

**Return of Organization Exempt From Income Tax**

**2003**

Department of the Treasury  
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

Open to Public Inspection

The organization may have to use a copy of this return to satisfy state reporting requirements.

**A** For the 2003 calendar year, or tax year beginning and ending

**B** Check if applicable:  Address change,  Name change,  Initial return,  Final return,  Amended return,  Application pending

**C** Name of organization: **YMCA CAMPING AND RETREAT SERVICES OF BATTLE CREEK AND KALAMAZOO**

**D** Employer identification number: **38-3167869**

**E** Telephone number: **(269) 731-3000**

**F** Accounting method:  Cash,  Accrual

**G** Website: **N/A**

**J** Organization type:  501(c) ( 3 ) (insert no)  4947(a)(1) or  527

**K** Check here  if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.

**L** Gross receipts: Add lines 6b, 8b, 9b, and 10b to line 12: **2,982,574.**

**M** Check  if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).

**H and I are not applicable to section 527 organizations.**

**H(a)** Is this a group return for affiliates?  Yes  No

**H(b)** If "Yes," enter number of affiliates: **N/A**

**H(c)** Are all affiliates included?  Yes  No (If "No," attach a list)

**H(d)** Is this a separate return filed by an organization covered by a group ruling?  Yes  No

**I** Group Exemption Number: **N/A**

**I** Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances			
Revenue	1	Contributions, gifts, grants, and similar amounts received	
	a	Direct public support	1a 1,050,832.
	b	Indirect public support	1b
	c	Government contributions (grants)	1c
	d	Total (add lines 1a through 1c) (cash \$ 1,050,832. noncash \$ )	1d 1,050,832.
	2	Program service revenue including government fees and contracts (from Part VII, line 93)	2 1,801,786.
	3	Membership dues and assessments	3
	4	Interest on savings and temporary cash investments	4 22,585.
	5	Dividends and interest from securities	5
	6a	Gross rents	6a
	6b	Less: rental expenses	6b
	6c	Net rental income or (loss) (subtract line 6b from line 6a)	6c
7	Other investment income (describe )	7	
Expenses	8a	Gross amount from sales of assets other than inventory	(A) Securities (B) Other
	8b	Less: cost or other basis and sales expenses	8a 8b
	8c	Gain or (loss) (attach schedule)	8c
	8d	Net gain or (loss) (combine line 8c, columns (A) and (B))	8d
	9	Special events and activities (attach schedule) If any amount is from gaming, check here <input type="checkbox"/>	
	a	Gross revenue (not including \$ 0. of contributions reported on line 1a)	9a 10,808.
	b	Less: direct expenses other than fundraising expenses	9b 8,868.
	9c	Net income or (loss) from special events (subtract line 9b from line 9a)	9c SEE STATEMENT 1 1,940.
Net Assets	10a	Gross sales of inventory, less returns and allowances	10a
	10b	Less: cost of goods sold	10b
	10c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)	10c
	11	Other revenue (from Part VII, line 103)	11 96,563.
	12	Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)	12 2,973,706.
	13	Program services (from line 44, column (B))	13 2,224,400.
	14	Management and general (from line 44, column (C))	14 467,046.
	15	Fundraising (from line 44, column (D))	15 72,656.
	16	Payments to affiliates (attach schedule)	16
	17	Total expenses (add lines 16 and 44, column (A))	17 2,764,102.
18	Excess or (deficit) for the year (subtract line 17 from line 12)	18 209,604.	
19	Net assets or fund balances at beginning of year (from line 73, column (A))	19 15,567,759.	
20	Other changes in net assets or fund balances (attach explanation)	20 SEE STATEMENT 2 700.	
21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)	21 15,778,063.	

SCANNED JUN 21 2004

**YMCA CAMPING AND RETREAT SERVICES OF  
BATTLE CREEK AND KALAMAZOO**

38-3167869

**Part II**

**Statement of Functional Expenses**

All organizations must complete column (A) Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others

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Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (attach schedule)				
	cash \$ _____ noncash \$ _____				
23	Specific assistance to individuals (attach schedule)				
24	Benefits paid to or for members (attach schedule)				
25	Compensation of officers, directors, etc	115,766.	69,460.	23,153.	23,153.
26	Other salaries and wages	848,257.	721,018.	84,826.	42,413.
27	Pension plan contributions				
28	Other employee benefits	138,322.	124,490.	13,832.	
29	Payroll taxes	69,437.	62,493.	6,944.	
30	Professional fundraising fees				
31	Accounting fees	17,308.		17,308.	
32	Legal fees				
33	Supplies	79,966.	62,199.	13,325.	4,442.
34	Telephone	17,495.	12,246.	4,374.	875.
35	Postage and shipping	11,201.	8,401.	2,240.	560.
36	Occupancy				
37	Equipment rental and maintenance	85,539.	81,262.	4,277.	
38	Printing and publications	24,260.	20,621.	2,426.	1,213.
39	Travel				
40	Conferences, conventions, and meetings	22,247.	17,353.	4,894.	
41	Interest				
42	Depreciation, depletion, etc. (attach schedule)	619,707.	464,780.	154,927.	
43	Other expenses not covered above (itemize):				
a	_____				
b	_____				
c	_____				
d	_____				
e	<b>SEE STATEMENT 3</b>	714,597.	580,077.	134,520.	
44	Total functional expenses (add lines 22 through 43) Organizations completing columns (B)-(D), carry these totals to lines 13-15	2,764,102.	2,224,400.	467,046.	72,656.

Joint Costs. Check  if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services?  Yes  No

If "Yes," enter (i) the aggregate amount of these joint costs \$ \_\_\_\_\_; (ii) the amount allocated to Program services \$ \_\_\_\_\_; (iii) the amount allocated to Management and general \$ \_\_\_\_\_, and (iv) the amount allocated to Fundraising \$ \_\_\_\_\_

**Part III Statement of Program Service Accomplishments**

What is the organization's primary exempt purpose? **SEE STATEMENT 4**

All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others)

**Program Service Expenses**  
(Required for 501(c)(3) and (4) orgs, and 4947(a)(1) trusts, but optional for others)

a	<b>DAYCAMP, RETREAT, CONFERENCE AND MEMBERSHIP EXPERIENCES WITH NATURAL RESOURCES GUIDED BY CHRISTIAN PRINCIPLES APPROXIMATELY 19,300 INDIVIDUALS SERVED</b>	(Grants and allocations \$ _____)	2,224,400.
b	_____	(Grants and allocations \$ _____)	
c	_____	(Grants and allocations \$ _____)	
d	_____	(Grants and allocations \$ _____)	
e	Other program services (attach schedule)	(Grants and allocations \$ _____)	
f	<b>Total of Program Service Expenses (should equal line 44, column (B), Program services)</b>		2,224,400.

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**Part IV Balance Sheets**

Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.

		(A) Beginning of year		(B) End of year	
<b>Assets</b>	45 Cash - non-interest-bearing	257,539.	45	264,693.	
	46 Savings and temporary cash investments	1,588,361.	46	1,334,645.	
	47 a Accounts receivable	63,269.			
	47 b Less: allowance for doubtful accounts				
			79,024.	47c	63,269.
	48 a Pledges receivable	255,605.			
	48 b Less: allowance for doubtful accounts	17,815.			
			250,323.	48c	237,790.
	49 Grants receivable			49	
	50 Receivables from officers, directors, trustees, and key employees			50	
	51 a Other notes and loans receivable				
	51 b Less: allowance for doubtful accounts				
				51c	
	52 Inventories for sale or use			52	
53 Prepaid expenses and deferred charges		24,645.	53	15,325.	
54 Investments - securities	<input type="checkbox"/> Cost <input type="checkbox"/> FMV		54		
55 a Investments - land, buildings, and equipment: basis					
55 b Less: accumulated depreciation					
			55c		
56 Investments - other	SEE STATEMENT 5	42,194.	56	50,360.	
57 a Land, buildings, and equipment, basis		17,236,189.			
57 b Less: accumulated depreciation		3,269,296.			
		13,574,837.	57c	13,966,893.	
58 Other assets (describe _____)			58		
59 Total assets (add lines 45 through 58) (must equal line 74)		15,816,923.	59	15,932,975.	
<b>Liabilities</b>	60 Accounts payable and accrued expenses ...	249,164.	60	154,912.	
	61 Grants payable		61		
	62 Deferred revenue		62		
	63 Loans from officers, directors, trustees, and key employees		63		
	64 a Tax-exempt bond liabilities		64a		
	64 b Mortgages and other notes payable		64b		
	65 Other liabilities (describe _____)		65		
66 Total liabilities (add lines 60 through 65)		249,164.	66	154,912.	
<b>Net Assets or Fund Balances</b>	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.				
	67 Unrestricted	14,787,687.	67	14,966,741.	
	68 Temporarily restricted	780,072.	68	811,322.	
	69 Permanently restricted		69		
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74				
	70 Capital stock, trust principal, or current funds		70		
	71 Paid-in or capital surplus, or land, building, and equipment fund		71		
	72 Retained earnings, endowment, accumulated income, or other funds		72		
73 Total net assets or fund balances (add lines 67 through 69 or lines 70 through 72, column (A) must equal line 19; column (B) must equal line 21)		15,567,759.	73	15,778,063.	
74 Total liabilities and net assets / fund balances (add lines 66 and 73)		15,816,923.	74	15,932,975.	

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.



**YMCA CAMPING AND RETREAT SERVICES OF  
BATTLE CREEK AND KALAMAZOO**

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<b>Part VI Other Information</b>		<b>Yes</b>	<b>No</b>
<b>76</b>	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	<b>76</b>	<b>X</b>
<b>77</b>	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.	<b>77</b>	<b>X</b>
<b>78 a</b>	Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	<b>78a</b>	<b>X</b>
<b>b</b>	If "Yes," has it filed a tax return on Form 990-T for this year?	<b>78b</b>	<b>X</b>
<b>79</b>	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	<b>79</b>	<b>X</b>
<b>80 a</b>	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	<b>80a</b>	<b>X</b>
<b>b</b>	If "Yes," enter the name of the organization <b>SEE STATEMENT 9</b> and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt		
<b>81 a</b>	Enter direct or indirect political expenditures. See line 81 instructions <b>81a</b> 0.		
<b>b</b>	Did the organization file Form 1120-POL for this year?	<b>81b</b>	<b>X</b>
<b>82 a</b>	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	<b>82a</b>	<b>X</b>
<b>b</b>	If "Yes," you may indicate the value of these items here Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.) <b>82b</b> 700.		
<b>83 a</b>	Did the organization comply with the public inspection requirements for returns and exemption applications?	<b>83a</b>	<b>X</b>
<b>b</b>	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	<b>83b</b>	<b>X</b>
<b>84 a</b>	Did the organization solicit any contributions or gifts that were not tax deductible?	<b>84a</b>	<b>X</b>
<b>b</b>	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? <b>N/A</b>	<b>84b</b>	
<b>85</b>	<b>501(c)(4), (5), or (6) organizations.</b> <b>a</b> Were substantially all dues nondeductible by members? <b>N/A</b>	<b>85a</b>	
<b>b</b>	Did the organization make only in-house lobbying expenditures of \$2,000 or less? <b>N/A</b> If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.	<b>85b</b>	
<b>c</b>	Dues, assessments, and similar amounts from members <b>85c</b> <b>N/A</b>		
<b>d</b>	Section 162(e) lobbying and political expenditures <b>85d</b> <b>N/A</b>		
<b>e</b>	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices <b>85e</b> <b>N/A</b>		
<b>f</b>	Taxable amount of lobbying and political expenditures (line 85d less 85e) <b>85f</b> <b>N/A</b>		
<b>g</b>	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f? <b>N/A</b>	<b>85g</b>	
<b>h</b>	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year? <b>N/A</b>	<b>85h</b>	
<b>86</b>	<b>501(c)(7) organizations.</b> Enter: <b>a</b> Initiation fees and capital contributions included on line 12 <b>86a</b> <b>N/A</b>		
<b>b</b>	Gross receipts, included on line 12, for public use of club facilities <b>86b</b> <b>N/A</b>		
<b>87</b>	<b>501(c)(12) organizations.</b> Enter: <b>a</b> Gross income from members or shareholders <b>87a</b> <b>N/A</b>		
<b>b</b>	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them ) <b>87b</b> <b>N/A</b>		
<b>88</b>	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301 7701-3? If "Yes," complete Part IX ..	<b>88</b>	<b>X</b>
<b>89 a</b>	<b>501(c)(3) organizations.</b> Enter. Amount of tax imposed on the organization during the year under section 4911 <b>0.</b> ; section 4912 <b>0.</b> ; section 4955 <b>0.</b>		
<b>b</b>	<b>501(c)(3) and 501(c)(4) organizations.</b> Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	<b>89b</b>	<b>X</b>
<b>c</b>	Enter. Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 <b>0.</b>		
<b>d</b>	Enter: Amount of tax on line 89c, above, reimbursed by the organization <b>0.</b>		
<b>90 a</b>	List the states with which a copy of this return is filed <b>MICHIGAN</b>	<b>90b</b>	<b>73</b>
<b>b</b>	Number of employees employed in the pay period that includes March 12, 2003		
<b>91</b>	The books are in care of <b>KATHY SIMPSON</b> Telephone no <b>(269) 731-3000</b>		
Located at <b>6225 NORTH 39TH STREET, AUGUSTA, MI</b>		ZIP + 4 <b>49012</b>	
<b>92</b>	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041- Check here .. and enter the amount of tax-exempt interest received or accrued during the tax year <b>N/A</b>	<b>92</b>	<b>N/A</b>

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Form 990 (2003)

**YMCA CAMPING AND RETREAT SERVICES OF  
BATTLE CREEK AND KALAMAZOO**

Form 990 (2003)

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**Part VII Analysis of Income-Producing Activities** (See page 33 of the instructions)

Note: Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclu- sion code	(D) Amount	
93 Program service revenue					
a <b>CAMP FEES</b>					692,956.
b <b>MEMBERSHIPS</b>					473,122.
c <b>RETREATS &amp; CONFERENCES</b>					348,235.
d <b>SCHOOL PROGRAMS</b>					287,473.
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments			14	22,585.	
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					1,940.
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a <b>OTHER INCOME</b>	452000	3,171.			51,432.
b <b>CAMP STORE</b>	452000	41,960.			
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		45,131.		22,585.	1,855,158.
105 Total (add line 104, columns (B), (D), and (E))					1,922,874.

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes** (See page 34 of the instructions)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes)
▼	SEE STATEMENT 10

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities** (See page 34 of the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts** (See page 34 of the instructions)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Under penalties of perjury, I declare that I have prepared this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, all information of which preparer has any knowledge.

Date: 5/13/04      Type or print name and title: Luke Anstienfeld CEO

Date: 4-28-04      Check if self-prepared:       Preparer's SSN or PTIN: 000058525

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

Department of the Treasury  
Internal Revenue Service

**Organization Exempt Under Section 501(c)(3)**

(Except Private Foundation) and Section 501(e), 501(f), 501(k),  
501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

**Supplementary Information-(See separate instructions.)**  
▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

OMB No 1545-0047

**2003**

Name of the organization **YMCA CAMPING AND RETREAT SERVICES OF BATTLE CREEK AND KALAMAZOO** Employer identification number **38 3167869**

**Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees**

(See page 1 of the instructions List each one If there are none, enter "None")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
NONE				
Total number of other employees paid over \$50,000 ▶	0			

**Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services**

(See page 2 of the instructions List each one (whether individuals or firms) If there are none, enter "None")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
SCHWEITZER CONSTRUCTION INC BATTLE CREEK, MI 49016	CONSTRUCTION	501,677.
CREATIVE DINING SERVICES ZEELAND MI 49469	FOOD SERVICE	285,407.
SLOCUM ARCHITECTS KALAMAZOO, MI 49006	ARCHETECTURAL	52,812.
Total number of others receiving over \$50,000 for professional services ▶	0	

**Part III** Statements About Activities (See page 2 of the instructions)

	Yes	No
1 During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities <b>\$ _____ \$ _____</b> (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B.) Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities		X
2 During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions.)		
a Sale, exchange, or leasing of property?		X
b Lending of money or other extension of credit?		X
c Furnishing of goods, services, or facilities?		X
d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)? <b>SEE PART V, FORM 990</b>	X	
e Transfer of any part of its income or assets?		X
3 a Do you make grants for scholarships, fellowships, student loans, etc? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments) ... <b>SEE STATEMENT 11</b>	X	
b Do you have a section 403(b) annuity plan for your employees?		X
4 Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?		X

**Part IV** Reason for Non-Private Foundation Status (See pages 3 through 6 of the instructions)

The organization is not a private foundation because it is. (Please check only ONE applicable box.)

- 5  A church, convention of churches, or association of churches. Section 170(b)(1)(A)(i).
- 6  A school. Section 170(b)(1)(A)(ii). (Also complete Part V.)
- 7  A hospital or a cooperative hospital service organization. Section 170(b)(1)(A)(iii).
- 8  A Federal, state, or local government or governmental unit. Section 170(b)(1)(A)(v).
- 9  A medical research organization operated in conjunction with a hospital. Section 170(b)(1)(A)(iii). Enter the hospital's name, city, and state **▶ \_\_\_\_\_**
- 10  An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A.)
- 11a  An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 11b  A community trust. Section 170(b)(1)(A)(vi). (Also complete the **Support Schedule** in Part IV-A.)
- 12  An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc., 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). (Also complete the **Support Schedule** in Part IV-A.)
- 13  An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in (1) lines 5 through 12 above, or (2) section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2). (See section 509(a)(3).)

Provide the following information about the supported organizations. (See page 5 of the instructions.)

(a) Name(s) of supported organization(s)	(b) Line number from above
	12
	12

- 14  An organization organized and operated to test for public safety. Section 509(a)(4). (See page 6 of the instructions.)

YMCA CAMPING AND RETREAT SERVICES OF

Schedule A (Form 990 or 990-EZ) 2003 BATTLE CREEK AND KALAMAZOO

38-3167869 Page 3

**Part IV-A Support Schedule** (Complete only if you checked a box on line 10, 11, or 12.) Use cash method of accounting. N/A  
 Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in)	(a) 2002	(b) 2001	(c) 2000	(d) 1999	(e) Total
15 Gifts, grants, and contributions received. (Do not include unusual grants. See line 28.)					
16 Membership fees received					
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose					
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975					
19 Net income from unrelated business activities not included in line 18					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge					
22 Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	0.	0.	0.	0.	0.
24 Line 23 minus line 17					
25 Enter 1% of line 23					

26 Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24	26a	N/A
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 1999 through 2002 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts	26b	N/A
c Total support for section 509(a)(1) test: Enter line 24, column (e)	26c	N/A
d Add: Amounts from column (e) for lines 18 _____ 19 _____ 22 _____ 26b _____	26d	N/A
e Public support (line 26c minus line 26d total)	26e	N/A
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))	26f	N/A %

27 Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person." Do not file this list with your return. Enter the sum of such amounts for each year:	(2002)	(2001)	(2000)	(1999)
b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year:	(2002)	(2001)	(2000)	(1999)
c Add: Amounts from column (e) for lines 15 _____ 16 _____ 17 _____ 20 _____ 21 _____	27c	N/A		
d Add: Line 27a total _____ and line 27b total _____	27d	N/A		
e Public support (line 27c total minus line 27d total)	27e	N/A		
f Total support for section 509(a)(2) test: Enter amount on line 23, column (e)	27f	N/A		
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))	27g	N/A %		
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))	27h	N/A %		

28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 1999 through 2002, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15.

**Part V Private School Questionnaire** (See page 7 of the instructions)

N/A

(To be completed ONLY by schools that checked the box on line 6 in Part IV)

		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? ... If "Yes," please describe; if "No," please explain (If you need more space, attach a separate statement )		
32	Does the organization maintain the following:		
a	Records indicating the racial composition of the student body, faculty, and administrative staff? .	32a	
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis? . . . . .	32b	
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships? ..	32c	
d	Copies of all material used by the organization or on its behalf to solicit contributions? . . . . . If you answered "No" to any of the above, please explain. (If you need more space, attach a separate statement )	32d	
33	Does the organization discriminate by race in any way with respect to		
a	Students' rights or privileges?	33a	
b	Admissions policies?	33b	
c	Employment of faculty or administrative staff?	33c	
d	Scholarships or other financial assistance?	33d	
e	Educational policies?	33e	
f	Use of facilities?	33f	
g	Athletic programs?	33g	
h	Other extracurricular activities?	33h	
	If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement )		
34 a	Does the organization receive any financial aid or assistance from a governmental agency? .	34a	
b	Has the organization's right to such aid ever been revoked or suspended? . . . . . If you answered "Yes" to either 34a or b, please explain using an attached statement	34b	
35	Does the organization certify that it has complied with the applicable requirements of sections 4.01 through 4.05 of Rev. Proc. 75-50, 1975-2 C B 587, covering racial nondiscrimination? If "No," attach an explanation	35	

YMCA CAMPING AND RETREAT SERVICES OF

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions)

N/A

(To be completed ONLY by an eligible organization that filed Form 5768)

Check  a if the organization belongs to an affiliated group Check  b if you checked "a" and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)	(a) Affiliated group totals	(b) To be completed for ALL electing organizations
		N/A
36 Total lobbying expenditures to influence public opinion (grassroots lobbying)	36	
37 Total lobbying expenditures to influence a legislative body (direct lobbying)	37	
38 Total lobbying expenditures (add lines 36 and 37)	38	
39 Other exempt purpose expenditures	39	
40 Total exempt purpose expenditures (add lines 38 and 39)	40	
41 Lobbying nontaxable amount Enter the amount from the following table - If the amount on line 40 is - The lobbying nontaxable amount is - Not over \$500,000 . . . . . 20% of the amount on line 40 . . . . . Over \$500,000 but not over \$1,000,000 \$100,000 plus 15% of the excess over \$500,000 Over \$1,000,000 but not over \$1,500,000 \$175,000 plus 10% of the excess over \$1,000,000 Over \$1,500,000 but not over \$17,000,000 \$225,000 plus 5% of the excess over \$1,500,000 Over \$17,000,000 . . . . . \$1,000,000 . . . . .	41	
42 Grassroots nontaxable amount (enter 25% of line 41)	42	
43 Subtract line 42 from line 36. Enter -0- if line 42 is more than line 36	43	
44 Subtract line 41 from line 38. Enter -0- if line 41 is more than line 38	44	

Caution: If there is an amount on either line 43 or line 44, you must file Form 4720.

**4-Year Averaging Period Under Section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below See the instructions for lines 45 through 50 on page 11 of the instructions.)

Calendar year (or fiscal year beginning in)	Lobbying Expenditures During 4-Year Averaging Period				(e) Total
	(a) 2003	(b) 2002	(c) 2001	(d) 2000	
45 Lobbying nontaxable amount					0.
46 Lobbying ceiling amount (150% of line 45(e))					0.
47 Total lobbying expenditures					0.
48 Grassroots nontaxable amount					0.
49 Grassroots ceiling amount (150% of line 48(e))					0.
50 Grassroots lobbying expenditures					0.

**Part VI-B Lobbying Activity by Nonelecting Public Charities**

(For reporting only by organizations that did not complete Part VI-A) (See page 12 of the instructions.)

N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:	Yes	No	Amount
	a Volunteers		
b Paid staff or management (Include compensation in expenses reported on lines c through h.)			
c Media advertisements			
d Mailings to members, legislators, or the public			
e Publications, or published or broadcast statements			
f Grants to other organizations for lobbying purposes			
g Direct contact with legislators, their staffs, government officials, or a legislative body			
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means			
i Total lobbying expenditures (Add lines c through h.) If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities			0.

Part VII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations (See page 12 of the instructions)

51 Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

a Transfers from the reporting organization to a noncharitable exempt organization of:

(i) Cash

(ii) Other assets

b Other transactions:

(i) Sales or exchanges of assets with a noncharitable exempt organization

(ii) Purchases of assets from a noncharitable exempt organization

(iii) Rental of facilities, equipment, or other assets

(iv) Reimbursement arrangements

(v) Loans or loan guarantees

(vi) Performance of services or membership or fundraising solicitations

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received:

Table with 3 columns: Question, Yes, No. Rows include 51a(i), a(ii), b(i), b(ii), b(iii), b(iv), b(v), b(vi), and c. All 'No' boxes are checked with an 'X'.

N/A

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements. The table is currently empty.

52 a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?

Yes No (X) No

b If "Yes," complete the following schedule.

N/A

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship. The table is currently empty.

FORM 990 SPECIAL EVENTS AND ACTIVITIES STATEMENT 1

DESCRIPTION OF EVENT	GROSS RECEIPTS	CONTRIBUT. INCLUDED	GROSS REVENUE	DIRECT EXPENSES	NET INCOME
SHERMANATOR TRIATHALON	10,808.		10,808.	8,868.	1,940.
TO FM 990, PART I, LINE 9	10,808.		10,808.	8,868.	1,940.

FORM 990 OTHER CHANGES IN NET ASSETS OR FUND BALANCES STATEMENT 2

DESCRIPTION	AMOUNT
IN-KIND REVENUE	700.
TOTAL TO FORM 990, PART I, LINE 20	700.

FORM 990 OTHER EXPENSES STATEMENT 3

DESCRIPTION	(A) TOTAL	(B) PROGRAM SERVICES	(C) MANAGEMENT AND GENERAL	(D) FUNDRAISING
ADVERTISING & PROMOTION	15,417.	12,334.	3,083.	
CONTRACTED SERVICES	8,798.	7,918.	880.	
DUES & SUBSCRIPTIONS	2,854.	1,284.	1,570.	
INSURANCE - GENERAL	42,296.	29,607.	12,689.	
MISCELLANEOUS	85,989.	30,096.	55,893.	
STAFF RECRUITMENT	6,919.	6,227.	692.	
UTILITIES	103,382.	93,044.	10,338.	
VEHICLE OPERATIONS	34,507.	31,056.	3,451.	
NATIONAL SUPPORT	13,622.	6,811.	6,811.	
PROFESSIONAL FEES	41,516.	24,910.	16,606.	
EXPENDABLE EQUIPMENT	90,836.	81,752.	9,084.	
FOOD	268,461.	255,038.	13,423.	
TOTAL TO FM 990, LN 43	714,597.	580,077.	134,520.	

FORM 990 STATEMENT OF ORGANIZATION'S PRIMARY EXEMPT PURPOSE STATEMENT 4  
PART III

EXPLANATION

THE ORGANIZATION'S PRIMARY PURPOSE IS TO SERVE YOUTH, ADULTS, & FAMILIES BY PROVIDING EXPERIENCES OF HIGH VALUE, GUIDED BY CHRISTIAN PRINCIPLES, UTILIZING & PRESERVING NATURAL RESOURCES. THE ORGANIZATION: DEVELOPS YOUTH THROUGH A SERIES OF OUTDOOR-BASED PROGRAMS BUILT ON CHARACTER DEVELOPMENT FOR THE SPIRIT, EDUCATION FOR THE MIND & RECREATION FOR THE BODY; IMPROVES COMMUNITY BY PRESERVING & FOSTERING AN APPRECIATION FOR THE ENVIRONMENT; PROMOTES REGIONAL DEVELOPMENT BY SETTING AN EXAMPLE FOR SUPPORTING & FOSTERING COLLABORATIVE REGIONAL UNITY & SERVICE; ENRICHES OUR COMMUNITIES BY MAKING AVAILABLE OUTDOOR-BASED RECREATIONAL OPPORTUNITIES FOR EVERYONE WHO DESIRES THEM. FINANCIAL AID/SCHOLARSHIP ASSISTANCE IS PROVIDED TO MANY PROGRAM PARTICIPANTS AS IT IS THE PRACTICE OF THE ORGANIZATION NEVER TO REFUSE PARTICIPATION IN A PROGRAM BECAUSE OF INABILITY TO PAY PROGRAM FEES.

FORM 990 OTHER INVESTMENTS STATEMENT 5

DESCRIPTION	VALUATION METHOD	AMOUNT
BENEFICIAL INTEREST IN ASSETS	COST	50,360.
TOTAL TO FORM 990, PART IV, LINE 56, COLUMN B		50,360.

FORM 990 OTHER REVENUE NOT INCLUDED ON FORM 990 STATEMENT 6

DESCRIPTION	AMOUNT
IN-KIND REVENUE	700.
SPECIAL EVENT REVENUE	8,868.
TOTAL TO FORM 990, PART IV-A	9,568.

FORM 990 OTHER EXPENSES NOT INCLUDED ON FORM 990 STATEMENT 7

DESCRIPTION	AMOUNT
SPECIAL EVENT EXPENSES	8,868.
TOTAL TO FORM 990, PART IV-B	8,868.

FORM 990 PART V - LIST OF OFFICERS, DIRECTORS, TRUSTEES AND KEY EMPLOYEES STATEMENT 8

NAME AND ADDRESS	TITLE AND AVRG HRS/WK	COMPEN-SATION	EMPLOYEE BEN CONTRIB	PLAN EXPENSE ACCOUNT
VERN STEFFEL 6225 NORTH 39TH STREET AUGUSTA, MI 49012	PRESIDENT 0.	0.	0.	0.
KYLE CALDWELL 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
PHIL CARTER 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
BETTY CHRIST 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
MUSETTE EL-MOHAMMED 6225 NORTH 39TH STREET AUGUSTA, MI 49012	SECRETARY 0.	0.	0.	0.
DAN FULLENKAMP 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
JERRY HILL 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
FORD KIEFT 6225 NORTH 39TH STREET AUGUSTA, MI 49012	TREASURER 0.	0.	0.	0.

LUKE AUSTENFELD 6225 NORTH 39TH STREET AUGUSTA, MI 49012	EXEC DIRECTOR 40	115,766.	13,892.	0.
MARK LANCASTER 6225 NORTH 39TH STREET AUGUSTA, MI 49012	VICE PRESIDENT 0.	0.	0.	0.
BETTY LEE ONGLEY 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
ANN PARFET 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
BARB PARISH 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
JOE SCHWARZ 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
SKIP SHERRIFF 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
MARGARET SKIDMORE 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
JAY WALBRIDGE 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
SYDNEY WALDORF 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
CHARLES WATTLES 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
MARSHA ZICK 6225 NORTH 39TH STREET AUGUSTA, MI 49012	DIRECTOR 0.	0.	0.	0.
TOTALS INCLUDED ON FORM 990, PART V		<u>115,766.</u>	<u>13,892.</u>	<u>0.</u>

FORM 990 IDENTIFICATION OF RELATED ORGANIZATIONS STATEMENT 9  
PART VI, LINE 80B

NAME OF ORGANIZATION	EXEMPT	NONEXEMPT
Y-CENTER OF BATTLE CREEK	X	
YOUNG MEN'S CHRISTIAN ASSOCIATION OF KALAMAZOO	X	

FORM 990 PART VIII - RELATIONSHIP OF ACTIVITIES TO STATEMENT 10  
ACCOMPLISHMENT OF EXEMPT PURPOSES

LINE	EXPLANATION OF RELATIONSHIP OF ACTIVITIES
93A	FEEs PAID BY CAMPERS/OTHER INDIVIDUALS IN DIRECT PURSUIT OF EXPERIENCE WITH THE ORGANIZATION'S NATURAL RESOURCES AND CHRISTIAN GUIDANCE
103A	REVENUES RELATED TO CAMP EXPERIENCE & NATURAL RESOURCES SUCH AS FIRST TIME MEMBER FEES AND OTHER
93B	FEEs PAID BY INDIVIDUALS FOR MEMBERSHIP IN DIRECT PURSUIT OF MAINTAINING A HEALTHY LIFESTYLE
93C	FEEs PAID BY INDIVIDUALS AND GROUPS FOR CONFERENCES AND RETREATS
93D	FEEs PAID BY INDIVIDUALS/SCHOOLS FOR EDUCATION WITH THE ORGANIZATION'S NATURAL RESOURCES AND CHRISTIAN GUIDANCE

SCHEDULE A EXPLANATION OF QUALIFICATIONS TO RECEIVE PAYMENTS STATEMENT 11  
PART III, LINE 3

THE ENDOWMENT FUND PROVIDES FOR SCHOLARSHIPS OF VARIOUS PERCENTAGES OF THE COST OF ATTENDING CAMP FOR THOSE INDIVIDUALS SHOWING FINANCIAL NEED.

**YMCA CAMPING AND RETREAT SERVICES  
OF BATTLE CREEK AND KALAMAZOO  
EIN: 38-3167869  
FORM 990  
YEAR 2003**

Land	\$	863,933
Building and improvements		15,154,448
Furniture, fixtures and equipment		1,105,622
Automobiles		66,134
Construction in progress		<u>46,052</u>
Total cost		17,236,189
Less accumulated depreciation		<u>3,269,296</u>
Net carrying amount	\$	<u>13,966,893</u>