (1) Minimum of three (3) months Provider Agency billings to payments for each MI Choice program participant record.
 - (2) Minimum of one (1) month Provider agency billings to payments for each Care Management program participant record.
 - (3) This billing review will include participant case record documentation, service claims and reimbursements. The records will be reviewed by comparing payment records to Service Authorizations and case record documentation. Provider Agency records will be evaluated for date of service, time of service delivery, and signature of the staff providing the service
 - (4) When results of the initial case record/bill review indicate any irregularities, the assessor will schedule an immediate second "billings to payments" review to be conducted by the assessor and AAANM financial staff to further review provider agency case records, up to and including all case records, covering a specified time period.
 - c. Verification of hiring and supervision practices:
Verification by the Provider Agency of documentation in a designated number (percent) of employee records of reference and criminal background checks prior to providing participant service, in-person (home) supervision visits and required (annual) training/certification.
 - d. In-Home Visits with a minimum of 2 MI Choice Waiver Participants:
The in-home visit may correspond to a time when the provider's direct care staff is working in the participant's home. The purpose will be to determine satisfaction with services and verify that tasks are being performed as ordered in the Plan of Care.
 - e. Summarization of findings
An exit conference with the Provider Agency will be held at the conclusion of the on-site assessment that summarizes all findings including a written summary of findings and areas of non-compliance. A copy of this review summary will be filed in the MI Choice provider agency record at AAANM and will be incorporated into the Agency's final report.
7. A written report will be completed and sent to the provider within 30 days following the on-site assessment. This report will include a copy of the completed monitoring tool and will include a list of all areas of non-compliance related to both the on-site assessment and the in-home participant interviews. If the report requires corrective action from the Agency, it will include time frames for a written corrective plan to be sent to AAANM. A copy of the MI Choice Waiver Report will be forwarded to DCH within 30 days of completion of the assessment process. The AAANM POS Contractor Manager will be responsible for monitoring the

corrective action plans All corrective action plans will be submitted to the Care Connections Director for review and additional monitoring

8. In the event of a second "billings to payments" review, a written report of the findings will be prepared identifying the findings, any required action on the part of the Provider and listing actions AAANM will take (see #11). This report will be sent to the Provider For any MI Choice Waiver billing issues, DCH will receive a copy of the report within 30 working days following completion of the review This report will also be shared with the AAANM Executive Director who will be kept apprised of any further communication as well as the Provider resolution of the issue
9. Technical assistance will be suggested or provided, as appropriate
10. A follow-up monitoring will be completed within 3 to 6 months of the receipt of the written corrective plan for providers non-compliant in any part of the assessment to assure that the provider has initiated corrective action.
11. POS Provider Agencies unable or unwilling to comply with standards will:
 - a. Be subject to suspension of new referrals and/or the transfer of participants to another provider when findings warrant immediate action to protect the participant's health or safety
 - b. Have billing adjustments made on MICIS and on the Medicaid Management Information System using individual claim adjustments to date of service or gross adjustment. Deduct overpayments made to a provider from the next payment issued due the provider AAANM will report gross adjustments made on the next MDCH monthly expenditure report
 - c. Be suspended or terminated for failure to correct deficiencies following a second review AAANM may reinstate providers after verifying the provider has corrected deficiencies and/or changed procedural practices as required

CONFLICT OF INTEREST

In accordance with Public Act 180 of the Older Michiganians Act, persons involved with the aging network shall not have a direct or indirect financial interest that conflicts with her/his official duties and responsibilities.

Persons who wish to serve on the AAANM Board of Directors or Board of Advisors will not be disqualified because of a known Conflict of Interest. However, a new member of the Board shall disclose, at the time of her/his initial orientation, any conflict of interest. The signed disclosure will be kept on file by agency staff. Board member signature indicates that each Board member has reviewed, understands and agrees with the AAANM Conflict of Interest Policy. The signed document will be copied to the Board member.

1. Conflict of Interest exists when a Board member or a member of her/his immediate family serves on the Board, or staff of an agency providing or proposing to provide services through the funding agency, or has any arrangement concerning prospective employment.
 - a. Employees, officers or agents of a service provider shall neither solicit nor accept gratuities, favors or anything of monetary value from contractors or potential contractors.
 - b. No employee, officer or agent of an aging network organization shall participate in the selection, award of administration of a contract where, to her or his knowledge, any of the following has a financial interest in that concern:
 - (1) the employee, officer or agent;
 - (2) any member of her or his immediate family;
 - (3) her or his partner;
 - (4) an organization in which any of the above is an officer, director or employee;
 - (5) a person or organization with whom any of the above individuals is negotiating or has any arrangement concerning prospective employment.
2. During business proceedings of the Board, a member shall make known a potential conflict of interest, shall abstain from discussing a relevant motion and/or making a recommendation, shall not use her/his personal influence on the matter before the Board and shall not have a vote.
3. And in accordance with Personnel Policy #10.065 CONFLICT OF INTEREST, "Employees of the Agency will not distribute nor cause to be distributed, any advertisement, materials or samples from vendors, aimed at soliciting money or political support from older persons, unless materials or information provide a recognized accepted service and is presented in a tasteful and non-threatening manner and is approved by the Executive Director."

I hereby acknowledge that I have received and reviewed the AAANM Code of Ethics, the Code of Conduct, the Confidentiality statement and the Conflict of Interest statement. I understand the precepts set forth in these documents, the declared expectations and my responsibility to comply.

In accordance with the Conflict of Interest statement, I also declare, as of the date indicated below, that:

I do have a conflict of interest and agree to abide by the above stated policy.

Nature of the conflict:

I do not have a conflict of interest and agree to abide by the above stated policy.

Signature

Date

Article II, Section 5: STAFFING

The Board of Directors shall employ an Executive Director as a Term Contract position. The Executive Director shall hire other personnel to properly carry out the purpose of the Corporation, as described in Article I, Section 2, and that are presented in the annual budget and staffing plan approved by the BoD. No member of the Board of Directors shall be an employee of the Corporation nor receive any reimbursement except by way of the reimbursement of actual and reasonable expenses incurred in the course of service as a member of the Board of Directors.

ARTICLE III OFFICERS

Article III, Section 1: DUTIES

The Board of Directors and officers of the Corporation shall perform their respective duties prescribed by these By-Laws and by the parliamentary authority adopted by the Corporation. Each member of the Corporation shall be provided a job description.

Article III, Section 2: PRESIDENT'S DUTIES

The President shall preside over the meetings of the Board of Directors and, with approval of the Board of Directors, appoint all Standing, Ad Hoc or temporary committees and serve as Chairperson of the Executive Committee. The President is also authorized to sign contracts and other official documents on behalf of the Corporation and assumes overall responsibility for Corporation activities. The President shall serve as ex-officio member of all committees.

Article III, Section 3: VICE-PRESIDENT'S DUTIES

The Vice-President shall preside in the absence of the President and shall serve as a member of the Executive Committee and perform other duties as may be prescribed by the Board of Directors.

Article III, Section 4: SECRETARY'S DUTIES

The Secretary shall be responsible for assuring a complete and accurate record of minutes for all meetings of the Corporations, and perform other such duties as may be prescribed by the Board of Directors. The Secretary shall preside in the absence of the President and Vice-President and shall serve as a member of the Executive Committee.

Article III, Section 5: TREASURER'S DUTIES

The Treasurer shall be the legal custodian of all funds on behalf of the Corporation and shall cause all funds to be properly accounted for in an accepted accounting system. The Treasurer shall be authorized to sign appropriate fiscal documents related to the Corporation's activities. The Treasurer shall preside in the absence of the President, Vice-President and Secretary and shall serve as a member of the Executive Committee and Chairman of the Finance Committee.

Article III, Section 6: TRUSTEES' DUTIES

The Trustees shall serve as members of the Executive Committee.