

# 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-EZ** 

# **Short Form** 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

Open to Public

OMB No 1545-1150

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

Inspection

Department of the Treasury Internal Revenue Service ▶ Information about Form 990-EZ and its instructions is at www.irs.gov/form990. December 31 . 20 July 3 2013, and ending A For the 2013 calendar year, or tax year beginning D Employer identification number C Name of organization B Check if applicable Address change 46-3454955 Arpin Charitable Fund, Inc. Room/suite E Telephone number Name change Number and street (or P O box, if mail is not delivered to street address)  $\overline{\mathbf{V}}$ Initial return 401-828-8111 Terminated City or town, state or province, country, and ZIP or foreign postal code F Group Exemption Amended return Number ▶ East Greenwich, RI 02818 Application pending G Accounting Method. H Check ► ☐ if the organization is not www.arpinstrong.org required to attach Schedule B Website: ▶ (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 K Form of organization. 

✓ Corporation ☐ Association Other Trust 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 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  $\square$ 1 Contributions, gifts, grants, and similar amounts received . . . . 20,487 2 Program service revenue including government fees and contracts 10,000 2 3 Membership dues and assessments . . . . 3 0 4 4 0 Investment income . . . . . . . . . Gross amount from sale of assets other than inventory . . . . 5a Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) . 5c 0 Gaming and fundraising events Gross income from gaming (attach Schedule G if greater than Revenue \$15,000) . . . . . . 2,419 Gross income from fundraising events (not including \$ o 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 5,900 Less: direct expenses from gaming and fundraising events . . . 7,369 Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract 6d 950 Gross sales of inventory, less returns and allowances 7a Less: cost of goods sold . . . . . . . . . . . . . 7b Gross profit or (loss) from sales of inventory (Subtract line to from line 7a 7c 0 Other revenue (describe in Schedule O) . . . . . . 8 8 0 9 Total revenue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8 9 31,437 10 Grants and similar amounts paid (list in Schedule O) 10 14,150 Benefits paid to or for members . . . . . . . 11 11 0 12 12 Salaries, other compensation, and employee benefits. 0 13 Professional fees and other payments to independent contractors 13 0 14 Occupancy, rent, utilities, and maintenance . . . 14 0 15 Printing, publications, postage, and shipping. 15 13 16 Other expenses (describe in Schedule O) . . . . 16 554 17 Total expenses. Add lines 10 through 16 17 14,717 18 Excess or (deficit) for the year (Subtract line 17 from line 9) . . . . . 18 16,720 Assets 19 Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with 19 0 **Net** 20 Other changes in net assets or fund balances (explain in Schedule O) . . . 20 0 21 Net assets or fund balances at end of year. Combine lines 18 through 20 21 16,720

For Paperwork Reduction Act Notice, see the separate instructions.

Form 990-EZ (2013)

Cat No 106421

Pai	rt II Balance Sheets (see the instructions	for Part II)				
	Check if the organization used Schedu	e O to respond to a	ny question in this		<u> </u>	<u> </u>
				(A) Beginning of year		(B) End of year
22	Cash, savings, and investments				22	16,720
23	Land and buildings				23	0
24	Other assets (describe in Schedule O)			<u>_</u>	24	0
25	Total assets				25	16,720
26	Total liabilities (describe in Schedule O)				26	0
27	Net assets or fund balances (line 27 of colum	in (B) must agree wit	n line 21)		27	16,720
Par	t III Statement of Program Service Accor					Expenses
1A //	Check if the organization used Schedult is the organization's primary exempt purpose?					quired for section (c)(3) and 501(c)(4)
		-				anizations and section
as m	cribe the organization's program service accomp neasured by expenses. In a clear and concise ons benefited, and other relevant information for	manner, describe the each program title.	e services provided	d, the number of	l .	7(a)(1) trusts, optional others.)
28	Organized a weight loss program with participants					
	to various qualified tax exempt organizations					
						_
	(Grants \$ 0) If this amour	it includes foreign gr	ants, check here .	<u> ▶ L</u>	28a	0
29						
	(Grants \$ ) If this amour	t mali dan faraian ar	anta abaak bara	<u> </u>	   29a	ı o
30					250	<u> </u>
30						
		nt includes foreign gr			30a	٥
31	Other program services (describe in Schedule O					
٠.		nt includes foreign gr		▶ □	31a	0
20	Total to the same of the same	3.3				
32	Total program service expenses (add lines 28a	through 31a)			32	0
_	Total program service expenses (add lines 28a t IV List of Officers, Directors, Trustees, and K					
_		ey Employees (list eac	h one even if not com	pensated—see the i	nstru	ctions for Part IV)
_	List of Officers, Directors, Trustees, and K	ey Employees (list eac	h one even if not com	pensated—see the I Part IV  (d) Health benefits, contributions to employ benefit plans, and	nstru	ctions for Part IV)
Par	List of Officers, Directors, Trustees, and K Check if the organization used Schedu  (a) Name and title	ey Employees (list eac le O to respond to a (b) Average hours per week	h one even if not cominy question in this (c) Reportable compensation (Forms W-2/1099-MISC	pensated—see the I Part IV  (d) Health benefits, contributions to employ benefit plans, and	nstru	ctions for Part IV)
Par	List of Officers, Directors, Trustees, and K Check if the organization used Schedu	ey Employees (list eac le O to respond to a (b) Average hours per week	h one even if not cominy question in this (c) Reportable compensation (Forms W-2/1099-MISC (if not paid, enter -0-)	pensated—see the I Part IV  (d) Health benefits, contributions to employ benefit plans, and	nstru	ctions for Part IV)
Par Mark	List of Officers, Directors, Trustees, and K Check if the organization used Schedu  (a) Name and title  Dearborn - President / Director	ey Employees (list eac le O to respond to a (b) Average hours per week devoted to position	h one even if not cominy question in this (c) Reportable compensation (Forms W-2/1099-MISC (if not paid, enter -0-)	pensated—see the I Part IV  (d) Health benefits, contributions to employ benefit plans, and deferred compensation	nstru eee (e)	ctions for Part IV)
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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			П
	instructions for Fair Vy Orleck if the organization used concedure of to respect to any queeden in the		Yes	No
33	Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O	33		✓
34	Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions)	34		<b>→</b>
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>✓</b>
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		
c	Was the organization a section $501(c)(4)$ , $501(c)(5)$ , or $501(c)(6)$ organization subject to section $6033(e)$ notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III	35c		1
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 $\ldots \ldots \ldots \ldots \ldots \ldots \ldots$	36		✓
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		<u>√</u>
38a	Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee <b>or</b> 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>√</b>
b	If "Yes," complete Schedule L, Part II and enter the total amount involved			
39	Section 501(c)(7) organizations. Enter:			
а	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	40b		<b>√</b>
С	Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		, ,	
d	Section 501(c)(3) and 501(c)(4) organizations. Enter amount of tax on line 40c reimbursed by the organization			
е	All organizations. At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T	40e		<b>√</b>
41	List the states with which a copy of this return is filed ► Rhode Island			
42a	The organization of books are in early of	101-58	9-222	5
	Located at ▶ 99 James P. Murphy Hwy, West Warwick, RI ZIP + 4 ▶	02	893	
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	42b	Yes	No
	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.			
С	At any time during the calendar year, did the organization maintain an office outside the U.S.?	42c		✓
43	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041—Check here		1	
	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		✓
c d	Did the organization receive any payments for indoor tanning services during the year?	44c 44d		<b>√</b>
45a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	45a	_	1
45b	Did the organization receive any payment from or engage in any transaction with a controlled entity within the			
	meaning of section 512(b)(13)? If "Yes," Form 990 and Schedule R may need to be completed instead of Form 990-EZ (see instructions)	45b		<b>√</b>

Page	-

							es No
	Did the organization engage, directly or it ocandidates for public office? If "Yes,"						<b>√</b>
Part V	Section 501(c)(3) organization	s only				•	
	All section 501(c)(3) organization 50 and 51.		stions 47–49b and	52, and co	omplete th	e tables for	lines
	Check if the organization used So	hedule O to respond	I to any question in	this Part VI			. 🗆
			F., -1			Y	es No
	Old the organization engage in lobbying rear? If "Yes," complete Schedule C, Pa		section 501(h) election			tax   47	1
48 I	s the organization a school as described i	n section 170(b)(1)(A)(ı	i)? If "Yes," complete	Schedule E		. 48	1
49a [	Did the organization make any transfers	to an exempt non-cha	ritable related organi	zation?.		. 49a	✓
b I	f "Yes," was the related organization a s	ection 527 organization	on?			. 49b	
	Complete this table for the organization's employees) who each received more that						
	employees) who each received more that	T*****	T		h benefits,	e, enter 140	·····
	(a) Name and title of each employee	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC)	contributions benefit plans	s to employee s, and deferred ensation	(e) Estimated a other compe	
None					-		
		None	None	9	None		None
		-					
				-		-	
		-					
	-						
	Fotal number of other employees paid ov		·				
51	Complete this table for the organization	's five highest comp	ensated independent	contractor	s who eacl	n received m	ore than
	\$100,000 of compensation from the org	anization. If there is no	one, enter Inone.	<del> </del>	1		
	(a) Name and business address of each indepen	dent contractor	(b) Type of ser	vice	(c	) Compensation	
None							
335000			None				None
			-				
			†				
						<del></del>	
			1				
<b>d</b> 7	otal number of other independent contr	actors each receiving	over \$100,000	<b>&gt;</b>	N	one	
	Did the organization complete Schedule			s and 4947(	(a)(1)		_
r	nonexempt charitable trusts must attach	a completed Schedu	le A		<u></u>	► ✓ Yes [	☐ No
	nalties of perjury, I declare that I have examined this ect, and complete Declaration of prepare (other to					nowledge and be	lief, it is
	Wheh I 4 Ki	100	or manager of the property	1100 0117 11110 111	5/w/	<u>,                                     </u>	
Sign	Signature of officer	N/M		 Da		7	<del></del>
Here	Mıchael F. Killoran, Treasurer						
	Type or print name and title		· · · · · · · · · · · · · · · · · · ·		- :		
Paid	Print/Type preparer's name	Preparer's signature	D	ate	Check	] if PTIN	
Prepa	rer				self-emplo		
Use O	nly Firm's name			Fir	m's EIN ▶	<del></del>	
May tha	Firm's address ► IRS discuss this return with the prepare	ar chown above? See	instructions	Ph	none no	<b>▶</b> □ <b>v</b> (	7 84-
iviay tile	and discuss this return with the prepare	a anown abover see	maductions .	<del></del>		Yes [	_  No
						Form <b>990-</b>	<b>上Z</b> (2013)

### 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.

20**13** 

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

Employer identification number

Arpin	Charitable Fund, Ir								46-345			
Par			rity Status (All orga						nstructio	ns.		
The c 1 2 3 4	☐ A church, con☐ A school desc☐ A hospital or a	vention of church ribed in <b>section</b> a cooperative hos	tion because it is. (Fo hes, or association of 170(b)(1)(A)(ii). (Attac spital service organiza on operated in conjunc	churches h Schedu ition desc	describe ule E.) cribed in s	ed in sec section 1	tion 170( 170(b)(1)(	(b)(1)(A)(i (A)(iii).		(iii). Ent	er the	
5	hospital's nam	ne, city, and state on operated for t	e: the benefit of a collec									ed in
6	☐ A federal, state		nment or government									
7	described in s	ection 170(b)(1)	receives a substantia (A)(vi). (Complete Par	t II.)			a governr	mental ur	nit or from	n the ge	eneral p	oublic
8			n section 170(b)(1)(A)									
9	receipts from support from	activities related gross investme	receives: (1) more that d to its exempt function ont income and unrelater June 30, 1975. Se	ions—sub ated bus	oject to d siness tax	ertain ex kable inc	ceptions come (les	s, and (2) ss sectio	no more	than 3	331/3%	of its
10 11 e	☐ An organization purposes of compute 509(a)(3). Che a ☐ Type I☐ By checking the other than four	on organized and one or more publick the box that one by Type his box, I certify indation manage	operated exclusively of operated exclusive of the operated exclusive of the operated organization of the operation of the ope	ely for the nizations of supporting the left of the le	ie benefit described ig organiz nally integ ntrolled d	of, to point of the control of the c	perform to some some some some some some some som	the funct a)(1) or se ete lines 1 Type III–N ly by one	tions of, of ection 509 1e throug Non-function or more of	9(a)(2). 3 gh 11h. sonally s disquali	See <b>se</b> integratified pe	ection ted rsons
f			a written determinatio	on from t	the IRS t	hat it is	a Type	I, Type	II, or Typ	e III su 	pportir	ng 🗆
g		17, 2006, has t	he organization accep	oted any	gift or co	ontributio	n from a	iny of the	е			
			ndirectly controls, eithody of the supported of						d in (ii) ar 	nd [11g(	Yes (i)	No ✓
			on described in (i) abo							11g(	(ii)	1
_			a person described in							11g(i	m)	✓
<u>h</u>	Name of supported organization	llowing informati	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the o	gration(s). organization sted in your document?	(v) Did y the organ col (i)	ou notify nization in of your port?	organizat	Is the tion in col ized in the S ?	(vii) Amo	unt of mo support	onetary
				Yes	No	Yes	No	Yes	No			
(A)												
(B)												
(C)	· · · · · · · · · · · · · · · · · · ·											
(D)												
(E)												

Part	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						alıfy under
	Part III. If the organization fails to	qualify unde	er the tests lis	sted below, p	lease comple	ete Part III.)	
	on A. Public Support			1 1 2 2 2 4	4 0 0040	(1) 0040	(0 T : 1
	dar year (or fiscal year beginning in)	(a) 2009	<b>(b)</b> 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1	Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						: 
2	Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3	The value of services or facilities furnished by a governmental unit to the organization without charge						
4	Total. Add lines 1 through 3			İ			
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.						
	on B. Total Support				Υ		<del></del>
	dar year (or fiscal year beginning in)	(a) 2009	<b>(b)</b> 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
7	Amounts from line 4				<del></del>		<del></del>
8	Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9	Net income from unrelated business activities, whether or not the business is regularly carried on						
10	Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
11 12 13	Total support. Add lines 7 through 10 Gross receipts from related activities, etc First five years. If the Form 990 is for the				o, or fifth tax v	12 ear as a section	on 501(c)(3)
	organization, check this box and stop he						
Secti	on C. Computation of Public Support						
14	Public support percentage for 2013 (line			1, column (f))		14	%
15	Public support percentage from 2012 Sci					15	%
16a	331/3% support test—2013. If the organi box and stop here. The organization qua	ılifies as a publ	icly supported	organization			. ▶ 🗆
b	331/3% support test—2012. If the organ check this box and stop here. The organ					e 15 is 33½% · · · · · ·	or more,  ▶ □
17a	10%-facts-and-circumstances test—2: 10% or more, and if the organization me Part IV how the organization meets the "lorganization".	ets the "facts-	and-circumsta	inces" test, ch	eck this box a	nd <b>stop here.</b> I	Explain in
b	10%-facts-and-circumstances test—2: 15 is 10% or more, and if the organiza Explain in Part IV how the organization in supported organization	tion meets the neets the "facts	facts-and-cs-and-cs-and-creams	ircumstances" tances" test. 1	test, check t	his box and st	op here. a publicly
18	Private foundation. If the organization d		 hox on line 13		a or 17h obor	k this boy and	
.0	instructions				•		. ▶ ┌

### 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	on A. Public Support				<u> </u>		
	dar year (or fiscal year beginning in)	(a) 2009	<b>(b)</b> 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
1	Gifts, grants, contributions, and membership fees	(a) 2000	(5) 2010	(6) 2011	(4) 2012	(0) 20 10	(1) 10101
•	received. (Do not include any "unusual grants.")	o	0	o	o	30,487	30,487
2	Gross receipts from admissions, merchandise					30,407	
	sold or services performed, or facilities						
	furnished in any activity that is related to the					0.240	0.210
_	organization's tax-exempt purpose	0	0	0	0	8,319	<u>8,319</u>
3	Gross receipts from activities that are not an unrelated trade or business under section 513			_	_	_	_
		0	0	0	0	0	0
4	Tax revenues levied for the						
	organization's benefit and either paid						
	to or expended on its behalf	0	0	0	0	0	0
5	The value of services or facilities						
	furnished by a governmental unit to the						
	organization without charge	0	0	0	0	0	0
6	Total. Add lines 1 through 5	0	0	0	0	38,806	38,806
7a	Amounts included on lines 1, 2, and 3				:		
	received from disqualified persons .	0	0	0	0	0	0
b	Amounts included on lines 2 and 3						
	received from other than disqualified	1					
	persons that exceed the greater of \$5,000						
-	or 1% of the amount on line 13 for the year	0	0	0	0	0	0
C	Add lines 7a and 7b	0	0	0	0	0	0
8	Public support (Subtract line 7c from						
	line 6)					<u> </u>	38,806
Secti	on B. Total Support						
Calen	dar year (or fiscal year beginning in) 🕨	(a) 2009	<b>(b)</b> 2010	(c) 2011	(d) 2012	(e) 2013	(f) Total
9	Amounts from line 6	0	0	0	0	38,806	38,806
10a	Gross income from interest, dividends,						
	payments received on securities loans, rents,						
	royalties and income from similar sources .	o	0	0	0	0	0
b	Unrelated business taxable income (less						
	section 511 taxes) from businesses						
	acquired after June 30, 1975	o	0	o	0	o	0
С	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	o	0	o	o	o	0
12	Other income. Do not include gain or						<del>_</del>
_	loss from the sale of capital assets						
	(Explain in Part IV.)	ol	0	o	o	o	0
13	Total support. (Add lines 9, 10c, 11,						<u>~</u>
	and 12.)	ا ا	0	o	0	38,806	38,806
14	First five years. If the Form 990 is for the						n 501(c)(3)
	organization, check this box and stop he						
Secti	on C. Computation of Public Suppor						
15	Public support percentage for 2013 (line			3, column (f))		15	%
16	Public support percentage from 2012 Scl		•			16	%
	on D. Computation of Investment In			· ·			
17	Investment income percentage for 2013 (			y line 13, colur	nn (f))	17	%
18	Investment income percentage from 2012			-		18	<u>%</u>
19a	331/3% support tests—2013. If the organ						
	17 is not more than 331/3%, check this box						
b	331/3% support tests—2012. If the organiz		-	•			<del></del>
	line 18 is not more than 331/3%, check this						
20	Private foundation. If the organization di	_	_				_

Schedule A (Form 990 or 990-EZ) 2013				
Part IV		and		

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

### 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.

OMB No 1545-0047

Department of the Treasury 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.

Open to Public Inspection

Employer identification number

Arpin Charitable Fund, Inc		46-3454955
Part 1, Line 16 - Other Expenses:	Other expenses of \$554 are made up of Insurance premiums for liab	ility coverage and bank wire and
service charge fees.		
<u> </u>		
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