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For Paperwork Reduction Act Notice, see the separate instructions.

Short Form

990-EZ

Return of Organization Exempt From Income Tax

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

2013

OMB No 1545-1150

Open to Public Inspection

Department of the Treasury Internal Revenue Service

▶ 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. , 20 For the 2013 calendar year, or tax year beginning 2013, and ending C Name of organization D Employer identification number B Check if applicable Address change Northern Michigan Single Mom Christian Services 26-3544089 Number and street (or P.O box, if mail is not delivered to street address) Room/surte E Telephone number Name change Initial return 231-944-1710 Terminated City or town, state or province, country, and ZIP or foreign postal code F Group Exemption Amended return Number ▶ Application pending Traverse City, MI 49685 Accrual Other (specify) H Check ▶ ☐ if the organization is **not** G Accounting Method: ✓ Cash required to attach Schedule B l Website: ▶ SINGLEMOMM.ORG (Form 990, 990-EZ, or 990-PF). J Tax-exempt status (check only one) - 501(c)(3) 501(c) (◄ (insert no.) ☐ 4947(a)(1) or □ 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 78,488. Revenue, Expenses, and Changes in Net Assets or Fund Balances (see the instructions for Part I) Part I Check if the organization used Schedule O to respond to any question in this Part I \square Contributions, gifts, grants, and similar amounts received Program service revenue including government fees and contracts 3 3 Membership dues and assessments 4 5a Gross amount from sale of assets other than inventory Less: cost or other basis and sales expenses h Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) . Gaming and fundraising events Θ Gross income from gaming (attach Schedule G if greater than MAR 38 6a Gross income from fundraising events (not including \$ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000) . . . 6b Less: direct expenses from gaming and fundraising events . . . 6с Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract 6d 7a Gross sales of inventory, less returns and allowances . 7b þ Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a) 7c Ç Other revenue (describe in Schedule O) 8 8 9 Total revenue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8 9 78,488. Grants and similar amounts paid (list in Schedule O) 10 10 Benefits paid to or for members 11 11 12 12 Salaries, other compensation, and employee benefits 12,500. Professional fees and other payments to independent contractors. 13 13 41,005. 14 14 Occupancy, rent, utilities, and maintenance . 19,211. 15 Printing, publications, postage, and shipping . . . 15 1,604. 16 16 32,253. 17 Total expenses. Add lines 10 through 16 17 106,576. 18 18 Excess or (deficit) for the year (Subtract line 17 from line 9) (28,085.)Net Assets 19 Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with 19 45,579. 20 20 Other changes in net assets or fund balances (explain in Schedule O) . . . 0. Net assets or fund balances at end of year. Combine lines 18 through 20 21 17,494.

Cat No 106421

Form **990-EZ** (2013)

Pa						
	Check if the organization used Schedule	O to respond to ar	ny question in this	Part II		(B) End of year
	One to the second investments		}		00	(B) End of year
22 23	Cash, savings, and investments			40,599. 0.	22	<u>9,882</u> 0
24	Other assets (describe in Schedule O)			5,603.		8,395
25	Total assets			46,202.		18,277
26			[623.	26	783.
27	Net assets or fund balances (line 27 of column	(B) must agree with	n line 21)	45,579.	27	17,944
Par		-		' - '		Expenses
	Check if the organization used Schedule		ny question in this	Part III 🗸		quired for section
Wha	t is the organization's primary exempt purpose?	see Sched O				(c)(3) and 501(c)(4) anizations and section
as n	ribe the organization's program service accomplisheasured by expenses. In a clear and concise mons benefited, and other relevant information for ea	nanner, describe the			494	7(a)(1) trusts; optional others.)
28	See Sched O					
	(Grants \$) If this amount	includes foreign gra	ints, check here .	▶ 🗌	28a	104,464.
29			•			
			•••••			
	(Create \$) If this amount	includes foreign gra	nto chock hara		29a	
30	· · · · · · · · · · · · · · · · · · ·				250	
50						
	(Grants \$) If this amount	includes foreign gra	ints, check here .	▶ 🗆	30a	1
31	Other program services (describe in Schedule O)					
		ıncludes foreign gra			31a	
	Total program service expenses (add lines 28a t				32	
Par	 				nstru	ctions for Part IV)
	Check if the organization used Schedule		ny question in this (c) Reportable	(d) Health benefits,		<u> U</u>
	(a) Name and title	(b) Average hours per week devoted to position	compensation (Forms W-2/1099-MISC (if not paid, enter -0-)	contributions to employ benefit plans, and		Estimated amount of other compensation
JENI	NIFER FINNEGAN POOL					
EXE	CUTIVE DIRECTOR	40.	4000	.	0	0.
TED	SMITH					
	SIDENT	1.	0		0.	0.
	ER PAYETTE	1_			_	_
	RETARY	1.	0		D.	<u> </u>
	D JUNG ASURER	1.	o		0.	0
	E ELLIOTT EICKENROTH	1		· · · · · · · · · · · · · · · · · ·	<u>.</u>	
	CTOR	11.	ĺ		D.	0.
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Part	Other Information (Note the Schedule A and personal benefit contract statement requirements			
	instructions for Part V) Check if the organization used Schedule O to respond to any question in this	Part		
00	Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a		Yes	No
33	detailed description of each activity in Schedule O	33		1
34	Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed	<u> </u>		
•	copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the			
	change on Schedule O (see instructions)	34		✓
35a	Did the organization have unrelated business gross income of \$1,000 or more during the year from business			
	activities (such as those reported on lines 2, 6a, and 7a, among others)?	35a		✓_
b	If "Yes," to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanation in Schedule O	35b		
С	Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III	35c		
36	Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets	330		_
	during the year? If "Yes," complete applicable parts of Schedule N	36		1
37a	Enter amount of political expenditures, direct or indirect, as described in the instructions ▶ 37a 0.			
b	Did the organization file Form 1120-POL for this year?	37b	-	✓
38a	Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee or were			_
	any such loans made in a prior year and still outstanding at the end of the tax year covered by this return? .	38a		✓
b	If "Yes," complete Schedule L, Part II and enter the total amount involved	{		
39 a	Section 501(c)(7) organizations. Enter: Initiation fees and capital contributions included on line 9			
b	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 ▶			
b	Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit		-	
	transaction during the year, or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I	401		,
_	Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax imposed on	40b		_✓
C	organization managers or disqualified persons during the year under sections 4912,			
	4955, and 4958			
d	Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax on line 40c			
	reimbursed by the organization			
е	All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter			٠,.
44	transaction? If "Yes," complete Form 8886-T	40e		
41 42a		231-64	9-3790	<u> </u>
720	Located at N 3210 Pacquet Club Dr. Traverse City Mi	49684		
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over		Yes	No
	a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	42b		√
	If "Yes," enter the name of the foreign country: ► N/A			
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.			
_	At any time during the calendar year, did the organization maintain an office outside the U.S.?	42c		,
C	If "Yes," enter the name of the foreign country:	420		
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			
			Yes	No
44a	Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be			
	completed instead of Form 990-EZ	44a		✓
b	Did the organization operate one or more hospital facilities during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ	44b		,
С	Did the organization receive any payments for indoor tanning services during the year?	440 44c		√ ✓
d	If "Yes" to line 44c, has the organization filed a Form 720 to report these payments? If "No," provide an			
-	explanation in Schedule O	44d		
45a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	45a		✓
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)	ا		,
		45b	1	✓

Form 990-EZ (2013)						P	age 4	
	the organization engage, directly or inc andidates for public office? If "Yes," co					4 1	Yes	No	
Part VI	Section 501(c)(3) organizations All section 501(c)(3) organizations 50 and 51. Check if the organization used Sch	only must answer que	stions 47–49b an	d 52, and cor		ables fo	or line	es	
	the organization engage in lobbying a		section 501(h) elec		during the tax	× 47	Yes	No	
48 Is th 49a Did b If "Y 50 Con	e organization a school as described in the organization make any transfers to 'es," was the related organization a sec applete this table for the organization's bloyees) who each received more than	section 170(b)(1)(A)(i an exempt non-cha ction 527 organizatio five highest compen	ritable related orga on?	nization? other than offic	ers, directors	48 49a 49b s, truste			
(a	a) Name and title of each employee	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MIS	(d) Health to contributions to benefit plans, a compensity	o employee (e ind deferred) Estimate other com			
	NONE								
51 Con	al number of other employees paid oven nplete this table for the organization's 0,000 of compensation from the organ	s five highest compe	ensated independe		who each re	eceived	more	than	
(4	a) Name and business address of each independe	ent contractor	(b) Type of s	ervice	(c) Co	mpensatio	on		
	NONE								
			-						
			1		 .,,				
52 Did	al number of other independent contra- the organization complete Schedule A exempt charitable trusts must attach a	? Note. All section 5	601(c)(3) organizatio	. ▶ ns and 4947(a) 		✓ Yes		No	
	es of perjury, I declare that I have examined this reand complete Declaration of preparer (other than					ledge and	belief,	ıt ıs	
Sign Here	Signature of officed JENNIFER FINNEGAN POOL, EXECUTY Type or print name and title	CUTIVE DIRECTOR		Date	1 1/3014				
Paid Prepare	Print/Type preparer's name	Preparer's signature		Date	Check I if self-employed	PTIN			
Use Only	Firm's name ▶				s EIN ▶				
May the IR	Firm's address ► Phone no RS discuss this return with the preparer shown above? See instructions								

SCHEDULE A (Form 990 or 990-EZ)

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.

2013

OMB No 1545-0047

Department of the Treasury Internal Revenue Service ► Attach to Form 990 or Form 990-EZ.

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

Open to Public Inspection

Name of the organization						Employer identification number						
1	em Michigan Single	Mom Christian	Services (All				11:	26-3544089				
Par			rity Status (All orga						Instruction	ons.		
1 2 3 4	☐ A church, conv☐ A school descr☐ A hospital or a☐ A medical rese	vention of church ribed in section cooperative hos earch organization	ation because it is: (Fo hes, or association of 170(b)(1)(A)(ii). (Attac spital service organiza on operated in conjunc	churches ch Schede ation desc	describe ule E.) cribed in s	ed in sec section	tion 170	(b)(1)(A)((A)(iii).		(iii). Ento	er the	
5	hospital's name, city, and state: 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 7	A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v).											
9	An organization receipts from support from	n that normally activities related gross investme	n section 170(b)(1)(A) receives: (1) more that d to its exempt funct ent income and unrelater June 30, 1975. Se	an 33½% ions—sul lated bus	of its su oject to d siness ta	ipport fro certain e xable inc	xceptions come (le:	s, and (2) ss section) no more	e than 3	31/3%	of its
10 11	☐ An organization ☐ An organization ☐ purposes of o	n organized and on organized ar ne or more pub	d operated exclusively and operated exclusive blicly supported organ describes the type of	to test fo ely for th nizations	or public s le benefit described	safety. So t of, to d in sect	ee sectio perform ion 509(a	n 509(a) the func a)(1) or s	tions of, ection 50	9(a)(2). S		
e f	other than fou or section 509 If the organiza	ndation manage (a)(2).	that the organization ers and other than one a written determination	is not co e or more on from t	ntrolled depublicly	lirectly of support that it is	r indirectl ed organ	y by one izations o	described	disqualit in sect	fied pe	ersons 9(a)(1)
9		17, 2006, has t	he organization accep								• •	. Ц
	(i) A person v	who directly or i	indirectly controls, eitlody of the supported							nd 11g(Yes	No
h	(iii) A 35% cor	trolled entity of	on described in (i) abo a person described in ion about the supporte	i) or (ii) a	above? .					11g(i	ii)	
	Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1–9 above or IRC section (see instructions))	(iv) Is the c		(v) Did y the orga col (i)	ou notify nization in of your port?	organiza (i) organ	Is the tion in col ized in the .S ?	(vii) Amount of monetal support		
			,,	Yes	No	Yes	No	Yes	No	ĺ		
(A)												
(B)												
(C)												
(D)												
(E)												
T -4-												

							
Part							
	(Complete only if you checked the						alify under
	Part III. If the organization fails to	qualify unde	er the tests lis	sted below, p	lease compl	ete Part III.)	
Secti	on A. Public Support						
Calen	dar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1	Gifts, grants, contributions, and						
	membership fees received. (Do not		}				
	include any "unusual grants.")					78,488.	78,488.
2	Tax revenues levied for the				 	1	70,100.
_	organization's benefit and either paid						
	to or expended on its behalf					0.	0.
3	The value of services or facilities				 	 	<u> </u>
3	furnished by a governmental unit to the				1		
	organization without charge						•
	_				 -	0.	0.
4	Total. Add lines 1 through 3			·····	 	78,488.	78,488.
5	The portion of total contributions by						
	each person (other than a	ł]			1	
	governmental unit or publicly						
	supported organization) included on	ĺ					
	line 1 that exceeds 2% of the amount						
	shown on line 11, column (f)						29,223.
6	Public support. Subtract line 5 from line 4.		<u> </u>			<u> </u>	49,265.
	on B. Total Support						
Calen	dar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
7	Amounts from line 4				ļ.,	78,488.	78,488.
8	Gross income from interest, dividends,	}	1			1	
	payments received on securities loans,						
	rents, royalties and income from similar	•					
	sources					0.	0.
9	Net income from unrelated business						
	activities, whether or not the business						
	is regularly carried on				}	0.	0.
10	Other income. Do not include gain or						
	loss from the sale of capital assets						
	(Explain in Part IV.)					0.	0.
11	Total support. Add lines 7 through 10					<u> </u>	78,488.
12	Gross receipts from related activities, etc	. (see instructi	ons)		1	12	70,40 <u>0.</u> 0.
13	First five years. If the Form 990 is for the			d. third. fourth	n. or fifth tax v		
	organization, check this box and stop he						▶ 🔽
Secti	on C. Computation of Public Suppor			· · · · · · · · · · · · · · · · · · ·			
14	Public support percentage for 2013 (line			1 column (fl)		14 (0000	5 mgs %
15	Public support percentage from 2012 Scl		-	, , , ,		15	%
16a	331/3% support test—2013. If the organi						
100	box and stop here. The organization qua						
ь	331/3% support test—2012. If the organ	-		_			. D
b	check this box and stop here. The organ					5 10 15 00 7370 (_ *
4=	•	•		• • • • • • • • • • • • • • • • • • • •	•		· • 🗖
17a	10%-facts-and-circumstances test—2						
	10% or more, and if the organization me						
	Part IV how the organization meets the "f			-	ation qualifies	as a publicly su	• •
	organization						. ▶ 🗆
b	10%-facts-and-circumstances test—2						
	15 is 10% or more, and if the organiza						
	Explain in Part IV how the organization m				ne organization	on qualifies as a	
	supported organization						. ▶ □
18	Private foundation. If the organization di					k this box and s	see
	instructions						. ▶ □

Part	(Complete only if you checked the	ne box on line	9 of Part I o	r if the organi			der Part II.
Saati	If the organization fails to qualify on A. Public Support	under the te	sis listed bei	ow, piease co	implete Part	11.)	• • • • • • • • • • • • • • • • • • • •
	dar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
Calen	Gifts, grants, contributions, and membership fees	(a) 2003	(5) 2010	(0) 2011	(u) 2012	(6) 2010	(i) Total
•	received. (Do not include any "unusual grants.")						
2	Gross receipts from admissions, merchandise	· · · · · · · · · · · · · · · · · · ·					
	sold or services performed, or facilities						ĺ
	furnished in any activity that is related to the						
2	organization's tax-exempt purpose Gross receipts from activities that are not an						
3	unrelated trade or business under section 513						
4	Tax revenues levied for the						
	organization's benefit and either paid						ļ
	to or expended on its behalf						ļ
5	The value of services or facilities						
	furnished by a governmental unit to the						
	organization without charge						
6	Total. Add lines 1 through 5			<u> </u>			
	Amounts included on lines 1, 2, and 3		·· · · · · · · · · · · · · · · · · · ·				
	received from disqualified persons .						l
b	Amounts included on lines 2 and 3						<u> </u>
	received from other than disqualified						
	persons that exceed the greater of \$5,000		İ				
	or 1% of the amount on line 13 for the year			1			
С	Add lines 7a and 7b		-				
8	Public support (Subtract line 7c from	* 12" /* " van	36 7 .	, J ,»	*		
v	line 6.)	, , ,	<u>'</u>	`			
Secti	on B. Total Support		<u> </u>	<u> </u>		· *	l
	dar year (or fiscal year beginning in)	(a) 2009	(b) 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
9	Amounts from line 6	(a) 2000	(10) 2010	(0) 2011	(4) 2012	(e) 2013	(i) iotai
10a	Gross income from interest, dividends,		 				
104	payments received on securities loans, rents,						
	royalties and income from similar sources .						
_	<u>-</u>					-	
В	Unrelated business taxable income (less section 511 taxes) from businesses]			
	acquired after June 30, 1975						
	· ·					 · · · · · ·	
		<u> </u>					
11	Net income from unrelated business						
	activities not included in line 10b, whether						
	or not the business is regularly carried on			ļ			
12	Other income. Do not include gain or			[
	loss from the sale of capital assets					İ	
	(Explain in Part IV.)						
13	Total support. (Add lines 9, 10c, 11,		1				
	and 12.)						
14	First five years. If the Form 990 is for the	_			_		
	organization, check this box and stop he						<u> </u>
	on C. Computation of Public Suppor						
15	Public support percentage for 2013 (line 8					15	%
16	Public support percentage from 2012 Sch			<u> </u>	·	16	%
	on D. Computation of Investment In						
17	Investment income percentage for 2013 (• •	-	• • • •	17	%
18	Investment income percentage from 2012	· ·	•			18	%
19a	331/3% support tests—2013. If the organ						
	17 is not more than 331/3%, check this box		_			_	
þ	331/3% support tests—2012. If the organiz						
	line 18 is not more than 331/3%, check this I		_	-			
20	Private foundation. If the organization di	d not check a	hox on line 14	19a or 19b o	heck this hox	and see instru	ctions 🕨 🗀

chedule A (nedule A (Form 990 or 990-EZ) 2013 Page 4							
Part IV	Supplemental Part III, line 12	Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; and Also complete this part for any additional information. (See instructions).						
•								
·								
	,							
·								

SCHEDULE 0 (Form 990 or 990-EZ)

Department of the Treasury

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.

Internal Revenue Service Name of the organization

► 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

Open to Public Inspection

Employer identification number

Northern Michigan Single Mom Christian Services 26-3544089 Form 990EZ, Part I, Line 14 - - Occupancy, Rent, Utilities, and Maintenance Description of Expense Amount 2,109. Depreciation Total to Line 14 19,211. Form 990EZ, Part I, Line 16 - - Other Administrative & Office 5,046. Phone, Internet Conferences & Meetings 1,888. Office Supplies Program Expenses Printing / Reproduction Payroll Taxes 1,297. Total to Line 16 32,253 Form 990EZ, Part II, Line 24 - - Other Assets Description: Start of Year Security Deposit Depreciable Assets 4,953. 7,095. Total to Line 24 5,603. 8,395.

Page	2

Name of the organization	Employer identifica	ation number
Northern Michigan Single Mom Christian Services	26-35	544089
•		_
Form 990EZ, Part II, Line 26 Other Liabilities		
	+ -6 V	F., 4 - 6 14
Description Star	t of Year	End of Year
Payroll Liabilities	623.	783 .
Payron Liabinues		
Total to Line 26	623.	783.
Form 990EZ, Part III Primary Exempt Purpose		
To provide single moms with referrals to faith-based, non-governmental and governmental aid organization	ions, to establish	transitional
housing, and to educate single moms through faith-based programming, counseling, and professional c	onsultations. The	e organization also
nousing, and to caudate single means among management because progressing, and to caudate single means among the same second progressing, and to caudate single means among the same second progressing, and to caudate single means among the same second progressing to the same second progressing the same second		
consults with churches, communities, and other faith-based organizations about the needs of single mo	ms, and ways the	y can aid single
moms and their families.		
Corm 00057 Port III Line 28s - Program Consider Accomplishments		
Form 990EZ, Part III, Line 28a Program Service Accomplishments		
The organization provides emotional and life-skills support to single moms and their children through m	onthly event nigh	ts, life coaching,
and bi-annual retreats. Services were provided to between 250 and 300 moms, and over 150 children.		
<u> </u>		
Form 990EZ, Part V Information regarding personal benefit contracts		
Form 990EZ, Part V Information regarding personal benefit contracts		
The organization did not receive and funds, directly or indirectly, to pay premiums on a personal benefit	contract. The ord	anızatıon did not
pay any premiums, directly or indirectly, on a personal benefit contract.		
		·