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Short Form

Return of Organization Exempt From Income Tax

2013

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Open to Public Inspection

▶ Do not enter Social Security numbers on this form as it may be made public.

▶ Information about Form 990-EZ and its instructions is at www.irs.gov/form990.

Department of the Treasury
Internal Revenue Service

A For the 2013 calendar year, or tax year beginning 01 January , 2013, and ending 31 December , 20 13

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Terminated <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	C Name of organization LSM Corporation		D Employer identification number 02-037699 7
	Number and street (or P.O. box, if mail is not delivered to street address) Room/suite PO Box 16		E Telephone number 607 639 2279
	City or town, state or province, country, and ZIP or foreign postal code Afton NY 13730-0016		F Group Exemption Number ▶

G Accounting Method: Cash Accrual Other (specify) ▶ _____

I Website: ▶ **www.VCOA.org** **H** Check if the organization is not required to attach Schedule B (Form 990, 990-EZ, or 990-PF).

J Tax-exempt status (check only one) - 501(c)(3) 501(c) (7) ◀ (insert no) 4947(a)(1) or 527

K Form of organization: Corporation Trust Association Other _____
L Add lines 5b, 6c, and 7b, to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, column (B) below) are \$500,000 or more, file Form 990 instead of Form 990-EZ ▶ \$ **168,012.38**

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

1	Contributions, gifts, grants, and similar amounts received	1	0
2	Program service revenue including government fees and contracts	2	0
3	Membership dues and assessments	3	117,201.58
4	Investment income	4	25.05
5a	Gross amount from sale of assets other than inventory	5a	0
b	Less: cost or other basis and sales expenses	5b	0
c	Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a)	5c	0
6	Gaming and fundraising events		
a	Gross income from gaming (attach Schedule G if greater than \$15,000)	6a	0
b	Gross income from fundraising events (not including \$ 0 of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000)	6b	37,881.26
c	Less: direct expenses from gaming and fundraising events	6c	34,522.70
d	Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c)	6d	3,358.56
7a	Gross sales of inventory less returns and allowances	7a	11,638.29
b	Less: cost of goods sold	7b	9,203.56
c	Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)	7c	2,434.73
8	Other revenue (describe in Schedule O)	8	5,080.00
9	Total revenue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8 ▶	9	128,099.92
10	Grants and similar amounts paid (list in Schedule O)	10	0
11	Benefits paid to or for members	11	0
12	Salaries, other compensation, and employee benefits	12	0
13	Professional fees and other payments to independent contractors	13	67,467.31
14	Occupancy, rent, utilities, and maintenance	14	12,811.68
15	Printing, publications, postage, and shipping	15	53,453.18
16	Other expenses (describe in Schedule O)	16	9,516.70
17	Total expenses. Add lines 10 through 16 ▶	17	143,248.87
18	Excess or (deficit) for the year (Subtract line 17 from line 9)	18	(15,148.95)
19	Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return)	19	95,733.06
20	Other changes in net assets or fund balances (explain in Schedule O)	20	
21	Net assets or fund balances at end of year. Combine lines 18 through 20 ▶	21	80,584.11

For Paperwork Reduction Act Notice, see the separate instructions. Cat No 106421 Form **990-EZ** (2013)

2013 90 NOV 06 10 27 2014
 APR 17 2014
 MAY 27 2014
 REVENUE
 EXPENSES
 NET ASSETS

26
 [Handwritten signatures and initials]

Part II Balance Sheets (see the instructions for Part II)
 Check if the organization used Schedule O to respond to any question in this Part II

	(A) Beginning of year	(B) End of year
22 Cash, savings, and investments	87,917.11	73,289.11
23 Land and buildings		
24 Other assets (describe in Schedule O)	7,815.95	7,295.00
25 Total assets	95,733.06	80,584.11
26 Total liabilities (describe in Schedule O)		
27 Net assets or fund balances (line 27 of column (B) must agree with line 21)	95,733.06	80,584.11

Part III Statement of Program Service Accomplishments (see the instructions for Part III)
 Check if the organization used Schedule O to respond to any question in this Part III

What is the organization's primary exempt purpose? Provide information & social events to Volvo enthusiasts	Expenses (Required for section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts; optional for others.)
Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. In a clear and concise manner, describe the services provided, the number of persons benefited, and other relevant information for each program title.	
28 Publish and distribute 6 issues of Rolling magazine to over 2800 members (Grants \$) If this amount includes foreign grants, check here <input type="checkbox"/>	28a
29 Maintain membership listing and models of Volvos owned and provide various member services, such as information, commemorative items, listing of dealers offering discounts, and access do discounted vehicle purchase program. (Grants \$) If this amount includes foreign grants, check here <input type="checkbox"/>	29a
30 Sponsor local club chapters and co-ordinate enthusiast gatherings at various locatins nationwide, as well as an annual national meet. (Grants \$) If this amount includes foreign grants, check here <input type="checkbox"/>	30a
31 Other program services (describe in Schedule O) (Grants \$) If this amount includes foreign grants, check here <input type="checkbox"/>	31a
32 Total program service expenses (add lines 28a through 31a)	32

Part IV List of Officers, Directors, Trustees, and Key Employees (list each one even if not compensated—see the instructions for Part IV)
 Check if the organization used Schedule O to respond to any question in this Part IV

(a) Name and title	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC) (if not paid, enter -0-)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation
John Holtzapple Leola PA	President, 10	-0-	-0-	-0-
Gretchen Adams Afton NY	Vice President, 40	25,358.80	-0-	-0-
Armand Brandao Taunton MA	Treasurer, 3	1,000.00	-0-	-0-
Jan Nystrom York PA	Director, Rolling Editor, 20	24,000.00	-0-	-0-
Bart Klein Kansas City MO	Secretary, 3	-0-	-0-	-0-
Hugh Donnelly Fairfield CT	Director, Counsel	-0-	-0-	-0-
Mike Dudek Morgan Hill CA	Director, Advert Manager, 1	1229.00	-0-	-0-
Ryan Ottochian Otisville NY	Director	-0-	-0-	-0-
Phil Salmon Boxford MA	Director	-0-	-0-	-0-
Rory Madden Prescott Valley AZ	Director	-0-	-0-	-0-
Duncan LaBay Newburyport MA	Director	-0-	-0-	-0-
Faye Van Vorce Harpursville NY	Office Manager, 16	-0-	-0-	-0-

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

33 Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O
34 Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions)
35a Did the organization have unrelated business gross income of \$1,000 or more during the year from business activities (such as those reported on lines 2, 6a, and 7a, among others)?
35b If "Yes," to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanation in Schedule O
35c Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III
36 Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Schedule N
37a Enter amount of political expenditures, direct or indirect, as described in the instructions
37b Did the organization file Form 1120-POL for this year?
38a Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were any such loans made in a prior year and still outstanding at the end of the tax year covered by this return?
38b If "Yes," complete Schedule L, Part II and enter the total amount involved
39 Section 501(c)(7) organizations. Enter:
39a Initiation fees and capital contributions included on line 9
39b Gross receipts, included on line 9, for public use of club facilities
40a Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under: section 4911; section 4912; section 4955
40b Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year, or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I
40c Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958
40d Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax on line 40c reimbursed by the organization
40e All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T
41 List the states with which a copy of this return is filed
42a The organization's books are in care of Armand Brandao Telephone no. 781 255 4723 Located at 737 Burt St, Taunton MA ZIP + 4 02780-2203
42b At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? If "Yes," enter the name of the foreign country: See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.
42c At any time during the calendar year, did the organization maintain an office outside the U.S.? If "Yes," enter the name of the foreign country:
43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the tax year
44a Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ
44b Did the organization operate one or more hospital facilities during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ
44c Did the organization receive any payments for indoor tanning services during the year?
44d If "Yes" to line 44c, has the organization filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O
45a Did the organization have a controlled entity within the meaning of section 512(b)(13)?
45b Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," Form 990 and Schedule R may need to be completed instead of Form 990-EZ (see instructions)

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

Part VI Section 501(c)(3) organizations only

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

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

47 Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	47	Yes		No
48 Is the organization a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	48			
49a Did the organization make any transfers to an exempt non-charitable related organization?	49a			
b If "Yes," was the related organization a section 527 organization?	49b			

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

(a) Name and title of each employee	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated amount of other compensation
None				

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

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

(a) Name and business address of each independent contractor	(b) Type of service	(c) Compensation
None		

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

52 Did the organization complete Schedule A? **Note.** All section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A ▶ Yes No

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

Sign Here	Signature of officer 	Date 03 APR 2014
	Type or print name and title Armand Brandao, Treasurer	

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	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

**SCHEDULE O
(Form 990 or 990-EZ)**

Department of the Treasury
Internal Revenue Service

Name of the organization

LSM Corporation

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.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2013

**Open to Public
Inspection**

Employer identification number

02-037699

Form 990-EZ, Line 9, Other Revenue, \$5,080.00, is from advertising in Rolling Magazine

Form 990-EZ, Line 16 detail:, Other Expenses, \$9,516.70, includes:

Bank Service Charges: 318.34

Online Sales Fees: \$4,379.72

VCOA.org domain name: \$369.30

Event liability insurance: \$3,798.30

Club Promotion: \$651.04

Form 990-EZ, Line 24A, Other Assets, \$7,815.95 includes:

Accounts Receivable: \$912.10

Inventory: \$6,002.16

Office Equipment: \$901.69

Form 990-EZ, Line 24B, Other Assets, \$7,295.00 Includes:

Accounts Receivable: \$912.10

Inventory: \$5181.21

Office Equipment: \$901.69

Volvo Club of America Balance Sheet As of December 31, 2013

	Dec 31, 13
ASSETS	
Current Assets	
Checking/Savings	
Business Checking (on-line)	23,892.69
Collection Account	45,467.52
Petty Cash—cash	177.39
Petty Cash Checking	3,290.26
Total Checking/Savings	72,827.86
Accounts Receivable	
Accounts Receivable	912.10
Total Accounts Receivable	912.10
Other Current Assets	
Inventory Asset	6,002.16
Total Other Current Assets	6,002.16
Total Current Assets	79,742.12
Fixed Assets	
Afton - fax/scan/print	143.98
Afton Computer	345.00
Safe	412.71
Total Fixed Assets	901.69
TOTAL ASSETS	80,643.81
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	100.00
Total Accounts Payable	100.00
Total Current Liabilities	100.00
Total Liabilities	100.00
Equity	
Opening Bal Equity	79,152.47
Retained Earnings	16,540.29
Net Income	-15,148.95
Total Equity	80,543.81
TOTAL LIABILITIES & EQUITY	80,643.81

5,951.16
6,888.16
2,434.73

3,867.43

INV
RECEIVABLES

32,902.26
6,395.68
644.58

10,330.52

1513.90
46,247.10

RSC
23,886.73
46,112.10

3,290.26
518.21 *7,295.10*

2013 990-EZ Return Calculations		
Line	Description	Amount
3	Membership	\$ 117,201.58
4	Interest	\$ 25.05
6b	Advertising	\$ 5,080.00
	National Meet	\$ 31,685.26
	Carlisle	\$ 151.00
	Midsommar	\$ 3,770.00
	Allocated VCOA Support - Rolling	\$ 2,275.00
	Total Income	\$ 37,881.26
6c	National Meet	\$ 30,708.90
	Midsommar	\$ 3,748.80
	Carlisle	\$ 65.00
	Total Expense	\$ 34,522.70
6d	Net	\$ 3,358.56
7a	Merchandise Sales	\$ 11,638.29
7b	Mechandise Purchases	\$ 9,203.56
7c	Net	\$ 2,434.73
8	Advertising	\$ 5,080.00
9	Total Revenue	\$ 128,099.92
	Gross Receipts	\$ 168,012.38
13	Coordinator	\$ 25,358.80
	Clerical Assistance	\$ 5,564.52
	Treasurer	\$ 1,000.00
	Editorial Fees	\$ 24,000.00
	Advertising Commission	\$ 1,229.00
	Monthly Routine Support	\$ 7,544.99
	Extraordinary Support	\$ 2,770.00
	Total	\$ 67,467.31
14	Utilities	\$ 1,565.69
	Communications	\$ 2,692.24
	Computer Purchase	\$ 1,320.42
	Office Supplies	\$ 4,396.93
	Rent	\$ 2,400.00
	Insurance	\$ 411.40
	Trade Association Dues	\$ 25.00
	Total	\$ 12,811.68
15	Printing	\$ 2,986.00
	Postage	\$ 8,833.76
	Rolling Printing	\$ 34,071.44

2013 990-EZ Return Calculations			
Line	Description	Amount	
	Rolling Postage	\$	7,561.98
	Total	\$	53,453.18
16	Bank Service Charge	\$	318.34
	Online Sales Fees	\$	4,379.72
	VCOA.org domain Name	\$	369.30
	Event Insurance	\$	3,798.30
	Hospitality	\$	651.04
	Total	\$	9,516.70
17	Total Expenses	\$	143,248.87
18	Excess or (deficit)	\$	(15,148.95)
19		\$	95,733.06
21		\$	80,584.11
	A	B	
22	\$	87,917.11	\$ 79,070.21
23			
24	\$	7,815.95	
25	\$	95,733.06	\$ 80,584.11
26			
27	\$	95,733.06	\$ 80,584.11

Volvo Club of America		FY 2013 Budget		December Results		
FY 2013 Financial Report		Amount	Amount	Budget to Date	Difference	Pct of Budget
Income						
Membership Dues	\$ 123,000 00	\$ 117,201 58	\$ 123,000 00	\$ (5,798 42)	95%	
Advertising	\$ 9,000 00	\$ 5,080 00	\$ 9,000 00	\$ (3,920 00)	56%	
Merchandise Sales	\$ 13,000 00	\$ 11,638 29	\$ 13,000 00	\$ (1,361 71)	90%	
Less Purchases	\$ 7,000 00	\$ 9,203 56	\$ 7,000 00	\$ 2,203 56	131%	
Net Merchandise Sales	\$ 6,000 00	\$ 2,434 73	\$ 6,000 00	\$ (3,565 27)	41%	
Interest Income	\$ 40 00	\$ 25 05	\$ 40 00	\$ (14 95)	63%	
National Event Income	\$ 2,000 00	\$ 31,685 26	\$ 2,000 00	\$ 29,685 26	1584%	
Carlisle Income		\$ 151 00				
Midsommar Income		\$ 3,770 00				
Misc Income	\$ -	\$ -	\$ -	\$ -	#DIV/0!	
Total Income	\$ 147,040.00	\$ 169,551.18	\$ 147,040.00	\$ 22,511.18	115%	
Expenses						
Administrative						
Utilities	\$ 1,500 00	\$ 1,565 69	\$ 1,500 00	\$ 65 69	104%	
Communications	\$ 2,400 00	\$ 2,692 24	\$ 2,400 00	\$ 292 24	112%	
Computer Purchase	\$ 1,000 00	\$ 1,320 42	\$ 1,000 00	\$ 320 42	132%	
Office Supplies	\$ 3,000 00	\$ 4,396 93	\$ 3,000 00	\$ 1,396 93	147%	
Printing	\$ 800 00	\$ 2,986 00	\$ 800 00	\$ 2,186 00	373%	
Postage & Delivery	\$ 10,000 00	\$ 8,833 76	\$ 10,000 00	\$ (1,166 24)	88%	
Coordinator	\$ 26,000 00	\$ 25,358 80	\$ 26,000 00	\$ (641 20)	98%	
Rent	\$ 2,400 00	\$ 2,400 00	\$ 2,400 00	\$ -	100%	
Clerical Assistance	\$ 5,100 00	\$ 5,564 52	\$ 5,100 00	\$ 464 52	109%	
Treasurer	\$ 1,200 00	\$ 1,000 00	\$ 1,200 00	\$ (200 00)	83%	
Insurance	\$ 375 00	\$ 411 40	\$ 375 00	\$ 36 40	110%	
Trade Association Dues		\$ 25 00		\$ 25 00	#DIV/0!	
Bank Service Charge	\$ 400 00	\$ 318 34	\$ 400 00	\$ (81 66)	80%	
Total	\$ 54,175 00	\$ 56,873 10	\$ 54,175 00	\$ 2,698 10	80%	
Online Sales Fees	\$ 3,500 00	\$ 4,379 72	\$ 3,500 00	\$ 879 72	59%	
Web Expenses						
VCOA.org Domain Name	\$ 249 90	\$ 369 30	\$ 249 90	\$ 119 40	148%	
Monthly Routine Support	\$ 5,400 00	\$ 7,544 99	\$ 5,400 00	\$ 2,144 99	140%	
Extraordinary Support	\$ 2,000 00	\$ 2,770 00	\$ 2,000 00	\$ 770 00	139%	
Total	\$ 7,649 90	\$ 10,684 29	\$ 7,649 90	\$ 3,034 39	139%	
Rolling						
Editorial Fees	\$ 24,000 00	\$ 24,000 00	\$ 24,000 00	\$ -	100%	
Printing & Publication	\$ 28,000 00	\$ 34,071 44	\$ 28,000 00	\$ 6,071 44	122%	
Postage	\$ 7,500 00	\$ 7,561 98	\$ 7,500 00	\$ 61 98	101%	
Redesign & Software		\$ -	\$ -	\$ -	#DIV/0!	
Purchased Content	\$ 500 00	\$ -	\$ 500 00	\$ (500 00)	0%	
Allocated VCNA Support	\$ (3,000 00)	\$ (2,275 00)	\$ (3,000 00)	\$ 725 00	76%	
Advertising Commission	\$ 2,400 00	\$ 1,229 00	\$ 2,400 00	\$ (1,171 00)	51%	
Total	\$ 59,400 00	\$ 64,587 42	\$ 59,400 00	\$ 5,187 42	51%	
Events						
Insurance	\$ 4,000 00	\$ 3,798 30	\$ 4,000 00	\$ (201 70)	95%	
National Event Expenses		\$ 30,708 90	\$ -	\$ 30,708 90	#DIV/0!	
Midsommar		\$ 3,748 80	\$ -	\$ 3,748 80	#DIV/0!	
Carlisle		\$ 65 00	\$ -	\$ 65 00	#DIV/0!	
BOD Meeting	\$ 2,000 00	\$ -	\$ 2,000 00	\$ (2,000 00)	0%	
Hospitality	\$ 400 00	\$ 651 04	\$ 400 00	\$ 251 04	163%	
Total	\$ 6,400 00	\$ 38,972 04	\$ 6,400 00	\$ (274 47)	163%	
Miscellaneous						
Membership Recruitment	\$ 850 00	\$ -	\$ 850 00	\$ 897 71	0%	
Club Promotion	\$ 2,000 00	\$ -	\$ 2,000 00	\$ (2,000 00)	0%	
	\$ 2,850 00	\$ -	\$ 2,850 00	\$ (979 50)	0%	
Total Expenses	\$ 140,974.90	\$ 184,700.13	\$ 140,974.90	\$ 43,725.23	131%	
Net Operating Margin	\$ 6,065.10	\$ (15,148.95)	\$ 6,065.10	\$ (21,214.05)	-250%	