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)

2015

OMB No 1545-1150

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

Open to Public

Depa Inter	Pepartment of the Treasury Information about Form 990-EZ and its instructions is at www.irs.gov/form990.						90.	Inspection					
A	For t	he 2015 calen	dar year, or	tax year begin	ning	7/01	, 2015	5, and ending	6/30		, 2016		
		if applicable C								D Employer	dentification number		
H		change CR	REATIVETS							46-36	17663		
Ħ	Initial	return 40		NTRY CLUB	DR				Ī	E Telephone	elephone number		
	Final ret	urn/terminated AD	DDISON,	FF 60101						_630-3	108-8697		
	Ameno	ded return							<u> </u>	F Group E	xemption		
		ation pending								Number	·		
		unting Method		X Accrual	Other (s	pecify) ►					organization is not		
		site: <u>CRE.</u>			501(0) () d(incort n	A) [] 4047(/	a)(1) or 527			Schedule B Z, or 990-PF)		
		cempt status (chec		X 501(c)(3)	501(c) (_		· · · · · · · · · · · · · · · · · · ·					
		of organization	·· 🗀		Trust	Association	Other						
	asse	ts (Part II, colu	umn (B) belo	w) are \$500,0	00 or mo	eceipts If gross re, file Form 990) instead of	Form 990-EZ		- \$	117,731.		
Pa	ırt I					let Assets o			e the insti	ructions f			
	-			s, and similar		spond to any qu	estion in th	IIS Part I		7.7	X		
	1						at o			1 1	117,730.		
	3	 2 Program service revenue including government fees and contracts 3 Membership dues and assessments 							3				
	4							4	1				
	1		-	of assets other	r than inv	entorv		5 a		 - -	1.		
	[and sales exp		,		5 b					
	l c	Gain or (loss) fro	om sale of asset	s other than inver	itory (Subtra	ct line 5b from line	5a)			5 c			
	6	Gaming and			, (···						
R	a	Gross income	e-from-gamır	ig (at <u>tach Sch</u>	<u>ed</u> ule G n	greater than \$	15,000)	6a		-			
REVERUE	b	b Gross income from fundraising events (not including \$ of contributions						`.]					
N	from fundraising events reported on line 1) (attach Schedule G if the sum							1.54					
E		of such grõss income and contributions exceeds \$15,000) 6b c Less direct expenses நீற்றி இறிற்று and fundraising events 6c						. 4					
		1-11		10	ומ	_		6 c		 [```]			
	d	Net income of 6b and subtra	or-(loss)-from	gaming and f	<u>์นี</u> ทุ่draเรเก	g events (add li	nes 6a and			6 d			
	7 a			less returns a	nd allowa	nces		7a		90			
		Less: cost of			end.			7b					
		c Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a)						7 c					
	8						8						
	9	Total revenue	e. Add lines	1, 2, 3, 4, 5c,	6d, 7c, ai	nd 8				▶ 9	117,731.		
	10			nts paid (list in						10			
	11	Benefits paid	to or for me	mbers						11			
E	12			ition, and emp	-					12	26,500.		
EXPERSES	13					ndent contractor	s			13			
N S	14			and maintena						14			
E	15		•	stage, and ship	-			Soo Sabod	1.1.0 O	15			
	16			n Schedule (•	See Sched	ule 0	16	106,763.		
	17			s 10 through 1		from line (1)				► 17 10	133,263.		
Ā	18		•	year (Subtrac		·				18	-15,532.		
NS ES	19	figure reported on prior year's return).				with end-of-	year	FO 100					
ASSET S	20					20	50,103.						
3	21	_			•	bine lines 18 th	•			► 21	34,571.		
BA						ate instructions					Form 990-EZ (2015)		

<u>i ai</u>	Check if the organization used Sche	dule O to respond to any qu	estion in this Part II			X
	_			(A) Beginning of year	$r \perp$	(B) End of year
22	Cash, savings, and investments		ļ	49,699.	22	35,512.
23	Land and buildings Other assets (describe in Schedule O)	See Schedule	e 0		23	
24 25	Total assets			6,560.	24 25	2,006.
26	Total liabilities (describe in Schedule O)	See Schedule	e 0	56,259. 6,156.	26	37,518. 2,947.
	Net assets or fund balances (line 27 of o		line 21)	50,103.	27	34,571.
Par	t III Statement of Program Service Ac	complishments (see the inst	ructions for Part III)			Expenses
	Check if the organization used Sch	nedule O to respond to any o	question in this Part			uired for section 501
What I	s the organization's primary exempt purpose? See	e Schedule O	te three largest prov	yram sonusos as) and 501(c)(4) nizations, optional
meas	ribe the organization's program service as sured by expenses. In a clear and concise fited, and other relevant information for e	e manner, describe the service	ces provided, the nu	mber of persons	or o	thers)
28	ART PROGRAM	acti program title	 			
	ANT TROOKING					
	(Grants \$) If thi	s amount includes foreign g	rants, check here		28 a	53,697.
29	SONG WRITING PROGRAM					
					i	
	(Grants \$) If thi	s amount includes foreign g	rants check here		29 a	35,024.
30	<u></u>	<u> </u>				33,024.
			- -			
21		s amount includes foreign g	rants, check here		30 a	
31	Other program services (describe in Schrift (Grants \$) If this	edule O) is amount includes foreign g	rants check here	▶ □	31 a	
32	Total program service expenses (add Im		- Tarito, oriota		32	88,721.
	t IV List of Officers, Directors,		loyees (list each one	even if not compensated — se	e the	
	Check if the organization used Sch	hedule O to respond to any o	question in this Part	IV		<u></u>
	(a) Name and title	(b) Average hours per week devoted to position	(c) Reportable compensa (Forms W-2/1099-MISC (if not paid, enter -0-)	bonefit plans and defe	yee	(e) Estimated amount of other compensation
Ric	hard Casper					
Pro	ogram Dir	40	15,50	0.	0.	0.
	nda Tarrson	_			•	
	: / Director nes Sweeney	5		0.	0.	0.
	rector	1		0.	0.	0.
	emy Durbin			<u> </u>	<u> </u>	``
	ec Director	40	11,00	0.	0.	0.
	n Arthur	-	ļ		_	•
	irman iron Mellor	5		0.	0.	0.
	rector	1		o.	0.	0.
	m Taylor		<u> </u>	<u> </u>	:	·
	ector	1		0.	0.	0.
	chad_Steward	1.0			^	_
	easurer dan Pettit	10		0.	0.	0.
	ector	1		o.	0.	0.
	eila Yepsen					
Dir	rector	1		0.	0.	0.
						
			<u>_</u>			
			<u></u>			
				ļ		
BAA		TEEA0812L 1	0/12/15			Form 990-EZ (2015)

Form 990-EZ (2015) CREATIVETS 46-36176			age 3
Part V. Other Information (Note the Schedule A and personal benefit contract statement requirements in See Sche the instructions for Part V) Check if the organization used Schedule O to respond to any question in this Part V	dule	0	X
33 Did the organization engage in any significant activity not previously reported to the IRS?		Yes	No
If 'Yes,' provide a detailed description of each activity in Schedule O Were any significant changes made to the organizing or governing documents? If 'Yes,' attach a conformed copy of the amended documents if they reflec	33		Х
a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions)	34]	x
35 a 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)? 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	35 a	 	<u> </u>
c Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice	336	-	
reporting, and proxy tax requirements during the year? If 'Yes,' complete Schedule C, Part III 36 Did the organization undergo a liquidation, dissolution, termination, or significant	35 c		X
disposition of net assets during the year? If 'Yes,' complete applicable parts of Schedule N 37a Enter amount of political expenditures, direct or indirect, as described in the instructions	36		X
b Did the organization file Form 1120-POL for this year? ■ 37a Enter amount of political expenditures, direct or indirect, as described in the instructions ■ 37a 0	37 b		- <u>x</u> -
38 a 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?	38 a		X
b If 'Yes,' complete Schedule L, Part II and enter the total amount involved 38b N/	-		<u>^</u>
39 Section 501(c)(7) organizations Enter:	4		}
a Initiation fees and capital contributions included on line 9	A	ĺ	
b Gross receipts, included on line 9, for public use of club facilities N/	<u>A</u>		
40 a Section 501(c)(3) organizations Enter amount of tax imposed on the organization during the year under section 4911 ► 0 . section 4912 ► 0 . section 4955 ► 0	1	1	<u> </u>
b Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in any section 4958 excess.	w		ļ
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	40 ь		X
c Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax imposed on organization	,	_	<u>^</u>
managers or disqualified persons during the year under sections 4912, 4955, and 4958 > 0 d Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax on line 40c reimbursed	-	İ	ļ ,
by the organization .			
e 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	40 e] -	- X
41 List the states with which a copy of this return is filed \ IL	40 e	L	L^_
42 a The organization's			
books are in care of ► RICHARD F STEWARD Telephone no ► 630-	308-8	697	_
Located at • 401 N. COUNTRY CLUB DR ADDISON IL ZIP + 4 • 6010	1-240		
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)?	42 b	Yes	No_v
If 'Yes,' enter the name of the foreign country:►	420		X
		1	
See the instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		;]	
c At any time during the calendar year, did the organization maintain an office outside the U.S.?	42 c	' -	X
If 'Yes,' enter the name of the foreign country ►			
43 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of Form 1041 — Check here		- []	N/A
and enter the amount of tax-exempt interest received or accrued during the tax year		Ш	N/A
		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	}	X
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		 	
c Did the organization receive any payments for indoor tanning services during the year?	44 b		$\frac{X}{X}$
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 45 a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	44 d 45 a	-	
	45 a	-	X
b 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).	45 b		<u>X</u>
TEEA0812L 10/12/15	orm 99	n.F7 /	20151

Form 990-EZ (2015) CREATIVETS			46-361	.7663	Page 4
46 Did the organization engage, directly or indire candidates for public office? If 'Yes,' complete	ctly, in political campa e Schedule C, Part I	ign activities on behalf o	of or in opposition to	46	Yes No
Part VI Section 501(c)(3) organizations All section 501(c)(3) organization	s only ons must answer d	uestions 47-49b and	d 52 and complete	the table	L
for lines 50 and 51. Check if the organization used Schedu	·				,
				1	Yes No
47 Did the organization engage in lobbying activities complete Schedule C, Part II			•	47	Х
48 Is the organization a school as described in se			dule E	48	X
49 a Did the organization make any transfers to an b If 'Yes,' was the related organization a section		e related organization?		49 a	X
50 Complete this table for the organization's five high employees) who each received more than \$100,0	hest compensated emplo			1	
(a) Name and title of each employee	(b) Average hours per week devoted to position	(c) Reportable compensation (Forms W-2/1099-MISC)	(d) Health benefits, contributions to employee benefit plans, and deferred compensation	(e) Estimated other comp	
None					
				1	
				1	
f Total number of other employees paid over \$					
51 Complete this table for the organization's five hig compensation from the organization. If there is	hest compensated indepos s none, enter 'None'	endent contractors who ea	ach received more than \$	100,000 of	
(a) Name and business address of each independent c	ontractor	(b) Type	of service	(c) Comp	ensation ——————
None					
				·	
d Total number of other independent contractors	•	·	•		
52 Did the organization complete Schedule A? N completed Schedule A				► X Yes	No
Under penalties of perjury, I declare that I have examined this return, true, correct, and complete Declaration of preparer (other than office	, including accompanying sche er) is based on all information of	dules and statements, and to the of which preparer has any knowl	e best of my knowledge and be edge	lef, it is	
Kutal & Stwad			11-10-16		
Signature of officer			Date		

Form **990-EZ** (2015)

SCHEQULE A (Form 990 or 990-EZ)

Department of the Treasury Internal Revenue Service

Public Charity Status and Public Support

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

► Attach to Form 990 or Form 990-EZ.

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

OMB No 1545-0047

Open to Public Inspection

Name of the organization Employer identification number CREATIVETS 46-3617663 Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions. The organization is not a private foundation because it is: (For lines 1 through 11, check only one box) A church, convention of churches, or association of churches described in section 170(b)(1)(A)(i). 2 A school described in section 170(b)(1)(A)(ii). (Attach Schedule E (Form 990 or 990-EZ)) A hospital or a cooperative hospital service organization described in section 170(b)(1)(A)(iii). 3 A medical research organization operated in conjunction with a hospital described in section 170(bX1)(AX)(iii) Enter the hospital's 4 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in section 5 170(b)(1)(A)(iv). (Complete Part II) A federal, state, or local government or governmental unit described in section 170(b)(1)(A)(v). 6 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in section 170(b)(1)(A)(vi). (Complete Part II.) A community trust described in section 170(b)(1)(A)(vi). (Complete Part II.) 8 An organization that normally receives (1) more than 33-1/3% of its support from contributions, membership fees, and gross receipts 9 from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33-1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2). (Complete Part III) An organization organized and operated exclusively to test for public safety. See section 509(a)(4). 10 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box in lines 11a through 11d that describes the type of supporting organization and complete lines 11e, 11f, and 11g 11 Type I. A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. You must complete Part IV, Sections A and B. Type II. A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s) You must complete Part IV, Sections A and C. **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions) **You must complete Part IV, Sections A, D, and E.** Type III non-functionally integrated. A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). You must complete Part IV, Sections A and D, and Part V. Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization. Enter the number of supported organizations g Provide the following information about the supported organization(s) (i) Name of supported organization (ii) EIN (iv) Is the organization listed in your governing document? (v) Amount of monetary (vi) Amount of other (iii) Type of organization (described on lines 1-9 above (see instructions)) support (see instructions) support (see instructions) Yes Nο (A) (B) (C) (E) Total

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

Schedule A (Form 990 or 990-EZ) 2015

Page 2

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

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

<u>Sect</u>	ion A. Public Support							
begir	ndar year (or fiscal year nning in) ►	(a) 2011	(b) 2012	(c) 2013	(d) 2014	(e) 2015		(f) Total
1	Gifts, grants, contributions, and membership fees received (Do not include any 'unusual grants')			32,122.	118,193.	117,73	0.	268,045.
	Tax revenues levied for the organization's benefit and either paid to or expended on its behalf							0.
	The value of services or facilities furnished by a governmental unit to the organization without charge							0.
4	Total. Add lines 1 through 3	0.	0.	32,122.	118,193.	117,73	0.	268,045.
	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).							0.
6	Public support. Subtract line 5 from line 4							268,045.
<u>Sect</u>	ion B. Total Support				· · · · · · · · · · · · · · · · · · ·			
Caler begir	ndar year (or fiscal year nning in) ►	(a) 2011	(b) 2012	(c) 2013	(d) 2014	(e) 2015		(f) Total
7	Amounts from line 4	0.	0.	32,122.	118,193.	117,73	0.	268,045.
	Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						1.	1.
9	Net income from unrelated business activities, whether or not the business is regularly carried on							0.
10	Other income Do not include gain or loss from the sale of capital assets (Explain in Part VI)							0.
11	Total support. Add lines 7 through 10							268,046.
12	Gross receipts from related activ	rities, etc (see ins	structions)		•		12	0.
13	First five years. If the Form 990 is organization, check this box and	for the organization stop here	n's first, second, thi	rd, fourth, or fifth t	ax year as a section	on 501(c)(3)		► X
Sec	tion C. Computation of Pu	blic Support P	ercentage	· · · · · · · · · · · · · · · · · · ·				
	Public support percentage for 20			e 11, column (f))			14	<u> %</u>
	Public support percentage from					<u> </u>	15	<u> </u>
1 6 a	16a 33-1/3% support test − 2015. If the organization did not check the box on line 13, and line 14 is 33-1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization							
b	b 33-1/3% support test — 2014. If the organization did not check a box on line 13 or 16a, and line 15 is 33-1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization							
17 a	17a 10%-facts-and-circumstances test — 2015. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part VI how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization.							
	b 10%-facts-and-circumstances test — 2014. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part VI how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization							
18	Private foundation. If the organi	zation did not che	eck a box on line 1	ıз, 16а, 16b, 17а ————				
BAA	-				Scl	hedule A (For	m 99	0 or 990-EZ) 2015

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.

Attach to Form 990 or 990-EZ.

2015

Open to Public Inspection

Department of the Treasury Internal Revenue Service ► Information about Schedule O (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990.

Name of the organization CREATIVETS

46-3617663

Employer identification number

Form	990-EZ,	Part I	, Line	16
Other	Expens	es		

ADVERTISING ART SCHOOL HOUSING CAR RENTAL CONSULTING DONATION PROCESSING FEES EVENT FEES FILING FEES IRS HOTEL LOCAL TRANSPORTATION MEALS O & D LIABILITY INS OTHER POSTAGE SUPPLIES TRAVEL TUITION FOR ART SCHOOL VIDEO PRODUCTION WEB SITE SERVICES	\$ 1,100. 10,935. 6,933. 4,000. 546. 2,123. 70. 10,281. 1,624. 13,739. 1,289. 2,557. 291. 8,832. 20,635. 20,826. 525. 457.
	Total \$ 106,763.

Form 990-EZ, Part II, Line 24 Other Assets

	<u>Beginning</u>	<u>Ending</u>
Accounts Receivable PREPAID FLIGHT EXPENSES	\$ 0 4,800	\$ 2,006. 0.
PROGRAM SUPPLIES	1,760 Total \$ 6,560	\$ 2,006.

Form 990-EZ, Part II, Line 26 Total Liabilities

	<u>Beginning</u>	Ending
ACCOUNTS PAYABLE	\$6,156.	\$ 2,947.
	Total \$ 6,156.	\$ 2,947.

Form 990-EZ, Part III - Organization's Primary Exempt Purpose

TO PROVIDE VETERANS WITH THE OPPORTUNITY TO USE ART AND MUSIC TO ADDRESS THE PSYCHOLOGICAL AND EMOTIONAL NEEDS THAT ARISE FROM SERVICE-RELATED TRAUMA.

SIGNIFICANT ACTIVITIES.

EIGHTEEN WRITING SESSIONS WERE CONDUCTED DURING THE YEAR, EACH WITH A DIFFERENT

VETERAN. CURRENTLY, VETERANS WHO COME THROUGH THE PROGRAM ARE BEING TAKEN TO A

Form 990-EZ, Part III - Organization's Primary Exempt Purpose (continued)

LOCATION, USUALLY NASHVILLE, TENNESSEE, WHERE THEY ARE PAIRED WITH PROFESSIONAL SONG WRITERS FOR THE MUSIC SESSIONS. ALL EXPENSES ARE PAID BY CREATIVETS.

ONE VETERAN SAID ABOUT HIS EXPERIENCE THAT "I FELT BETTER ABOUT TALKING ABOUT MYSELF AND WHAT HAPPENED TO ME IN THOSE FEW HOURS THAN I DID TALKING TO A PSYCHIATRIST FOR A WHOLE YEAR. NOW WHENEVER I NEED TO BE CALMED DOWN, I CAN LISTEN TO OR PLAY THE SONG WE WROTE, INSTEAD OF SITTING IN AN OFFICE TALKING TO SOMEONE WHO DOESN'T UNDERSTAND."

NINE VETERANS ATTENDED THE 3 WEEK ART SCHOOL PROGRAM. IT IS HELD AT THE SCHOOL OF THE ART INSTITUTE OF CHICAGO. ALL EXPENSES ARE PAID BY CREATIVETS.

THE ART PROGRAM IS FULLY ACCREDITED, AND PROVIDES THE VETERANS WITH THE OPPORTUNITY TO LEARN CERAMICS, PAINTING, AND PHOTOGRAPHY.

Form 990-EZ, Part V - Regarding Transfers Associated with Personal Benefit Contracts

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

No

No