

Return of Organization Exempt From Income Tax

2005

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

Department of the Treasury Internal Revenue Service

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

Open to Public Inspection

A For the 2005 calendar year, or tax year beginning, 2005, and ending

B Check if applicable: Address change, Name change, Initial return, Final return, Amended return, Application pending. Please use IRS label or print or type. See specific instructions. ROCKLAND COUNTY YMCA, 35 SOUTH BROADWAY, NYACK, NY 10960. D Employer Identification Number: 13-1740513. E Telephone number: 845-358-0245. F Accounting method: Cash, Accrual (checked), Other (specify).

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

H and I are not applicable to section 527 organizations

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

H (b) If 'Yes,' enter number of affiliates

H (c) Are all affiliates included? Yes No

(If 'No,' attach a list. See instructions.)

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

I Group Exemption Number

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

G Web site: N/A

J Organization type (check only one): 501(c) 3 (insert no), 4947(a)(1) or 527

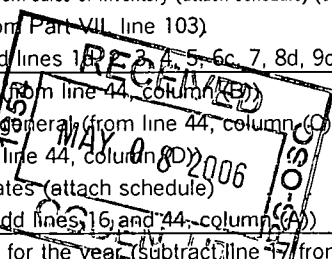
K Check here if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization chooses to file a return, be sure to file a complete return. Some states require a complete return.

L Gross receipts Add lines 6b, 8b, 9 and 10b to line 12: 4,328,656.

Part I Revenue, Expenses and Changes in Net Assets or Fund Balances (See Instructions)

Table with 21 rows and 4 columns: Description, (A) Securities, (B) Other, Total. Includes rows for Contributions, Program service revenue, Membership dues, Interest on savings, Dividends, Gross rents, Other investment income, Special events, Gross sales of inventory, Other revenue, Total revenue, Program services, Management and general, Fundraising, Payments to affiliates, Total expenses, Excess or (deficit), Net assets or fund balances at beginning and end of year.

SCANNED JUL 06 2006



Handwritten mark: 22

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.

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 (att sch) (cash \$ _____ non-cash \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	22				
23 Specific assistance to individuals (att sch)	23				
24 Benefits paid to or for members (att sch)	24				
25 Compensation of officers, directors, etc	25	95,273.	0.	95,273.	0.
26 Other salaries and wages	26	2,382,570.	2,147,658.	218,432.	16,480.
27 Pension plan contributions	27				
28 Other employee benefits	28	218,308.	174,840.	41,919.	1,549.
29 Payroll taxes	29	242,533.	211,493.	31,040.	
30 Professional fundraising fees	30				
31 Accounting fees	31				
32 Legal fees	32				
33 Supplies	33				
34 Telephone	34	29,475.	28,586.	889.	
35 Postage and shipping	35				
36 Occupancy	36				
37 Equipment rental and maintenance	37				
38 Printing and publications	38				
39 Travel	39				
40 Conferences, conventions, and meetings	40				
41 Interest	41				
42 Depreciation, depletion, etc (attach schedule)	42	78,805.	70,307.	8,498.	
43 Other expenses not covered above (itemize)					
a SEE STATEMENT 4	43a	943,813.	830,113.	100,708.	12,992.
b -----	43b				
c -----	43c				
d -----	43d				
e -----	43e				
f -----	43f				
g -----	43g				
44 Total functional expenses. Add lines 22 through 43. (Organizations completing columns (B) - (D), carry these totals to lines 13 - 15)	44	3,990,777.	3,462,997.	496,759.	31,021.

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

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.

What is the organization's primary exempt purpose? ▶ TO ADVANCE CHRISTIAN PRINCIPLES 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) organizations and 4947(a)(1) trusts, but optional for others.)
a GENERAL YMCA PROGRAM ACTIVITIES INCLUDING AQUATIC FITNESS, DANCE, CHILDREN'S SERVICES AND IMPROVING THE WELL BEING OF APPROXIMATELY 18,500 INDIVIDUALS IN ROCKLAND COUNTY. ----- ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	3,462,997.
b ----- ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	
c ----- ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	
d ----- ----- (Grants and allocations \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	
e Other program services (Grants and allocations \$ _____) If this amount includes foreign grants, check here <input type="checkbox"/>	
f Total of Program Service Expenses (should equal line 44, column (B), Program services) ▶	3,462,997.

BAA

Part IV Balance Sheets (See Instructions)

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

		(A)		(B)
		Beginning of year		End of year
ASSETS	45 Cash – non-interest-bearing	263,035.	45	308,651.
	46 Savings and temporary cash investments	431,090.	46	556,212.
	47a Accounts receivable	74,966.		
	b Less allowance for doubtful accounts		47c	74,966.
	48a Pledges receivable			
	b Less allowance for doubtful accounts		48c	
	49 Grants receivable		49	
	50 Receivables from officers, directors, trustees, and key employees (attach schedule)		50	
	51a Other notes & loans receivable (attach sch)			
	b Less allowance for doubtful accounts		51c	
	52 Inventories for sale or use		52	
	53 Prepaid expenses and deferred charges	29,437.	53	24,613.
	54 Investments – securities (attach schedule) <i>SEE Attached</i> <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV	37,503.	54	40,536.
	55a Investments – land, buildings, & equipment: basis	174,708.		
	b Less accumulated depreciation (attach schedule) STATEMENT 5	114,351.	55c	60,357.
56 Investments – other (attach schedule)		56		
57a Land, buildings, and equipment: basis	2,453,226.			
b Less accumulated depreciation (attach schedule) STATEMENT 6	1,441,400.	57c	1,011,826.	
58 Other assets (describe <input type="checkbox"/> SEE STATEMENT 7)	6,677.	58	5,842.	
59 Total assets (must equal line 74) Add lines 45 through 58	1,843,500.	59	2,083,003.	
LIABILITIES	60 Accounts payable and accrued expenses	17,857.	60	44,619.
	61 Grants payable		61	
	62 Deferred revenue	134,463.	62	161,923.
	63 Loans from officers, directors, trustees, and key employees (attach schedule)		63	
	64a Tax-exempt bond liabilities (attach schedule)		64a	
	b Mortgages and other notes payable (attach schedule) <i>SEE Attached.</i>	576,389.	64b	534,722.
	65 Other liabilities (describe <input type="checkbox"/> SEE STATEMENT 8)	13,186.	65	25,779.
66 Total liabilities. Add lines 60 through 65	741,895.	66	767,043.	
NET ASSETS OR FUND BALANCES	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74			
	67 Unrestricted	815,706.	67	986,721.
	68 Temporarily restricted		68	
	69 Permanently restricted	285,899.	69	329,239.
	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)	1,101,605.	73	1,315,960.
	74 Total liabilities and net assets/fund balances. Add lines 66 and 73	1,843,500.	74	2,083,003.

BAA

Form 990 (2005)

Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return (See instructions.)

a	Total revenue, gains, and other support per audited financial statements		a	4,377,196.
b	Amounts included on line a but not on Part I, line 12			
	1 Net unrealized gains on investments	b1		1,702.
	2 Donated services and use of facilities	b2		59,732.
	3 Recoveries of prior year grants	b3		
	4 Other (specify) _____	b4		112,332.
	SEE STM 9			
	Add lines b1 through b4		b	173,766.
c	Subtract line b from line a		c	4,203,430.
d	Amounts included on Part I, line 12, but not on line a :			
	1 Investment expenses not included on Part I, line 6b	d1		
	2 Other (specify) _____	d2		
	Add lines d1 and d2		d	
e	Total revenue (Part I, line 12) Add lines c and d		e	4,203,430.

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total expenses and losses per audited financial statements		a	4,162,841.
b	Amounts included on line a but not on Part I, line 17			
	1 Donated services and use of facilities	b1		59,732.
	2 Prior year adjustments reported on Part I, line 20	b2		
	3 Losses reported on Part I, line 20	b3		
	4 Other (specify) _____	b4		112,332.
	SEE STMT 10			
	Add lines b1 through b4		b	172,064.
c	Subtract line b from line a		c	3,990,777.
d	Amounts included on Part I, line 17, but not on line a :			
	1 Investment expenses not included on Part I, line 6b	d1		
	2 Other (specify) _____	d2		
	Add lines d1 and d2		d	
e	Total expenses (Part I, line 17) Add lines c and d		e	3,990,777.

Part V-A Current Officers, Directors, Trustees, and Key Employees (List each person who was an officer, director, trustee, or key employee at any time during the year even if they were not compensated.) (See the instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans and deferred compensation plans	(E) Expense account and other allowances
CHARLES MAZE	EXECUTIVE DIREC 35	95,273.	13,356.	0.
PEARL RIVER, NY 10965				
SEE ATTACHED LIST	1	0.	0.	0.

Part VI Other Information (continued)	Yes	No
82 a 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?	X	
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.)	82 b	59,275.
83 a Did the organization comply with the public inspection requirements for returns and exemption applications?	X	
b Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	X	
84 a Did the organization solicit any contributions or gifts that were not tax deductible?		X
b If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	N/A	
85 501(c)(4), (5), or (6) organizations a Were substantially all dues nondeductible by members?	N/A	
b Did the organization make only in-house lobbying expenditures of \$2,000 or less?	N/A	
If 'Yes' was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for prior tax owed for the prior year.		
c Dues, assessments, and similar amounts from members	85 c	N/A
d Section 162(e) lobbying and political expenditures	85 d	N/A
e Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85 e	N/A
f Taxable amount of lobbying and political expenditures (line 85d less 85e)	85 f	N/A
g Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85 g	N/A
h 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?	85 h	N/A
86 501(c)(7) organizations Enter: a Initiation fees and capital contributions included on line 12.	86 a	N/A
b Gross receipts, included on line 12, for public use of club facilities.	86 b	N/A
87 501(c)(12) organizations Enter: a Gross income from members or shareholders	87 a	N/A
b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.)	87 b	N/A
88 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	88	X
89 a 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.		
b 501(c)(3) and 501(c)(4) organizations Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If 'Yes,' attach a statement explaining each transaction	89 b	X
c Enter. Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0.
d Enter. Amount of tax on line 89c, above, reimbursed by the organization		0.
90 a List the states with which a copy of this return is filed ▶ <u>NY</u>		
b Number of employees employed in the pay period that includes March 12, 2005 (See instructions.)	90 b	204
91 a The books are in care of ▶ <u>THE ORGANIZATION</u> Telephone number ▶ _____ Located at ▶ <u>ADDRESS ON PAGE 1,</u> ZIP + 4 ▶ _____		
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)? If 'Yes,' enter the name of the foreign country ▶ _____	91 b	X
See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Statements		
c At any time during the calendar year, did the organization maintain an office outside of the United States? If 'Yes,' enter the name of the foreign country ▶ _____	91 c	X
92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041 - Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92 N/A		N/A

Part VII Analysis of Income-Producing Activities (See 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) Exclusion code	(D) Amount	
93 Program service revenue:					
a MEMBERSHIP FEES					678,201.
b PROGRAM FEES					3,194,684.
c					
d					
e					
f Medicare/Medicaid payments					
g Fees & contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings & temporary cash invmnts					
96 Dividends & interest from securities			14	9,246.	
97 Net rental income or (loss) from real estate:					
a debt-financed property	531120	20,008.			
b not debt-financed property					
98 Net rental income or (loss) from pers prop					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events			1	58,152.	
102 Gross profit or (loss) from sales of inventory			3	1,600.	
103 Other revenue					
a					
b OTHER REVENUE			1	868.	
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		20,008.		69,866.	3,872,885.
105 Total (add line 104, columns (B), (D), and (E))					3,962,759.

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 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)
1	SEE STATEMENT 11

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See 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 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)

Please Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature of officer: Charles R. Maze Date: 5/4/06

Type or print name and title: Charles R. Maze, Chief Executive Officer

Paid Preparer's Use Only

Preparer's signature: DONALEE R. BERARD Date: 4/21/06

Firm's name (or yours if self-employed), address, and ZIP + 4: BERARD & DONAHUE CPA'S PC
120 ROUTE 59
SUFFERN, NY 10901

Check if self-employed: Preparer's SSN or PTIN (See General Instruction W): P00106728

EIN: 13-3774222

Phone no: (845) 357-5668

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 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

2005

Name of the organization

ROCKLAND COUNTY YMCA

Employer identification number

13-1740513

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

(See 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 and deferred compensation	(e) Expense account and other allowances
MARCELA DELORETO CHESTER, NY 10918	CFO 40	76,566.	11,617.	0.
LUCY REEDY CONGERS, NY	PROGRAM DIR 40	74,763.	11,400.	0.
PHILOMENA KANASKY ,	PROGRAM DIR 40	56,517.	9,211.	0.
Total number of other employees paid over \$50,000 ▶	0			

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

(See 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
NONE		
Total number of others receiving over \$50,000 for professional services ▶	0	

Part II – B Compensation of the Five Highest Paid Independent Contractors for Other Services

(List each contractor who performed services other than professional services, whether individuals or firms. If there are none, enter 'None'. See instructions.)

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		
Total number of other contractors receiving over \$50,000 for other services ▶	0	

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

Schedule A (Form 990 or 990-EZ) 2005

Part III Statements About Activities (See instructions)

	Yes	No
<p>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 ▶ \$ <u>N/A</u></p> <p>(Must equal amounts on line 38, Part VI-A, or line i of Part VI-B)</p> <p>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.</p>		X
<p>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)</p> <p style="text-align: center;">SEE STATEMENT 12</p> <p>a Sale, exchange, or leasing of property?</p> <p>b Lending of money or other extension of credit?</p> <p>c Furnishing of goods, services, or facilities?</p> <p style="text-align: center;">SEE FORM 990, PART V</p> <p>d Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?</p> <p>e Transfer of any part of its income or assets?</p>		X
3a 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)		X
3b Do you have a section 403(b) annuity plan for your employees?		X
3c During the year, did the organization receive a contribution of qualified real property interest under section 170(h)?		X
4a 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
4b Do you provide credit counseling, debt management, credit repair, or debt negotiation services?		X

Part IV Reason for Non-Private Foundation Status (See 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) Check the box that describes the type of supporting organization ▶ Type 1 Type 2 Type 3

Provide the following information about the supported organizations (See instructions)

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

- 14** An organization organized and operated to test for public safety Section 509(a)(4) (See instructions)

Part IV-A Support Schedule (Complete only if you checked a box on line 10, 11, or 12) *Use cash method of accounting.*

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) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
15 Gifts, grants, and contributions received (Do not include unusual grants See line 28)	180,859.	99,213.	121,367.	148,472.	549,911.
16 Membership fees received					0.
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	3,574,916.	3,515,734.	3,226,942.	3,280,816.	13,598,408.
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	3,040.	5,646.	5,111.	11,959.	25,756.
19 Net income from unrelated business activities not included in line 18	29,749.	19,601.	7,619.	10,447.	67,416.
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					0.
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					0.
22 Other income Attach a schedule Do not include gain or (loss) from sale of capital assets SEE SJMT 13	2,401.	1,965.	537.	7,545.	12,448.
23 Total of lines 15 through 22	3,790,965.	3,642,159.	3,361,576.	3,459,239.	14,253,939.
24 Line 23 minus line 17	216,049.	126,425.	134,634.	178,423.	655,531.
25 Enter 1% of line 23	37,910.	36,422.	33,616.	34,592.	

26 Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24 **N/A** ▶ **26a** _____

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 2001 through 2004 exceeded the amount shown in line 26a Do not file this list with your return. Enter the total of all these excess amounts ▶ **26b** _____

c Total support for section 509(a)(1) test Enter line 24, column (e) ▶ **26c** _____

d Add: Amounts from column (e) for lines **18** _____ **19** _____
22 _____ **26b** _____ ▶ **26d** _____

e Public support (line 26c minus line 26d total) ▶ **26e** _____

f **Public support percentage (line 26e (numerator) divided by line 26c (denominator))** ▶ **26f** _____ %

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
 (2004) _____ 0. (2003) _____ 0. (2002) _____ 0. (2001) _____ 0.

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 11b, 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
 (2004) _____ 0. (2003) _____ 0. (2002) _____ 0. (2001) _____ 0.

c Add: Amounts from column (e) for lines **15** _____ **16** _____
17 13,598,408. **20** _____ **21** _____ ▶ **27c** 14,148,319.

d Add: Line 27a total _____ 0. and line 27b total _____ 0. ▶ **27d** 0.

e Public support (line 27c total minus line 27d total) ▶ **27e** 14,148,319.

f Total support for section 509(a)(2) test Enter amount from line 23, column (e) ▶ **27f** 14,253,939.

g **Public support percentage (line 27e (numerator) divided by line 27f (denominator))** ▶ **27g** 99.26 %

h **Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))** ▶ **27h** 0.18 %

28 Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 2001 through 2004, 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 instructions)
 (To be completed ONLY by schools that checked the box on line 6 in Part IV)

N/A

	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?		
b Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?		
c Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?		
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) ----- -----		
33 Does the organization discriminate by race in any way with respect to.		
a Students' rights or privileges?		
b Admissions policies?		
c Employment of faculty or administrative staff?		
d Scholarships or other financial assistance?		
e Educational policies?		
f Use of facilities?		
g Athletic programs?		
h Other extracurricular activities? If you answered 'Yes' to any of the above, please explain (If you need more space, attach a separate statement) ----- ----- -----		
34a Does the organization receive any financial aid or assistance from a governmental agency?		
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		
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.		

Part VI-A Lobbying Expenditures by Electing Public Charities (See instructions.)
 (To be completed **ONLY** by an eligible organization that filed Form 5768)

N/A

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
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 –		
	Not over \$500,000		
	Over \$500,000 but not over \$1,000,000		
	Over \$1,000,000 but not over \$1,500,000		
	Over \$1,500,000 but not over \$17,000,000		
	Over \$17,000,000		
	The lobbying nontaxable amount is –		
	20% of the amount on line 40		
	\$100,000 plus 15% of the excess over \$500,000		
	\$175,000 plus 10% of the excess over \$1,000,000	41	
	\$225,000 plus 5% of the excess over \$1,500,000		
	\$1,000,000		
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)

Calendar year (or fiscal year beginning in) ▶	Lobbying Expenditures During 4-Year Averaging Period				
	(a) 2005	(b) 2004	(c) 2003	(d) 2002	(e) Total
45	Lobbying nontaxable amount				
46	Lobbying ceiling amount (150% of line 45(e))				
47	Total lobbying expenditures				
48	Grassroots non-taxable amount				
49	Grassroots ceiling amount (150% of line 48(e))				
50	Grassroots lobbying expenditures				

Part VI-B Lobbying Activity by Nonelecting Public Charities

(For reporting only by organizations that did not complete Part VI-A) (See 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

- 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.)

Yes	No	Amount

If 'Yes' to any of the above, also attach a statement giving a detailed description of the lobbying activities

CLIENT 2000-3

ROCKLAND COUNTY YMCA

13-1740513

4/03/06

12 50PM

STATEMENT 1
FORM 990, PART I, LINE 9
NET INCOME (LOSS) FROM SPECIAL EVENTS

SPECIAL EVENTS	GROSS RECEIPTS	LESS CONTRI- BUTIONS	GROSS REVENUE	LESS DIRECT EXPENSES	NET INCOME (LOSS)
COMMITTEE	70,538.	0.	70,538.	12,386.	58,152.
TOTAL	<u>\$ 70,538.</u>	<u>\$ 0.</u>	<u>\$ 70,538.</u>	<u>\$ 12,386.</u>	<u>\$ 58,152.</u>

STATEMENT 2
FORM 990, PART I, LINE 10
GROSS PROFIT (LOSS) FROM SALES OF INVENTORY

GOODS	\$ 2,108.
GROSS SALES	\$ 2,108.
LESS RETURNS & ALLOWANCES	0.
NET SALES	\$ 2,108.
LESS COST OF GOODS SOLD	508.
GROSS PROFIT FROM SALES OF INVENTORY	<u>\$ 1,600.</u>

STATEMENT 3
FORM 990, PART I, LINE 20
OTHER CHANGES IN NET ASSETS OR FUND BALANCES

UNREALIZED GAINS ON INVESTMENTS	\$ 1,702.
TOTAL	<u>\$ 1,702.</u>

STATEMENT 4
FORM 990, PART II, LINE 43
OTHER EXPENSES

	(A) TOTAL	(B) PROGRAM SERVICES	(C) MANAGEMENT & GENERAL	(D) FUNDRAISING
ADVERTISING	15,451.	14,951.	500.	
ANNUAL CAMPAIGN	4,042.			4,042.
CONFERENCES	38,100.	27,829.	9,466.	805.
CONTRACTUL WORKERS	8,755.	8,755.		
EQUIPMENT RENTAL	70,252.	61,485.	8,635.	132.
FINANCING	47,916.	49,351.	-1,445.	10.
INSURANCE	62,247.	57,204.	5,043.	
INTEREST	39,769.	39,769.		
MISCELLANEOUS	3,797.	190.	3,607.	
NATIONAL MEMBERSHIP	66,800.	65,838.	187.	775.
OFFICE SUPPLIES	21,851.	12,202.	8,156.	1,493.
PROFESSIONAL FEES	65,622.	40,726.	24,896.	
PROGRAM SUPPLIES	199,952.	194,217.		5,735.
PUBLIC POLICY MEMBERSHIP	4,654.		4,654.	
RENT	23,697.	23,697.		
REPAIRS & MAINTENANCE	157,393.	136,935.	20,458.	

CLIENT 2000-3

ROCKLAND COUNTY YMCA

13-1740513

4/03/06

12 50PM

STATEMENT 4 (CONTINUED)
FORM 990, PART II, LINE 43
OTHER EXPENSES

	(A) TOTAL	(B) PROGRAM SERVICES	(C) MANAGEMENT & GENERAL	(D) FUNDRAISING
UTILITIES	113,515.	96,964.	16,551.	
TOTAL	<u>\$ 943,813.</u>	<u>\$ 830,113.</u>	<u>\$ 100,708.</u>	<u>\$ 12,992.</u>

STATEMENT 5
FORM 990, PART IV, LINE 55B
INVESTMENTS - LAND, BUILDINGS, AND EQUIPMENT

CATEGORY	BASIS	ACCUM. DEPREC.	BOOK VALUE
BUILDINGS	\$ 174,708.	\$ 114,351.	\$ 60,357.
TOTAL	<u>\$ 174,708.</u>	<u>\$ 114,351.</u>	<u>\$ 60,357.</u>

STATEMENT 6
FORM 990, PART IV, LINE 57
LAND, BUILDINGS, AND EQUIPMENT

CATEGORY	BASIS	ACCUM. DEPREC.	BOOK VALUE
<i>See Attached</i>	\$ 2,453,226.	\$ 1,441,400.	\$ 1,011,826.
TOTAL	<u>\$ 2,453,226.</u>	<u>\$ 1,441,400.</u>	<u>\$ 1,011,826.</u>

STATEMENT 7
FORM 990, PART IV, LINE 58
OTHER ASSETS

MORTGAGE CLOSING COSTS. NET			\$ 5,842.
TOTAL			<u>\$ 5,842.</u>

STATEMENT 8
FORM 990, PART IV, LINE 65
OTHER LIABILITIES

COMPENSATED ABSENCES		\$ 17,518.
DEPOSITS		8,260.
ROUNDING		1.
TOTAL		<u>\$ 25,779.</u>

CLIENT 2000-3

ROCKLAND COUNTY YMCA

13-1740513

4/03/06

12:50PM

STATEMENT 9
FORM 990, PART IV-A, LINE B(4)
OTHER AMOUNTS

RENTAL EXPENSES

TOTAL \$ 112,332.
TOTAL \$ 112,332.

STATEMENT 10
FORM 990, PART IV-B, LINE B(4)
OTHER AMOUNTS

RENTAL EXPENSES

TOTAL \$ 112,332.
TOTAL \$ 112,332.

STATEMENT 11
FORM 990, PART VIII
RELATIONSHIP OF ACTIVITIES TO THE ACCOMPLISHMENT OF EXEMPT PURPOSES

LINE # EXPLANATION OF ACTIVITIES

93 THE SPIRITUAL, MENTAL, SOCIAL AND PHYSICAL WELL BEING OF INDIVIDUAL IS IMPROVED BY THE SUPPORT AND MAINTENANCE OF LECTURE ROOMS, MTG ROOMS AND PROVIDING PROGRAMS SUCH AS AQUATIC, FITNESS, DANCE, AND OPERATION OF DAY CARE CENTERS AND NURSERY.

103 INCOME IS REIMBURSEMENT OF PROGRAM EXPENDITURES

STATEMENT 12
SCHEDULE A, PART III, LINE 2
TRANSACTIONS WITH TRUSTEES, DIRECTORS, ETC.

SEE FORM 990 PART V

STATEMENT 13
SCHEDULE A, PART IV-A, LINE 22
OTHER INCOME

DESCRIPTION	(A) 2004	(B) 2003	(C) 2002	(D) 2001	(E) TOTAL
OTHER	\$ 2,401.	\$ 1,965.	\$ 537.	\$ 7,545.	\$ 12,448.
TOTAL	\$ <u>2,401.</u>	\$ <u>1,965.</u>	\$ <u>537.</u>	\$ <u>7,545.</u>	\$ <u>12,448.</u>

ROCKLAND COUNTY YOUNG MEN'S CHRISTIAN ASSOCIATION
 13-1740513
 12/31/2005

FORM 990, PART IV, LINE 54 - INVESTMENTS

	12/31/05 FMV	12/31/05 COST
MUTUAL FUNDS	40,536	53,317
TOTAL	<u>40,536</u>	<u>53,317</u>

FORM 990, PART IV, LINE 57 - LAND, BUILDING, AND EQUIPMENT

	12/31/05
LAND	158,213
BUILDINGS & IMPROVEMENTS	1,935,588
FURNITURE & EQUIPMENT	534,133
TOTAL ASSETS	<u>2,627,934</u>
ACCUMULATED DEPRECIATION	<u>(1,555,752)</u>
NET BOOK VALUE	<u>1,072,182</u>

FORM 990, PART IV, LINE 64b - MORTGAGES AND OTHER NOTES PAYABLE

LENDER: PROVIDENT BANK

DATE OF LOAN: 9/5/03

PURPOSE: REFINANCE BUILDING LOAN

SECURITY PROVIDED: BUILDING

TERMS. 10 YEARS

INTEREST RATE: 7.09%

ORIGINAL AMOUNT: 625,000

12/31/05 BALANCE. 534,722

BOARD ROSTER
NOTICE SENT.
REG. DATE:

TIME: PLACE.

	LAST	FIRST	MAILING ADDRESS	
1	Berry	George	7 Salisbury Place	S. Nyack, N.Y. 10960
2	Carmichael	Phil	301 River Road	Grandview, N.Y. 10960
3	Christopher	Linda	1 S. Main St. - 3rd Floor	New City, N.Y. 10958
4	Colgan	John	42 Main Street	Nyack, N.Y. 10960
5	Coons	Kim	8 Van Houten	U. Nyack, N.Y. 10960
6	Cunningham	Michael	21 Bridge Road	Nanuet, N.Y. 10954
7	Danney	Thomas	37 Clinton Avenue	Nyack, N.Y. 10960
8	Fitzpatrick	John	Provident Bank, 400 Relia Blvd	Montebello, N.Y. 10901
9	Gilbert	James	57 Second Street	New City, N.Y. 10956
10	Horn	Matt	227 Summit Park Road	Sp. Valley, N.Y. 10977
11	Jacobs	Max	220 Willow Tree Rd.	Monsey, N.Y. 10952
12	Loavenbruck	Grant	5 Woodglen Drive	New City, N.Y. 10956
13	Mortlock	Richard	6 Elizabeth Place	Nyack, N.Y. 10980
14	Penn	William	17 Jennifer Lane	Hartsdale, N.Y. 10530
15	Prevost	Julie	HSBC Bank 17 S. Broadway	Nyack, N.Y. 10960
16	Sanchez	Ramon	24 Jay Street	Stony Point, N.Y. 10980
17	Sampson	Chris	Town of Remapo 237 Rt. 59 Suffern, N.Y. 10901	
18	Simpson	John	417 Maple Avenue	U. Nyack, N.Y. 10960
19	Thomas	Debra	Rock. Tchns Ctr. 85 Chapel St.	Garnerville, N.Y. 10923
20	Williamson	Denis	8 Edgebrook Lane	Monsey, N.Y. 10952
21	Yonskie	Mark	985 Sierra Vista Lane	Valley Coll. N.Y. 10989
22	Weiss	Paul	39 Smith Avenue	S. Nyack, N.Y. 10960
23	Zippilli	Patricia	1 S Main St - Suite 250	New City, N.Y. 10956
TRUSTEES				
1	Manley	Loring	4 Laurel Rd. P.O. Box 829	New City, N.Y. 10956
2	Hibbard	Jeffrey	28 Crystal Hill Drive	Pomona, N.Y. 10970
3	Grant	Ed	114 Locust Drive	U. Nyack, N.Y. 10980
4	Hellman	Howard	All Bright Electric 100 Snake Hill Rd	W. Nyack, NY 10994
5	Keahon	Jeffrey	P.O. Box 1	Pearl River, N.Y. 10965
6	Warren	William	7 River Road	Suffern, N.Y. 10901

Y-Mutual Insurance, Ltd.
Statement Regarding Form 5471
For the year ended December 31, 2005

The following shareholder (member) of Y-Mutual Insurance, Ltd. ("Y-Mutual"), meeting the requirements under Regulation Section 1.6038-2(j) to file Form 5471, Schedule J, Schedule O and related statements on behalf of all eligible US shareholders, will file the aforementioned documents on behalf of all eligible US shareholders of Y-Mutual:

Shareholder filing on behalf of all
eligible US shareholders:

YMCA of Greater Houston Area
1600 Louisiana Street
Houston, Texas 77002-7309

Taxpayer Identification No.:

74-1109737

Type of Return Filed:

Form 990

IRS Service Center where
tax return is filed:

Ogden, Utah 84201-0027

Schedule I, line 6 of Form 5471 indicates that each of the shareholder's pro rata share of Y-Mutual's Subpart F income for the year ended December 31, 2005 was "None."

This statement is intended to satisfy the reporting requirements under Sections 6038 and 6046 and the related regulations as they relate to US shareholders defined under Section 953(c) and the Revenue Reconciliation Act of 1989 as it relates to US shareholders of a controlled foreign corporation.