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)

2019

Department of the Treasury

▶ Do not enter social security numbers on this form, as it may be made public.

Open to Public M17 Inspection

Inte	rnal Rever	nue Service	► Go to www.irs.gov/Form9	90EZ for instructions and	the latest informati	on.	14	
A	For the	2019 calenda	r year, or tax year beginning	January 1,	2019, and ending	Dece	mber 31	, 20 19
В	Check if ap	plicable	C Name of organization			D Employ	yer identification	number 🔯
	Address c	hange	Ardmore Free Library				231381372	
. □	Name cha	nge	Number and street (or P O box if mail is not de	elivered to street address)	Room/suite	E Telepho	one number	
	Initial retur		108 Ardmore Avenue				484-343-1741	ı
H		n/terminated	City or town, state or province, country, and Z	P or foreign postal code	ha	F Group	Exemption	
님	Amended Application		Ardmore PA 19003	- '	! ()か		er ▶ 🔯	
1 		ing Method:	☑ Cash ☐ Accrual Other (specify	·) •			If the organ	
,	Website	~	mls.org				ii the organi o attach Schedu	
_			ck only one) — 🗹 501(c)(3) 🔲 501(c) (\ 4 (mand ma) [] 4047/		•), 990-EZ, or 99	
) ◀ (insert no) ☐ 4947((d)(1) 01	<u>` </u>	7, 330-L2, 01 33	5 j.
			Corporation Trust		Other Public library			
			7b to line 9 to determine gross receipts. If 500,000 or more, file Form 990 instead of		ou or more, or a total	asseis		
							\$:	54,999
Ľ	art I		e, Expenses, and Changes in No		•			, —
			the organization used Schedule O					
· 😰			ns, gifts, grants, and similar amounts			 	1	19,916
T		Program se	ervice revenue including government	fees and contracts .		· · _	2	0
2] 3	Membersh	p dues and assessments			· · L	3	0
2	4	Investment	income		,	L	4	866
	5a	Gross amo	unt from sale of assets other than inv	entory	5a			
	b	Less: cost	or other basis and sales expenses.	.*	5b			
	С	Gain or (los	s) from sale of assets other than inve	ntory (subtract line 5b f	from line 5a)]	5c	0
	6	Gaming an	d fundraising events:	• •	•			
	a	Gross inco	ome from gaming (attach Schedul	e G if greater than				
e	"				6a	ļ		
20 21 Revenue	Ь	Gross inco	me from fundraising events (not inclu	dina \$	0 of contribution	s		
<u>`</u> € ⊝			aising events reported on line 1) (atta	=				
ა ლე	4		h gross income and contributions exc		6b	16,744		
· 3	C d		t expenses from gaming and fundrais	•	6c	2.243	Ì	
~ 3	Z C		e or (loss) from gaming and fundrals	_	<u> </u>			
MAR	f h C	line 6c)	· · · · · · · · · · · · · · · · · · ·	ing events (add lines t	Da and OD and Suc	_	6d	14 501
יבי: <u>'</u>	カ _ し	,			 !!	· · Ի	ou .	14,501
<u> </u>	7a		of inventory, less returns and allowa		7a			
` '	₽ b		of goods sold		[7b]			
`	-i c	•	t or (loss) from sales of inventory (sub		•	<u></u>	7c	0
	1 58		nue (describe in Schedule O)				8	17,473
	er 9		nue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, a		· · · · · ·		9	52,756
	210 211		similar amounts paid (list in Schedule			— —	10	34,500
, ;	<u> </u>			<u>.</u>			11	0
es	12		her compensation, and employee bei			—	12	0
> Expenses	13	Professiona	al fees and other payments to indepe	ndent contractors 😰 .		· · L	13	. 0
ed.	14	Occupancy	, rent, utilities, and maintenance .			<u>L</u>	14	300
$U_{\mathbf{g}}$	15	Printing, pu	blications, postage, and shipping .			L	15	64
\mathcal{N}	16	Other expe	nses (describe in Schedule O) 🔞 .				16	7,764
1	17	Total expe	nses. Add lines 10 through 16			. ▶ 📑	17	42,628
\ <u>_</u>	18		deficit) for the year (subtract line 17 fr				18	10,128
U #	19		or fund balances at beginning of ye		nn (A)) (must agree	with		
Assets			figure reported on prior year's return			ļ.—-	19	248,033
Net /	20	=	ges in net assets or fund balances (ex				20	16
Ž	21		or fund balances at end of year. Com				21,	258,177
\ <u></u>			on Act Notice, see the separate instruc		Cat No 10642)-EZ (2019)
	raperv	ANIV WAGNESS	on Act Nouce, see the separate instruc	uvila.	Carryon 100441 1		I	(2013)
							ວຣວ 1.	
					NOV 2 3 2	2020	6 126	1
						1	$^{\sim}$ $^{\sim}$ $^{\sim}$	ク
							10	
					OGUL. 4,	, U ,		

Pa	rt II	• Check if the organization used Schedule	•	ny guartian in thia	Dort II		П
	• •	*Check if the organization used Schedule	O to respond to a	riy question in this	(A) Beginning of year	Ė	(B) End of year
22	`Casl	h, savings, and investments			247,581	22	,
23		d and buildings)		23	
24		er assets (describe in Schedule O)		, , , , , , , , , , , , , , , , , , ,	452	24	152
25	Tota	al assets		[248,033	25	258,177
26	Tota	al liabilities (describe in Schedule O)		[0	26	0
27	Net	assets or fund balances (line 27 of column			248,033	27	258,177
Pai	t III	Statement of Program Service Accom	•		•		_
		Check if the organization used Schedule			Part III 🗌	/Da	Expenses equired for section
Wha	it is the	organization's primary exempt purpose?	Community Public L	.ibrary	·		1(c)(3) and 501(c)(4)
		ie organization's program service accomplis				. ~	ganizations, optional for
		ed by expenses. In a clear and concise m		e services provide	d, the number of	Oth	ners.)
		nefited, and other relevant information for ea				ļ	
28		ervice community Library. Circulation of Book					
	In 201	9, the Library welcomed 89,626 visitors, hosted	1 13,364 Internet ses:	sions, and facilitated	400 programs		
5	(C	s \$ 34,500) If this amount	includes foreign am	note shook here		28	a 44,872
29	(Grant					200	44,072
25							
	(Grant	s\$) If this amount	includes foreign gra	ents, check here	• 🗎	29	a
30	<u>(Grain</u>	, with amount					
•							
	(Grant	s \$) If this amount	includes foreign gra	ants, check here .	▶ 🗆	30	a
31	Other	program services (describe in Schedule O)					
	(Grant	s\$) If this amount	includes foreign gra	ants, check here .	▶ 🗆	31	а
32	Total	program service expenses (add lines 28a t	through 31a)		>	32	2 44,872
Par	t IV	List of Officers, Directors, Trustees, and Key				nstru	ictions for Part IV)
		Check if the organization used Schedule	O to respond to a				<u> </u>
			(b) Average	(c) Reportable ?	(d) Health benefits, contributions to employ	ee (e) Estimated amount of
		(a) Name and title	hours per week devoted to position	(Forms W-2/1099-MISC (if not paid, enter -0-)			other compensation
				(ii not paid, enter -o-)	deletted compensation	Ή	
	Gohr		5		o	0	0
	ident	Matsuwow				╫	<u>_</u>
	etary	Matsuwow	3		ol	0	0
	surer				<u> </u>	+	<u>_</u>
	Heckm	. <u></u> nan	3		o	0	0
	d Cohe				† · · · · · · · · · · · · · · · · · · ·	╅	
Trus			2		o	0	0
	th Yellir	1				十	
Trus			2		o	0	0
Dian	e Dibon	naventuro				\top	
Trus	tee		2		o	0	0
Rob	yn Garre	ett	2				
Trus	tee		2		D	0	0
Math	new Roy		2				
Trus	tee		2		D	0	0
Uddi	pana G	oswani	2				
Trus	tee		<u> </u>		0	0	0
Boni	nie Shui	man	2				
Trus					o	0	0
Ann	ette Sus	sman	2				
Trus				(0	0	0
			I	i .	1	1	
Rob	yn Garre	ell	2		1		

33 Did the organization engage in any significant activity not previously reported to the IRS? If detailed description of each activity in Schedule O	"Yes," provide a	33 34 35a 35b 35c	Yes	No V	- - - -
detailed description of each activity in Schedule O	tach a conformed rwise, explain the car from business tion in Schedule O on 6033(e) notice, and of net assets	34 35a 35b 35c		v	- - G - -
copy of the amended documents if they reflect a change to the organization's name. Other change on Schedule O. See instructions	ear from business tion in Schedule O on 6033(e) notice, ill ion of net assets	35a 35b 35c			- U - -
 Did the organization have unrelated business gross income of \$1,000 or more during the ye activities (such as those reported on lines 2, 6a, and 7a, among others)? If "Yes" to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanat was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part II Did the organization undergo a liquidation, dissolution, termination, or significant disposition 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 Did the organization file Form 1120-POL for this year? 	tion in Schedule O on 6033(e) notice, II ion of net assets	35a 35b 35c			- -
 b If "Yes" to line 35a, has the organization filed a Form 990-T for the year? If "No," provide an explanat c Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part II 36 Did the organization undergo a liquidation, dissolution, termination, or significant disposition 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?	tion in Schedule O on 6033(e) notice, III ion of net assets 	35b 35c			-
reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part II 36 Did the organization undergo a liquidation, dissolution, termination, or significant disposition during the year? If "Yes," complete applicable parts of Schedule N	III			~	
during the year? If "Yes," complete applicable parts of Schedule N	7a 0	36			_
b Did the organization file Form 1120-POL for this year?			<u> </u>	~	_ 6
		I —	ļ		J
		37b	 	V	7
38a Did the organization borrow from, or make any loans to, any officer, director, trustee, or key er any such loans made in a prior year and still outstanding at the end of the tax year covered by	this return? .	38a	ļ ——	~	- 5
b If "Yes," complete Schedule L, Part II, and enter the total amount involved	Bb NA	1			
39 Section 501(c)(7) organizations. Enter: a Initiation fees and capital contributions included on line 9	 9a NA				1
a Initiation fees and capital contributions included on line 9		1			1
40a Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the section 4911 ▶ 0 ; section 4912 ▶ 0 ; section 4955 ▶					
b Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in a excess benefit transaction during the year, or did it engage in an excess benefit transaction that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Sche	on in a prior year	40b] [
c Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958	0				<u> </u>
d Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax on line 40c reimbursed by the organization	0				
e All organizations. At any time during the tax year, was the organization a party to a prohitransaction? If "Yes," complete Form 8886-T	ibited tax shelter	40e	_	~	J
41 List the states with which a copy of this return is filed ▶ PA			· <u>·</u>		_
	phone no. ►4 ZIP + 4 ►		13-174 003	1	
b At any time during the calendar year, did the organization have an interest in or a signature or other			Yes	No	-
a financial account in a foreign country (such as a bank account, securities account, or other finan If "Yes," enter the name of the foreign country ► NA	ncial account)?	42b		~	Ī
See the instructions for exceptions and filing requirements for FinCEN Form 114, Report of Financial Accounts (FBAR).	Foreign Bank and				
c At any time during the calendar year, did the organization maintain an office outside the Unite If "Yes," enter the name of the foreign country ► NA	ed States? .	42c		V	-
43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041—Che and enter the amount of tax-exempt interest received or accrued during the tax year			. 1	► □ NA	١
3 ,	L 4		Yes	No	-
44a Did the organization maintain any donor advised funds during the year? If "Yes," For completed instead of Form 990-EZ		44a		~	İ
b Did the organization operate one or more hospital facilities during the year? If "Yes," For completed instead of Form 990-EZ		44b		~	İ
c Did the organization receive any payments for indoor tanning services during the year?		44c		V	•
d If "Yes" to line 44c, has the organization filed a Form 720 to report these payments? If "					j
explanation in Schedule O		44d			-
45a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		45a	ļ	~	ì
b Did the organization receive any payment from or engage in any transaction with a controlled meaning of section 512(b)(13)? If "Yes," Form 990 and Schedule R may need to be comp Form 990-EZ. See instructions		45b			

	90-EZ (2019)					P	age 4
						Yes	No
46	Did the organization engage, directly or to candidates for public office? If "Yes,"					<u> </u>	~
Part			, , , , , , , , , , , , , , , , , , , ,		. 40	L	
	All section 501(c)(3) organization		estions 47-49b and	52, and complete	the tables t	or line	es
	50 and 51.	•		•			
	Check if the organization used So	chedule O to respond	to any question in t	his Part VI	<u> </u>	· ·	
47	Did the organization engage in lobbying	, activities or have a	castion EO1(b) plactic	n in offeet during th	o tay	Yes	No
47	year? If "Yes," complete Schedule C, Pa				47		,
48	Is the organization a school as described						~
49a	Did the organization make any transfers						1
b	If "Yes," was the related organization a s				. 49b		
50	Complete this table for the organization's						
	employees) who each received more that	n \$100,000 of compe	nsation from the orga	nization. If there is no (d) Health benefits,	one, enter "r	vone."	
	(a) Name and title of each employee	(b) Average hours per week	(c) Reportable compensation	contributions to employe			
	(2)	devoted to position	(Forms W-2/1099-MISC)	benefit plans, and deferre compensation	ed other con	npensat	ion
None							
		1					
			ļ				
	·	4					
				-			
		-					
					<u> </u>		
f	Total number of other employees paid or		. None				
51	Complete this table for the organization \$100,000 of compensation from the organization			contractors who ea	ch received	more	thar
	\$100,000 of compensation from the org.	arnzation, ir there is no					
	(a) Name and business address of each indepen	dent contractor	(b) Type of serv	rice	(c) Compensati	on	
NI							
None							
None							
None							
None							
None							
None							
None							
None							
d	Total number of other independent contr			>	None		
	Did the organization complete Sched	ule A? Note: All se	ection 501(c)(3) orga		ich a		- Ilo
d 52	Did the organization complete Sched completed Schedule A	ule A? Note: All se	ection 501(c)(3) orga	<u> </u>	ich a . ▶ ☑ Ye s		
d 52	Did the organization complete Sched	ule A? Note: All se	ection 501(c)(3) orga	ents, and to the best of my	ich a . ▶ ☑ Ye s		
d 52	Did the organization complete Sched completed Schedule A	ule A? Note: All se	ection 501(c)(3) orga	ents, and to the best of my	ich a . ▶ ☑ Ye s		
52 Under	Did the organization complete Sched completed Schedule A	ule A? Note: All se	ection 501(c)(3) orga	ents, and to the best of my	ich a .► ✓ Yes knowledge and		
d 52 Under strue, co	Did the organization complete Sched completed Schedule A	ule A? Note: All se	ection 501(c)(3) orga	ents, and to the best of my has any knowledge	ich a .► ✓ Yes knowledge and		
d 52 Under true, co	Did the organization complete Sched completed Schedule A	ule A? Note: All se	ection 501(c)(3) orga	ents, and to the best of my nas any knowledge	Ach a .▶☑ Yes knowledge and		

Preparer

Use Only

Firm's name

Firm's address ►

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

► ☐ Yes ☐ No

Firm's EIN ▶

Phone no.

SCHEDULE A . (Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service

Name of the organization

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.

► Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No 1545-0047

2019

Open to Public Inspection

Employer identification number

Ardm	ore Fre	e Library					1	31372	
Par	t!	Reason for Public Char	rity Status (All	organizations must	comple	te this p	art.) See instruction	ns.	
The c	_	ation is not a private founda					7) (
1 2		church, convention of churcl school described in section					U I		
3	_	ospital or a cooperative hos							
4		nedical research organization						(iii). En	ter the
		spital'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 7									
8	□Ас	community trust described in	n section 170(b)	(1)(A)(vi). (Complete	Part II.)				
9	or i	agricultural research organi university or a non-land-gra versity:	nt college of agr	iculture (see instruction	ons). Ente	er the nan	ne, city, and state of	the co	llege or
10	rec	organization that normally releipts from activities related oport from gross investment quired by the organization a	to its exempt full income and unit	nctions—subject to c related business taxa	ertain ex ble incon	ceptions, ne (less s	and (2) no more tha ection 511 tax) from	n 33¹/₃ˈ	% of its
11		organization organized and							
12	☐ An	organization organized and	operated exclus	ively for the benefit o	f, to perfe	orm the fu	unctions of, or to cal	rry out	the purposes
	ot : Ch	one or more publicly suppo eck the box in lines 12a thro	orted organizatio	ns described in sect i scribes the type of sur	on 509 (2	a)(1) or se organizati	ection busia)(z). Se on and complete line	e sec u es 12e.	i on 509(a)(3). 12f. and 12g.
а	_	Type I. A supporting organ							
a		the supported organization supporting organization. Ye	(s) the power to	regularly appoint or e	lect a ma	ajority of t	the directors or trust	ees of	the
b		Type II. A supporting organ							
		control or management of organization(s). You must	complete Part I	V, Sections A and C	•				
С		Type III functionally integ its supported organization(s) (see instructio	ns). You must comp	lete Part	IV, Secti	ions A, D, and E.		
d		Type III non-functionally it that is not functionally integrequirement (see instruction	grated. The orga	nızatıon generally mu	st satisfy	a distribi	ution requirement an	orted o	rganization(s) ttentiveness
е		Check this box if the organ functionally integrated, or T	Type III non-func	tionally integrated sup	on from toporting	he IRS th organizat	at it is a Type I, Typo ion.	e II, Typ	oe III
f		r the number of supported of	-						
<u>g</u>		ide the following information						()	A
	(i) Nam	e of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1–10 above (see instructions))	listed in you	organization ur governing ment?	(v) Amount of monetary support (see instructions)	other	Amount of support (see structions)
					Yes	No			
(A)									
(B)								_	
(C)	****							·	
(D)									· -
(E)									
Tota]					فحتكف			

18

Part	Support Schedule for Organiza	ations Descri	bed in Secti	ons 170(b)(1))(A)(iv) and 1	70(b)(1)(A)(vi)
	 (Complete only if you checked the 						alify under
	Part III. If the organization fails to	o qualify unde	r the tests lis	ted below, pl	ease comple	te Part III.)	
	on A. Public Support	· · · · · · · · · · · · · · · · · · ·					
	dar year (or fiscal year beginning in)	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1	Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	12.886	16,567	19,406	20,271	19,916	89,046
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	12,886	16,567	19,406	20,271	19,916	89,046
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)						2,855
6	Public support. Subtract line 5 from line 4						86,191
Secti	on B. Total Support						
Calen	dar year (or fiscal year beginning in) ▶	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
7	Amounts from line 4	12,886	16,567	19,406	20,271	19,916	89,046
8	Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	581	· 563)	605	789	866	3,404
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 VI.)						
11	Total support. Add lines 7 through 10						92,450
12	Gross receipts from related activities, etc.	(see instructio	ns)			12	
13	First five years. If the Form 990 is for the						
	organization, check this box and stop her	re	· · · ·	<u> </u>		<u> </u>	► 🗀
Secti	on C. Computation of Public Suppor						
14	Public support percentage for 2019 (line 6					14	93.22 %
15	Public support percentage from 2018 Sch					15	94.16% %
16a	33¹/₃% support test - 2019. If the organi						
	box and stop here. The organization qual	•		_			_
b	331/3% support test—2018. If the organization						
4=		-		-			
17a	10%-facts-and-circumstances test – 20 10% or more, and if the organization me Part VI how the organization meets the "organization	ets the "facts-	and-circumsta imstances" tes	nces" test, ch	eck this box a	nd stop here.	Explain in
b	10%-facts-and-circumstances test—20 15 is 10% or more, and if the organiza Explain in Part VI how the organization in supported organization	tion meets the neets the "facts	facts-and-c and-circums	ircumstances" tances" test. T	test, check the organization	his box and so on qualifies as	top here. a publicly
	• • • • • • • • • • • • • • • • • • •						

Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see

Part	Support Schedule for Organiza (Complete only if you checked the				nization faile	d to qualify/u	Inder Part II
	If the organization fails to qualify						maci i ait ii.
Secti	on A. Public Support	dilaci trio to	oto notou pon	эн, р.сос ос	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		· · · · · · · · · · · · · · · · · · ·
	dar year (or fiscal year beginning in)	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
1	Gifts, grants, contributions, and membership fees	(4) 2010	(0) 20.0	(0, 2011	(4) 20.0	1	10, 101
•	received. (Do not include any "unusual grants.")						
2	Gross receipts from admissions, merchandise						<u> </u>
	sold or services performed, or facilities					ļ	
	furnished in any activity that is related to the organization's tax-exempt purpose						
3	Gross receipts from activities that are not an						
_	unrelated trade or business under section 513						•
4	Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5	The value of services or facilities furnished by a governmental unit to the organization without charge						
6	Total. Add lines 1 through 5						
7a	Amounts included on lines 1, 2, and 3 received from disqualified persons .						
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			- ·			
С	Add lines 7a and 7b						
8	Public support. (Subtract line 7c from						
	line 6.)	<i></i>					<u> </u>
	on B. Total Support	4 > 221	#10040	4) 0047	(4) 0010	(-) 0010	(O Total
	dar year (or fiscal year beginning in)	(a) 2015	(b) 2016	(c) 2017	(d) 2018	(e) 2019	(f) Total
9	Amounts from line 6						
10a	Gross income from interest, dividends,		,				
	payments received on securities loans, rents, royalties, and income from similar sources.		'				
							
b	Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
С	Add lines 10a and 10b						
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 (Explain in Part VI.)			-			
13	Total support. (Add lines 9, 10c, 11, and 12.)						
14	First five years. If the Form 990 is for the organization, check this box and stop he				, or fifth tax y		
Secti	on C. Computation of Public Suppor						<u></u>
15	Public support percentage for 2019 (line 8			13. column (fl)		15	%
16	Public support percentage for 2013 (intelleter) Public support percentage from 2018 Sch						
	on D. Computation of Investment In			<u> </u>		<u> </u>	<u></u>
17	Investment income percentage for 2019 (y line 13, colu	mn (f))	17	%
18	Investment income percentage from 2018						%
19a	331/3% support tests-2019. If the organ	zation did not	check the box	on line 14, ar	nd line 15 is m	nore than 331/3	%, and line
	17 js not more than 331/3%, check this box	and stop here.	The organization	on qualifies as	a publicly supp	orted organıza	tion . ▶ 🔲
b	33 ¹ /3% support tests—2018. If the organization 18 is not more than 33 ¹ /3%, check this l						

Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

Part IV Supporting Organizations

· (Complete only if you checked a box in line 12 on Part I. If you checked 12a of Part I, complete Sections A and B. If you checked 12b of Part I, complete Sections A and C. If you checked 12c of Part I, complete Sections A, D, and E. If you checked 12d of Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizati	ons
--------------------------------------	-----

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).			
3а	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer (b) and (c) below.	2 3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in Part VI when and how the organization made the determination.	3b		
С	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in Part VI what controls the organization put in place to ensure such use.	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked 12a or 12b in Part I, answer (b) and (c) below.	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.	4b		
С	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B)	40		
5a	purposes. Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer (b) and (c) below (if applicable). Also, provide detail in Part VI , including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).	4c 5a		
b	Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?			
C	Substitutions only. Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in Part VI .			
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described in line 7? If "Yes," complete Part I of Schedule L (Form 990 or 990-EZ).	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in Part VI .			
b	Did one or more disqualified persons (as defined in line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in Part VI .	9b		
С	Did a disqualified person (as defined in line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If "Yes," provide detail in Part VI .	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If "Yes," answer 10b below.	10a		
b	Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)	10b		

Part	IV Supporting Organizations (continued)			
			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
	A person who directly or indirectly controls, either alone or together with persons described in (b) and (c)	i		
	below, the governing body of a supported organization?	11a		
b	A family member of a person described in (a) above?	11b		
С	A 35% controlled entity of a person described in (a) or (b) above? If "Yes" to a, b, or c, provide detail in Part VI.	11c		
	on B. Type I Supporting Organizations		-	
			Yes	No
1	Did the directors, trustees, or membership of one or more supported organizations have the power to			
	regularly appoint or elect at least a majority of the organization's directors or trustees at all times during the			
	tax year? If "No," describe in Part VI how the supported organization(s) effectively operated, supervised, or			1
	controlled the organization's activities. If the organization had more than one supported organization,			
	describe how the powers to appoint and/or remove directors or trustees were allocated among the supported			
	organizations and what conditions or restrictions, if any, applied to such powers during the tax year.	1		L
2	Did the organization operate for the benefit of any supported organization other than the supported			
	organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in Part			
	VI how providing such benefit carried out the purposes of the supported organization(s) that operated,	[
	supervised, or controlled the supporting organization.	2		
Secti	on C. Type II Supporting Organizations			
			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors	1		
	or trustees of each of the organization's supported organization(s)? If "No," describe in Part VI how control			
	or management of the supporting organization was vested in the same persons that controlled or managed			
	the supported organization(s).	1		<u> </u>
Secti	on D. All Type III Supporting Organizations			,
			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the			
	organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax			
	year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (III) copies of the			
	organization's governing documents in effect on the date of notification, to the extent not previously provided?	1		<u> </u>
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported			
	organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in Part VI how			<u> </u>
	the organization maintained a close and continuous working relationship with the supported organization(s).	2		ļ.,
3	By reason of the relationship described in (2), did the organization's supported organizations have a			
	significant voice in the organization's investment policies and in directing the use of the organization's			
	income or assets at all times during the tax year? If "Yes," describe in Part VI the role the organization's			
	supported organizations played in this regard.	3		L
	on E. Type III Functionally Integrated Supporting Organizations			
1	Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see i	nstru	ctions	5).
а	The organization satisfied the Activities Test. Complete line 2 below.			
Ь	☐ The organization is the parent of each of its supported organizations. Complete line 3 below.			
С	☐ The organization supported a governmental entity. Describe in Part VI how you supported a government entity (see in		
2	Activities Test. Answer (a) and (b) below.		Yes	NO
а	Did substantially all of the organization's activities during the tax year directly further the exempt purposes of	<u> </u>		
	the supported organization(s) to which the organization was responsive? If "Yes," then in Part VI identify			
	those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined			1
	that these activities constituted substantially all of its activities.	2a		├ ──
		_2a		
b	Did the activities described in (a) constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in Part VI the			
	reasons for the organization's position that its supported organization(s) would have engaged in these			
	activities but for the organization's involvement.			
_	-	2b		1
3	Parent of Supported Organizations. <i>Answer (a) and (b) below.</i>			
а	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or	20		
_	trustees of each of the supported organizations? Provide details in Part VI.	_3a_		i
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes " describe in Part VI the role played by the organization in this regard.	3b		

instructions).

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Or	gan	izations	
1 Gheck here if the organization satisfied the Integral Part Test as a qualifying	g tru	st on Nov. 20, 1970 (expla	ain in Part VI). See
instructions. All other Type III non-functionally integrated supporting organ	nizat	tions must complete Secti	ons A through E.
Section A—Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8		
Section B—Minimum Asset Amount	J	(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see			
instructions for short tax year or assets held for part of year):			
a Average monthly value of securities ·	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d Total (add lines 1a, 1b, and 1c)	1d		
e Discount claimed for blockage or other factors (explain in detail in Part VI):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3	= = =	
4 Cash deemed held for exempt use. Enter 1-1/2% of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by .035.	6		
7 Recoveries of prior-year distributions	7		
8 Minimum Asset Amount (add line 7 to line 6)	8		
Section C—Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, Column A)	1		
2 Enter 85% of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, Column A)	3		T
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 Distributable Amount. Subtract line 5 from line 4, unless subject to			
emergency temporary reduction (see instructions).	6		
7 Check here if the current year is the organization's first as a non-functional	y int	egrated Type III supporting	g organization (see

Part	V Type III Non-Functionally Integrated 509(a)(3	3) Supporting Organi	izations (continued)	
Sect	ion D—Distributions			Current Year
1.	Amounts paid to supported organizations to accomplish	exempt purposes		
2	Amounts paid to perform activity that directly furthers exe organizations, in excess of income from activity	empt purposes of suppo	orted	
3	Administrative expenses paid to accomplish exempt purp	oses of supported orga	ınızations	
4	Amounts paid to acquire exempt-use assets			
5_	Qualified set-aside amounts (prior IRS approval required)			
6	Other distributions (describe in Part VI). See instructions.			
7	Total annual distributions. Add lines 1 through 6.			
8	Distributions to attentive supported organizations to whice (provide details in Part VI). See instructions.	h the organization is res	sponsive	
9	Distributable amount for 2019 from Section C, line 6			
10	Line 8 amount divided by line 9 amount		<u></u>	
Sect	ion E—Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2019	(iii) Distributable Amount for 2019
1	Distributable amount for 2019 from Section C, line 6			
2	Underdistributions, if any, for years prior to 2019 (reasonable cause required—explain in Part VI). See instructions.			
3	Excess distributions carryover, if any, to 2019			
a	From 2014			
b	From 2015			
С	From 2016			
d	From 2017			
е	From 2018			
f	Total of lines 3a through e			
g	Applied to underdistributions of prior years			
h	Applied to 2019 distributable amount			
i	Carryover from 2014 not applied (see instructions)			
j_	Remainder. Subtract lines 3g, 3h, and 3i from 3f.			
4	Distributions for 2019 from Section D, line 7:			
a	Applied to underdistributions of prior years			
b	Applied to 2019 distributable amount		-	
С	Remainder. Subtract lines 4a and 4b from 4.			
5	Remaining underdistributions for years prior to 2019, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI. See instructions.			
6	Remaining underdistributions for 2019. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI. See instructions.			
7	Excess distributions carryover to 2020. Add lines 3 _j and 4c.			
8	Breakdown of line 7:			
а	Excess from 2015			
b	Excess from 2016			
С	Excess from 2017			
d	Excess from 2018			
е	Excess from 2019			

Pane	8

Part VI	Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)
	,

SCHEDULE G (Form 990 or 990-EZ)

Department of the Treasury

Supplemental Information Regarding Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, line 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.

► Attach to Form 990 or Form 990-EZ.

▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Internal Revenue Service Employer identification number Name of the organization **Ardmore Free Library** 231381372 Fundraising Activities, Complete if the organization answered "Yes" on Form 990, Part IV, line 17. Form 990-EZ filers are not required to complete this part. Indicate whether the organization raised funds through any of the following activities. Check all that apply. 1 e

Solicitation of non-government grants Mail solicitations Internet and email solicitations f Solicitation of government grants b Phone solicitations g Special fundraising events In-person solicitations Did the organization have a written or oral agreement with any individual (including officers, directors, trustees, or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☐ Yes ☑ No If "Yes," list the 10 highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization. (v) Amount paid to (iii) Did fundraiser have (vi) Amount paid to (i) Name and address of individual (iv) Gross receipts (or retained by) (ii) Activity custody or control of contributions? (or retained by) fundraiser listed in or entity (fundraiser) from activity organization col. (i) Yes No 1 2 3 4 5 6 7 8 9 10 **Total** List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from 3 registration or licensing. PA

	•		(a) Event #1 Kitchen Tour (event type)	(b) Event #2	(c) Other events None (total number)	(d) Total events (add col (a) through col (c))
Revenue	1	Gross receipts	16,744			16,744
œ	2 3	Less: Contributions Gross income (line 1 minus line 2)	16,744			
	4	Cash prizes				
١	5	Noncash prizes				
enses	6	Rent/facility costs				
Direct Expenses	7	Food and beverages				
	8	Entertainment		-		
	9	Other direct expenses .	2,243			2,243
		Direct evenese summany Ad	d lines 4 through 9 in co	olumn (d)		2,243
Pa	10 11 it III	Net income summary. Subtra Gaming. Complete if the	act line 10 from line 3, co	olumn (d)	▶ [990, Part IV, line 19, o	14,501 or reported more than
_	11	Net income summary. Subtra	act line 10 from line 3, co e organization answe Z, line 6a.	olumn (d)	990, Part IV, line 19, o	or reported more than
	11 It III	Net income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ	act line 10 from line 3, co	olumn (d)		or reported more than
_	11	Net income summary. Subtra Gaming. Complete if the	act line 10 from line 3, co e organization answe Z, line 6a.	olumn (d)	990, Part IV, line 19, o	or reported more than
Hevenue	11 It III	Net income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ	act line 10 from line 3, co e organization answe Z, line 6a.	olumn (d)	990, Part IV, line 19, o	or reported more than
Expenses Revenue	11	Net income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ Gross revenue	act line 10 from line 3, co e organization answe Z, line 6a.	olumn (d)	990, Part IV, line 19, o	or reported more than
act Expenses Revenue	1 2	Net income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ Gross revenue	act line 10 from line 3, co e organization answe Z, line 6a.	olumn (d)	990, Part IV, line 19, o	or reported more than
act Expenses Revenue	1 2	Net income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ Gross revenue Cash prizes Noncash prizes	act line 10 from line 3, co e organization answer Z, line 6a. (a) Bingo	olumn (d)	(c) Other gaming	or reported more than
act Expenses Revenue	1 2 3 4	Net income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ Gross revenue Cash prizes Noncash prizes Rent/facility costs	act line 10 from line 3, co e organization answe Z, line 6a.	olumn (d)	(c) Other gaming	or reported more than
act Expenses Revenue	1 2 3 4 5	Gross revenue	act line 10 from line 3, core organization answer. Z, line 6a. (a) Bingo Yes% No	olumn (d)	990, Part IV, line 19, o	or reported more than
act Expenses Revenue	1 1 2 3 4 5	Subtraction of the summary of the su	act line 10 from line 3, core organization answer. Z, line 6a. (a) Bingo Yes% No d lines 2 through 5 in core	olumn (d)	990, Part IV, line 19, o	or reported more than
Direct Expenses Revenue	1 2 3 4 5 6 7 8 En a ls1	Set income summary. Subtra Gaming. Complete if the \$15,000 on Form 990-EZ Gross revenue	act line 10 from line 3, core organization answer, line 6a. (a) Bingo Yes % No d lines 2 through 5 in core. Subtract line 7 from line ganization conducts garonduct garning activities	olumn (d)	990, Part IV, line 19, 0 (c) Other gaming Yes% No	(d) Total gaming (add col (a) through col (c))

Fundraising Events. Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more

Schedu	ule G (Form 990 or 990-EZ) 2019		Page 3
11	Does the organization conduct gaming activities with nonmembers?	☐ Yes	☐ No
12	Is the organization a grantor, beneficiary or trustee of a trust, or a member of a partnership or other entitioned to administer charitable gaming?		□ No
13 .		_	_
а	The organization's facility	ı	%
b	An outside facility	,	%
14	Enter the name and address of the person who prepares the organization's gaming/special events books an records:	d	
	Name ▶	,	
	Address ►		
15a	Does the organization have a contract with a third party from whom the organization receives gamin revenue?		□No
b			
	amount of gaming revenue retained by the third party ► \$		
C	If "Yes," enter name and address of the third party:		
	Name ►		
	Address ►		 -
16	Gaming manager information:		
	Name		
	Gaming manager compensation ▶ \$		
	Description of services provided ▶	-	
	□ Director/officer □ Employee □ Independent contractor		
17	Mandatory distributions:		
	Is the organization required under state law to make charitable distributions from the gaming proceeds to	n	
_	retain the state gaming license?		□ No
b	Enter the amount of distributions required under state law to be distributed to other exempt organizations of		_
	spent in the organization's own exempt activities during the tax year ▶ \$		
Part	Supplemental Information. Provide the explanations required by Part I, line 2b, columns Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also provide any additional See instructions.		

		. 	

SCHEDULE O (Form 990 or 990-EZ)

Department of the Treasury

Internal Revenue Service

Name of the organization

Ardmore Free Library

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.

► Go to www.irs.gov/Form990 for the latest information.

OMB No 1545-0047

2019

Employer identification number

231381372

Open to Public Inspection

Form 990 E-Z, Part I, Line 4, Other Investment Income:		
Description of Other Investment Income:	Amount.	
Interest Income	866	
Form 990 E-Z, Part I, Line 8, Other Revenue		
Description of Other Revenue.	Amount:	
Used Book Sales	4,826	
Library Fines and Fees	12,068	
Library Printer Rental	579	
Total to Form 990-EZ, Part I, Line 8	17,473	
Total to Folial 770 EE, Fatty Ellio		
Form 990 E-Z, Part I, Line 10, Grants and Similar Amounts Paid:	······	-
Tomin 770 E-2, Fatti, Ellio 10, Oranio and Oranio Fatigues		
Activity classification:		
Grantee Name: Lower Merion Library System		
Grantee Address: 75 E Lancaster Avenue Ardmore, PA 19003		
	······································	-
Grantee Relationship: Governing Body		
Property Description: Cash		
Method Used To Determine Book Value. Cash		
Amount Given:	34,500	
Form 990-EZ, Part I Line 14, Occupancy, Rent, Utilities, And Maintenance:		
Description of Expenses:		
Depreciation	300	
	·	••••

Schedule O (Form 990 or 990-EZ) (2019)		Page 7
Name of the organization		Employer identification number
Ardmore Library	<u> </u>	231381372
Form 990 E-Z, Part I, Line 16, Other Expenses:		
Description of Other Expenses:		Amount
Library & Office Supplies		543
Library Programming		2,871
Fund Drive Expenses		3,840
Miscellaneous		165
Sales Tax		345
Total to Form 889 E-Z, Part I, Line 16, Other Expenses		7,764
Form 88 E-Z, Part 1, Line 20. Amount represents 16 in intere	st income incorrectly excluded fro	om 2018 net assets. Corrected in 2019.
Form 990 E-Z, Part II, Line 24, Other Assets		
Description	Beg. Of Year	End of Year
Other Depreciable Assets	452	152
Form 990 E-Z, Part V, Information Regarding Personal Benefi	It Contracts	
The Organization Did Not, During The Year, Receive Any Fun	ds, Directly or Indirectly, To Pay I	Premiums On A personal Benefit Contract.
The Organization Did Not, During The Year, Pay Any Preimiu	ms, Directly or Indirectly, On A Pe	ersonal Benefit Contract.
<u>-</u>		