



Florida Department of Environmental Protection

**CITIZEN SUPPORT ORGANIZATION
2017 REPORT
(pursuant to Florida Statute 20.058)**

Citizen Support Organization (CSO) Name: Friends of Gamble Rogers State Park (FRoGRS)

Mailing Address: 3100 S. Ocean Shore Blvd.
Flagler Beach, FL 32136

Telephone Number: (386) 517-2086 Website Address (if applicable): www.frogrs.com

Statutory Authority:

Section 20.2551, F.S., Citizen support organizations; use of property; audit; public records; partnerships. In summary, the statute specifies the organizational requirements, operational parameters, duties of a CSO to support the Department of Environmental Protection (Department), or individual units of the Department, use of Department property, audit requirements, public records requirements, and authorizes public-private partnerships to enhance lands managed by the Department.

Section 258.015, F.S., Citizen support organizations; use of property; audit. In summary, the statute defines a CSO, requires authorization by the Division of Recreation and Parks, and specifies the use of property. This statute authorizes the Partnerships in Parks (PIP) program for state parks, the program's operational parameters, CSO's operational parameters, and donor recognition.

Brief Description of the CSO's Mission:

The purpose of the Friends of Gamble Rogers State Park is to assist the park in both fundraising and staffing through sponsorship of park events, volunteer recruitment and organization and participation in community events. The CSO will focus on funding and enhancing educational outreach opportunities as well as scientific research and management opportunities. The CSO shall seek grants, accept gifts and bequest of money, as well as tangible property and real estate. The CSO will generate and create additional resources and will acquire, receive, hold, invest, and administer in its own name securities, funds, objects of value or other property, real or personal. The CSO will make expenditures and distributions to or for the benefit of the parks they represent. The CSO shall operate as a not-for-profit organization whose best interests lie in the preservation, protection, interpretation, promotion and enhancement of both Gamble Rogers Memorial State Recreation Area and North Peninsula State Park.

Brief Description of the CSO's Results Obtained:

Funded volunteer appreciation events; Raised funds via Surf Fishing program, kayak tours, recycled metal and sale of firewood; Initiated Shuck and Share oyster collection program for habitat restoration; Received donations for Shuck and Share oyster program and Brazilian Pepper Picker removal; Continued with Exotic Removal and Volunteer Turtle Patrol teams; Supported staff training opportunities

Brief Description of the CSO's Plans for Next Three Fiscal Years:

Butterfly Garden (ongoing maintenance and interpretive info); Attend community events, support educational/interpretive programs and other park events to include school programs, kayak tours, surf fishing, etc.; Volunteer program: fund vol appreciation day and appreciation programs, provide award items and supplies; Identify possible fundraising and/or grant sources for playground; Install power/screening to Cedar Pavilion; Investigate corporate sponsorship; Research projects – marsh restoration monitoring and planting programs, diamondback terrapin research, bird surveys and sea turtle research; Assist with exotic removal program and other park maintenance needs; Identify fundraising and grant sources for marsh overlook watchtower; Support shoreline restoration work through Shuck and Share program; Possibly develop sea turtle nest adoption program for educational and fundraising purposes; Establish kayak trail at North Peninsula State Park

- Copy of the CSO's Code of Ethics attached** (*Model provided; see CSO 2014 instructions*)
- Certify the CSO has completed and provided to the Department the organization's most recent Internal Revenue Service (IRS) Form 990, 990-EZ, or 990-N/Annual Financial Statement**

FRIENDS OF GAMBLE ROGERS STATE PARK, INC. CODE OF ETHICS

PREAMBLE

- (1) It is essential to the proper conduct and operation of Friends of Gamble Rogers State Park, Inc. (herein “CSO”) that its board members, officers, and employees be independent and impartial and that their position not be used for private gain. Therefore, the Florida Legislature in Section 112.3251, Florida Statute (Fla. Stat.), requires that the law protect against any conflict of interest and establish standards for the conduct of CSO board members, officers, and employees in situations where conflicts may exist.

- (2) It is hereby declared to be the policy of the state that no CSO board member, officer, or employee shall have any interest, financial or otherwise, direct or indirect, or incur any obligation of any nature which is in substantial conflict with the proper discharge of his or her duties for the CSO. To implement this policy and strengthen the faith and confidence of the people in Citizen Support Organizations, there is enacted a code of ethics setting forth standards of conduct required of Friends of Gamble Rogers State Park, Inc. board members, officers, and employees in the performance of their official duties.

STANDARDS

The following standards of conduct are enumerated in Chapter 112, Fla. Stat., and are required by Section 112.3251, Fla. Stat., to be observed by CSO board members, officers, and employees.

1. Prohibition of Solicitation or Acceptance of Gifts

No CSO board member, officer, or employee shall solicit or accept anything of value to the recipient, including a gift, loan, reward, promise of future employment, favor, or service, based upon any understanding that the vote, official action, or judgment of the CSO board member, officer, or employee would be influenced thereby.

2. Prohibition of Accepting Compensation Given to Influence a Vote

No CSO board member, officer, or employee shall accept any compensation, payment, or thing of value when the person knows, or, with reasonable care, should know that it was given to influence a vote or other action in which the CSO board member, officer, or employee was expected to participate in his or her official capacity.

3. Salary and Expense

No CSO board member or officer shall vote on a matter affecting his or her salary, expenses, or other compensation as a CSO board member or officer, as provided by law.

4. Prohibition of Misuse of Position

A CSO board member, officer, or employee shall not corruptly use or attempt to use one's official position or any property or resource which may be within one's trust, or perform official duties, to secure a special privilege, benefit, or exemption.

5. Prohibition of Misuse of Privileged Information

No CSO board member, officer, or employee shall disclose or use information not available to members of the general public and gained by reason of one's official position for one's own personal gain or benefit or for the personal gain or benefit of any other person or business entity.

6. Post-Office/Employment Restrictions

A person who has been elected to any CSO board or office or who is employed by a CSO may not personally represent another person or entity for compensation before the governing body of the CSO of which he or she was a board member, officer, or employee for a period of two years after he or she vacates that office or employment position.

7. Prohibition of Employees Holding Office

No person may be, at one time, both a CSO employee and a CSO board member at the same time.

8. Requirements to Abstain From Voting

A CSO board member or officer shall not vote in official capacity upon any measure which would affect his or her special private gain or loss, or which he or she knows would affect the special gain or any principal by whom the board member or officer is retained. When abstaining, the CSO board member or officer, prior to the vote being taken, shall make every reasonable effort to disclose the nature of his or her interest as a public record in a memorandum filed with the person responsible for recording the minutes of the meeting, who shall incorporate the memorandum in the minutes. If it is not possible for the CSO board member or officer to file a memorandum before the vote, the memorandum must be filed with the person responsible for recording the minutes of the meeting no later than 15 days after the vote.

9. Failure to Observe CSO Code of Ethics

Failure of a CSO board member, officer, or employee to observe the Code of Ethics may result in the removal of that person from their position. Further, failure of the CSO to observe the Code of Ethics may result in the Florida Department of Environmental Protection terminating its Agreement with the CSO.

Friends of Gamble Rogers State Park (FRoGRS)



Annual Report FY 2016

**Florida Department of
Environmental Protection**

Memorandum

TO: Larry Fooks, Chief
Bureau of Parks, District 3

FROM: Matt Bledsoe, Park Manager
Gamble Rogers Memorial State Recreation Area at Flagler Beach

DATE: May 20, 2017

SUBJECT: Friends of Gamble Rogers State Park/ Fiscal Year 2016

The Friends of Gamble Rogers State Park, Inc. (FRoGRS) has been a great asset in helping our park fulfill the mission of the Florida Park Service since I arrived here in October 2016. The board members and the park staff have a positive working relationship with the goal enhancing visitor experiences, educating the public and providing staff/vol support.

This past year we had a ribbon cutting at North Peninsula State Park for the completion of the marsh restoration project. This 10-year project would not have been possible without the hard work and foresight of FRoGRS president Paul Haydt. The future of the Shuck and Share oyster program is hopefully going to morph into a fundraising venture. FRoGRS is looking into the feasibility of selling the bags to homeowners, restoration projects, municipalities, etc.

While FRoGRS was disappointed in not receiving a FRDAP grant for the installation of a new playground, they are considering other options to move forward in raising funds for a playground. \$10,174 is earmarked for the playground and it is still a priority of the park and CSO to see this project move forward.

This past year FRoGRS sponsored volunteer appreciation luncheons, including a Thanksgiving meal and other staff/vol appreciation items. They are very supportive of any effort to show appreciation for the hard work of our dedicated staff and volunteers.

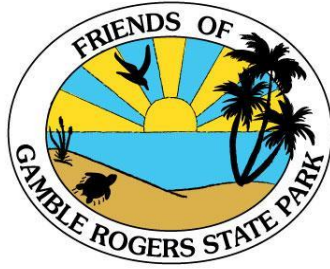
FRoGRS has increased their attendance in the local community by attending events like Creekside Festival. These events have received very positive feedback from both the CSO and guests alike. I like the direction the CSO is heading in by being more visible in the community.

I've been impressed with the FRoGRS "members only" events that seek to provide camaraderie among members and to provide an incentive to attract new members. They have hosted trips to DeLeon Springs State Park, Lyonia Preserve along with guided kayak tours.

FRoGRS looks to continue hosting the extremely popular guided kayak tours and surf fishing program while assisting with the removal of the exotic Brazilian pepper. The Florida Park Service and Gamble Rogers Memorial State Recreation Area would not meet the level of visitor service and resource management currently provided without FRoGRS.

We look forward to a long and productive relationship with FRoGRS.

cc: file



May 30, 2017

Larry Fooks, Chief
Bureau of Parks, District 3

Dear Larry,

Attached is the Friends of Gamble Rogers State Park's (FROGRS) annual report. I am happy to report that FROGRS as an organization is the most stable it has been in its five year history and is growing in both its ability to support Gamble Rogers Memorial State Recreation Area and North Peninsula State Park and also assist our local communities including government, private and non-profit partners.

Our Board of Directors work closely with Park Manager Matt Bledsoe and his staff to support the joint goals of the park and FROGRS. Last year brought us to a record total of 123 memberships and our combined volunteer hours for support of the park through CSO sponsored activities totaled 889 hours!

Last year fundraising included the sale of firewood, revenue from recycling of aluminum and scrap metal, donations for FROGRS related merchandise, memberships, and fees for walking and kayak tours and interpretive education programs such as our extremely popular Surf Fishing 101 program. Last year donations were also received for the Shuck and Share Oyster Recycling and Brazilian Pepper Busters Habitat Management Programs.

This last year FROGRs partnered with multiple restaurants in the community to initiate Flagler County's first oyster shell recycling and habitat enhancement program. After being collected, quarantined and bagged the oyster products have been made available for shoreline habitat stabilization and enhancement projects in the community and in the Parks, including over 500 feet of shoreline in coordination with the North Peninsula State Park Saltmarsh Restoration Project. Ocean Books and Art also continues to be a strong private partner and again supported FROGRS as the host for our annual meeting.

FROGRS continues to support the native plant butterfly garden at Gamble Rogers and participates in numerous local programs and festivals. FROGRs also provides funding for park training and education, recognition of park volunteers and celebration of the ten year cooperative partnership for the Saltmarsh Habitat Restoration at North Peninsula and Gamble Rogers Parks.

The Friends organization has enjoyed a close working relationship with Matt in his first very successful year as Park Manager as well as continued partnership with amazing park staff and volunteers. This next year we look forward to continuing to build on these relationships and programs, as well as develop new opportunities with the new Park Concessioner at Gamble Rogers to better serve campers, visitors and the local community.

Paul Haydt, President
Friends of Gamble Rogers State Park

Citizen Support Organization Statement of Accomplishments and Goals

This statement is part of the Citizen Support Organization's (CSO's) Annual Financial Report (see Chapter 5: Section 7) of the 2014 CSO Handbook. The primary purpose of the Annual Financial Report is to provide a summary of the most relevant information to the Department and Division, and to meet the common interests of donors, members, creditors, and others who provide resources to the not for profit organization. Report the accomplishments for the CSO's past fiscal year and goals for the upcoming year.

Name of the CSO Friends of Gamble Rogers State Park (FRoGRS)

CSO Address 3100 S. Ocean Shore Blvd.

City, State, Zip Code Flagler Beach, FL 32136

A summary of CSO accomplishments from the period of January 2016 through December 2016 is as follows:

Estimated Total Volunteer Hours FY 2016 **Total Membership FY 2016**

889 hours for officers and members

Total Volunteer Hours: Include CSO officers, board members, and general members.

Individual: 23
Family: 46 (x2) = 92
Lifetime: 8
Total: 123 members

Total Membership: The current number of members in good standing at the end of the CSO's fiscal year including officers, board members, and general members. When totaling the number of members in the CSO, typically individuals and corporate members are counted as "one (1)" member. Family, patron, or not for profit organization members are counted as "two (2)" members.

List of CSO Board Members

Attach a current list of board members' and officers' names, addresses, phone numbers, and email addresses in order of position title.

President

Paul Haydt
11 Wilmont Place
Palm Coast, FL 32164
flecga@aol.com
386-937-1203

Secretary

Chris Donaghy
33 Dolphin Avenue
Ormond Beach, FL 32176
C130.donaghy@yahoo.com
386-256-2066

Treasurer

Tom Hury
2268 South Central Ave.
Flagler Beach, FL 32136
broward@aol.com
407-963-5963

Director

Chris Schlageter
3637 SR 44
New Smyrna, FL 32168
oldfloridaconservation@hotmail.com
386-547-7067

Director

Dan Rutkowski
1431 Lambert Ave.
Flagler Beach, FL 32136
modanrut@aol.com
386-290-9181

Director

Gary Brouse
91 Seattle Trail
Palm Coast, FL 32164
gbcnetworks@gmail.com

Director

Sandi Sites
67 Secretary Trail
Palm Coast, FL 32164
386-586-0442
Sandisites67@gmail.com

Summary of Accomplishments (Attach additional pages as needed)

Provide a report of the CSO's short term and long term accomplishments for the past year, according to the Annual Program Plan. These accomplishments will support the CSO's mission statement and will illustrate support of the park's expressed needs.

Summary of Accomplishments for fiscal year 2016:

- Funded volunteer appreciation events
- Raised funds via Surf Fishing program, recycled metal and sale of firewood
- Initiated Shuck and Share oyster collection program for habitat restoration
- Received donations for Shuck and Share oyster program and Brazilian Pepper Picker removal
- Continued with Exotic Removal and Volunteer Turtle Patrol teams
- Supported staff training opportunities

Summary of Goals or Priorities for the Upcoming Fiscal Year (Attach additional pages as needed)

Build on the accomplishments from the CSO's past reporting year and include new goals voted on by the board and approved by the Park Manager for the upcoming year. Projected time frames for multiple year projects, like Partnership in Parks projects, will be provided. The CSO should attach the CSO's signed Annual Program Plan for the upcoming year to this statement.

Summary of goals for fiscal year 2017:

- Butterfly Garden (ongoing maintenance and interpretive info)
- Attend community events, support educational/interpretive programs and other park events to include school programs, kayak tours, surf fishing, etc.
- Volunteer program: fund vol appreciation day and appreciation programs, provide award items and supplies
- Identify possible fundraising and/or grant sources for playground
- Install power/screening to Cedar Pavilion
- Investigate corporate sponsorship
- Research projects – marsh restoration monitoring and planting programs, diamondback terrapin research, bird surveys and sea turtle research
- Assist with exotic removal program and other park maintenance needs
- Identify fundraising and grant sources for marsh overlook watchtower
- Support shoreline restoration work through Shuck and Share program

Citizen Support Organization Statement on Value of Contributed Services

This statement reports on services provided to the Citizen Support Organization (CSO) from park staff support and in-kind support for the past fiscal year. The statement is part of the CSO's Annual Financial Report described in Chapter 5: Section 7 of the 2014 CSO Handbook. The primary purpose of the Annual Financial Report is to provide a summary of the most relevant information to the Department and Division, and to meet the common interests of donors, members, creditors, and others who provide resources to the not for profit organization.

This Value of Contributed Services for a park is provided to the CSO by the park or District through the Park Programs Development Specialist. Note, the Division of Recreation and Parks operates on a cash-based method of accounting.

Park Name: Gamble Rogers Memorial SRA at Flagler Beach

Park Address: 3100 S. Ocean Shore Blvd., Flagler Beach, FL 32136

Name of the CSO: Friends of Gamble Rogers State Park (FRoGRS)

A summary of contributed services from the period of January 2016 through December 2016 is as follows:

Park Staff Support

The total number of hours contributed in staff support services converted to a monetary amount.

The park contributed a total of \$ 7,607.95 in staff support services to the CSO.

Park Facilities Support

The total amount of water, electric, and utility expenses used to support CSO events, concessions, etc.

The CSO received a total of \$ 500 in park facilities support.

In-Kind Support

The CSO receives additional services outside of the park staff contributed hours called in-kind services. In-kind services are a type of charitable giving in which, instead of money, a person contributes some kind of service, good, or commodity. Examples are professional services of a lawyer, accountant, or any professional or the estimated value of a good or commodity.

The CSO received a total of \$ 400 in in-kind support services.

List of Program Services

Federal charitable 501(c)(3) organizations are required to report total expenses and revenue for each program service. According to the IRS, a program service is any activity by the organization which accomplishes its charitable purposes.

For *each* program service provide a description, total expense, and total revenue. For *each* program service description, clearly and concisely describe the accomplishments through specific measurements such as visitors served, days of an event, number of sessions or events held, publications issued, etc. (add pages as appropriate).

Program Service Description: Ride for the Wild Side – 146 visitors

Total Expense \$34.73
Total Revenue \$217.50

Program Service Description: Surf Fishing – 18 visitors

Total Expense \$26.00
Total Revenue \$361.00

Program Service Description: Michael Vickery @ Ocean Art Gallery – 38 visitors

Total Expense \$20.00
Total Revenue \$72.00

Program Service Description: Kayak Tours – 28 visitors

Total Expense \$0.00
Total Revenue \$695.00

Program Service Description: Yoga at the beach – 5 visitors

Total Expense \$100.00
Total Revenue \$38.00

Program Service Description: Creekside Festival

Total Expense \$50.00

Total Revenue \$46.00

Program Service Description: Lyonia Trip (members only) – 8 visitors

Total Expense \$0.00

Total Revenue \$10.00

Program Service Description: DeLeon Springs (members only) – 16 visitors

Total Expense \$0.00

Total Revenue \$20.00

Total Program Services

Provide a total amount for all program expenses and a total amount for all program revenue.

CSO total program service expenses \$230.73

CSO total program service revenues \$1,459.50

Form **990-EZ**

**Short Form
Return of Organization Exempt From Income Tax**

OMB No. 1545-1150

2016

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

**Open to Public
Inspection**

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

▶ Information about Form 990-EZ and its instructions is at www.irs.gov/form990.

Department of the Treasury
Internal Revenue Service

A For the 2016 calendar year, or tax year beginning JAN 2, 2016, and ending Dec 31, 2016

B Check if applicable:

- Address change
- Name change
- Initial return
- Final return/terminated
- Amended return
- Application pending

C Name of organization
Friends of Lamble Rexors State Park
Number and street (or P.O. box, if mail is not delivered to street address) Room/suite
3100 Oceanshore Dr
City or town, state or province, country, and ZIP or foreign postal code
Flagler Beach FL 32136

D Employer identification number
45-562-7458

E Telephone number

F Group Exemption Number

G Accounting Method: Cash Accrual Other (specify) ▶

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

I Website: ▶

J Tax-exempt status (check only one) - 501(c)(3) 501(c) () (insert no.) 4947(a)(1) or 527

K Form of organization: Corporation Trust Association Other

L Add lines 5b, 6c, and 7b to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, column (B) below) are \$500,000 or more, file Form 990 instead of Form 990-EZ. ▶ \$

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (see the instructions for Part I)

Check if the organization used Schedule O to respond to any question in this Part I

| | | 1 | 2 | 3 | 4 | 5a | 5b | 5c | 6a | 6b | 6c | 6d | 7a | 7b | 7c | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | | |
|------------|--|--|---|---|---|----|----|----|----|----|----|----|----|----|----|---|------|----|----|----|----|----|----|----|----|----|----|----|----|--|--|
| Revenue | 1 | Contributions, gifts, grants, and similar amounts received | | | | | | | | | | | | | | | 8762 | | | | | | | | | | | | | | |
| | 2 | Program service revenue including government fees and contracts | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 3 | Membership dues and assessments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 4 | Investment income | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 5a | Gross amount from sale of assets other than inventory | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 5b | Less: cost or other basis and sales expenses | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 5c | Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 6 | Gaming and fundraising events | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | a | Gross income from gaming (attach Schedule G if greater than \$15,000) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| b | Gross income from fundraising events (not including \$ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| c | Less: direct expenses from gaming and fundraising events | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| d | Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7a | Gross sales of inventory, less returns and allowances | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7b | Less: cost of goods sold | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7c | Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Other revenue (describe in Schedule O) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | Total revenue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses | 10 | Grants and similar amounts paid (list in Schedule O) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 11 | Benefits paid to or for members | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 12 | Salaries, other compensation, and employee benefits | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 13 | Professional fees and other payments to independent contractors | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 14 | Occupancy, rent, utilities, and maintenance | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 15 | Printing, publications, postage, and shipping | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 16 | Other expenses (describe in Schedule O) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Total expenses. Add lines 10 through 16 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Excess or (deficit) for the year (Subtract line 17 from line 9) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Net Assets | 19 | Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 20 | Other changes in net assets or fund balances (explain in Schedule O) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 21 | Net assets or fund balances at end of year. Combine lines 18 through 20 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Part V Other Information (Note the Schedule A and personal benefit contract statement requirements in the instructions for Part V) Check if the organization used Schedule O to respond to any question in this Part V. . .

| | | Yes | No |
|-----|---|-----|-------------------------------------|
| 33 | Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O | | <input checked="" type="checkbox"/> |
| 34 | Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions) | | <input checked="" type="checkbox"/> |
| 35a | Did the organization have unrelated business gross income of \$1,000 or more during the year from business activities (such as those reported on lines 2, 6a, and 7a, among others)? | | <input checked="" type="checkbox"/> |
| 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 | | <input checked="" type="checkbox"/> |
| 35c | Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III | | <input checked="" type="checkbox"/> |
| 36 | Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Schedule N | | <input checked="" type="checkbox"/> |
| 37a | Enter amount of political expenditures, direct or indirect, as described in the instructions ▶ 37a | | |
| b | Did the organization file Form 1120-POL for this year? | | <input checked="" type="checkbox"/> |
| 38a | 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? | | <input checked="" type="checkbox"/> |
| b | If "Yes," complete Schedule L, Part II and enter the total amount involved 38b | | |
| 39 | Section 501(c)(7) organizations. Enter: | | |
| a | Initiation fees and capital contributions included on line 9 39a | | |
| b | Gross receipts, included on line 9, for public use of club facilities 39b | | |
| 40a | Section 501(c)(3) organizations. Enter amount of tax imposed on the organization during the year under: section 4911 ▶ _____ ; section 4912 ▶ _____ ; section 4955 ▶ _____ | | |
| b | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year, or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I | | <input checked="" type="checkbox"/> |
| 40b | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 ▶ _____ | | |
| c | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 ▶ _____ | | |
| d | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Enter amount of tax on line 40c reimbursed 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 | | <input checked="" type="checkbox"/> |
| 40e | | | |
| 41 | List the states with which a copy of this return is filed ▶ _____ | | |
| 42a | The organization's books are in care of ▶ <u>Thomas Henry</u> Telephone no. ▶ <u>386 439 3645</u> Located at ▶ <u>2208 S Central Ave Flagler Beach FL</u> ZIP + 4 ▶ <u>32136</u> | | |
| 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: ▶ _____ See the instructions for exceptions and filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR). | | <input checked="" type="checkbox"/> |
| 42b | | | |
| c | At any time during the calendar year, did the organization maintain an office outside the United States? If "Yes," enter the name of the foreign country: ▶ _____ | | |
| 42c | | | |
| 43 | Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ 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 ▶ 43 | | |
| 44a | Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ | | <input checked="" type="checkbox"/> |
| 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 | | <input checked="" type="checkbox"/> |
| 44b | | | |
| c | Did the organization receive any payments for indoor tanning services during the year? | | <input checked="" type="checkbox"/> |
| 44c | | | |
| 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 | | <input checked="" type="checkbox"/> |
| 44d | | | |
| 45a | Did the organization have a controlled entity within the meaning of section 512(b)(13)? | | <input checked="" type="checkbox"/> |
| 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) | | <input checked="" type="checkbox"/> |
| 45b | | | |

46 Did the organization engage, directly or indirectly, in political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I **46** Yes No

Part VI Section 501(c)(3) organizations only

All section 501(c)(3) organizations must answer questions 47-49b and 52, and complete the tables for lines 50 and 51.

Check if the organization used Schedule O to respond to any question in this Part VI

47 Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II **47** Yes No

48 Is the organization a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E **48** Yes No

49a Did the organization make any transfers to an exempt non-charitable related organization? **49a** Yes No

b If "Yes," was the related organization a section 527 organization? **49b** Yes No

50 Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees, and key employees) who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

| (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 amount of other compensation |
|-------------------------------------|--|---|---|--|
| None | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

f Total number of other employees paid over \$100,000 ▶

51 Complete this table for the organization's five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization. If there is none, enter "None."

| (a) Name and business address of each independent contractor | (b) Type of service | (c) Compensation |
|--|---------------------|------------------|
| None | | |
| | | |
| | | |
| | | |
| | | |

d Total number of other independent contractors each receiving over \$100,000 ▶

52 Did the organization complete Schedule A? **Note:** All section 501(c)(3) organizations must attach a completed Schedule A Yes No

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.

Sign Here
 Signature of officer: *Thomas Hurry* Date: *2-28-17*
 Type or print name and title: *Thomas Hurry, Treas*

Paid Preparer Use Only
 Print/Type preparer's name: _____ Preparer's signature: _____ Date: _____ Check if self-employed PTIN: _____
 Firm's name: _____ Firm's EIN: _____
 Firm's address: _____ Phone no.: _____

May the IRS discuss this return with the preparer shown above? See instructions Yes No

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support

OMB No. 1545-0047

2016

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

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.

Name of the organization: Friends of Gamble Rogers State Park Employer identification number: 45-562-7458

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 12, check only one box.)

- 1 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).)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state:
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
- 7 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.)
- 8 A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
- 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university:
- 10 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 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.)
- 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
- 12 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 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - a **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.**
 - 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.**
 - 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.**
 - d **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.**
 - e 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.
 - f Enter the number of supported organizations:
 - g Provide the following information about the supported organization(s).

| (i) Name of supported organization | (ii) EIN | (iii) Type of organization (described on lines 1–10 above (see instructions)) | (iv) Is the organization listed in your governing document? | | (v) Amount of monetary support (see instructions) | (vi) Amount of other support (see instructions) |
|------------------------------------|------------|---|---|----|---|---|
| | | | Yes | No | | |
| (A) Gamble Rogers State Park | 55-6007353 | 6 | ✓ | | \$ 12,103 | |
| (B) | | | | | | |
| (C) | | | | | | |
| (D) | | | | | | |
| (E) | | | | | | |
| Total | | | | | | |

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.)

Section A. Public Support

| Calendar year (or fiscal year beginning in) ▶ | (a) 2012 | (b) 2013 | (c) 2014 | (d) 2015 | (e) 2016 | (f) Total |
|--|----------|----------|----------|----------|----------|-----------|
| 1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") | | | | | | |
| 2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf | | | | | | |
| 3 The value of services or facilities furnished by a governmental unit to the organization without charge | | | | | | |
| 4 Total. Add lines 1 through 3 | | | | | | |
| 5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f) | | | | | | |
| 6 Public support. Subtract line 5 from line 4 | | | | | | |

Section B. Total Support

| Calendar year (or fiscal year beginning in) ▶ | (a) 2012 | (b) 2013 | (c) 2014 | (d) 2015 | (e) 2016 | (f) Total |
|---|----------|----------|----------|----------|-----------|-----------|
| 7 Amounts from line 4 | | | | | | |
| 8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources | | | | | | |
| 9 Net income from unrelated business activities, whether or not the business is regularly carried on | | | | | | |
| 10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) | | | | | | |
| 11 Total support. Add lines 7 through 10 | | | | | | |
| 12 Gross receipts from related activities, etc. (see instructions) | | | | | 12 | |
| 13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/> | | | | | | |

Section C. Computation of Public Support Percentage

| | | |
|---|-----------|---|
| 14 Public support percentage for 2016 (line 6, column (f) divided by line 11, column (f)) | 14 | % |
| 15 Public support percentage from 2015 Schedule A, Part II, line 14 | 15 | % |
| 16a 33 1/3% support test—2016. 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 ▶ <input type="checkbox"/> | | |
| b 33 1/3% support test—2015. 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 ▶ <input type="checkbox"/> | | |
| 17a 10%-facts-and-circumstances test—2016. 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 ▶ <input type="checkbox"/> | | |
| b 10%-facts-and-circumstances test—2015. 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 ▶ <input type="checkbox"/> | | |
| 18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/> | | |

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II.
If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

| Calendar year (or fiscal year beginning in) ▶ | (a) 2012 | (b) 2013 | (c) 2014 | (d) 2015 | (e) 2016 | (f) Total |
|---|----------|----------|----------|----------|----------|-----------|
| 1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.") | 11989 | 15775 | 10423 | 4096 | 11508 | |
| 2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose | | | | | | |
| 3 Gross receipts from activities that are not an unrelated trade or business under section 513 | | | | | | |
| 4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf | | | | | | |
| 5 The value of services or facilities furnished by a governmental unit to the organization without charge | 3016 | | | | | |
| 6 Total. Add lines 1 through 5 | | | | | | |
| 7a Amounts included on lines 1, 2, and 3 received from disqualified persons | | | | | | |
| b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year | | | | | | |
| c Add lines 7a and 7b | 15015 | 15775 | 10423 | 4096 | 11508 | |
| 8 Public support. (Subtract line 7c from line 6.) | | | | | | |

Section B. Total Support

| Calendar year (or fiscal year beginning in) ▶ | (a) 2012 | (b) 2013 | (c) 2014 | (d) 2015 | (e) 2016 | (f) Total |
|--|----------|----------|----------|----------|----------|-----------|
| 9 Amounts from line 6 | | | | | | |
| 10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources | 283 | 3 | 3 | | 5 | |
| b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 | | | | | | |
| c Add lines 10a and 10b | | | | | | |
| 11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on | | | | | | |
| 12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) | | | | | | |
| 13 Total support. (Add lines 9, 10c, 11, and 12.) | 15016 | 15778 | 10427 | 4096 | 11513 | |
| 14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/> | | | | | | |

Section C. Computation of Public Support Percentage

| | | | |
|--|-----------|-------|---|
| 15 Public support percentage for 2016 (line 8, column (f) divided by line 13, column (f)) | 15 | 99.99 | % |
| 16 Public support percentage from 2015 Schedule A, Part III, line 15 | 16 | 99.99 | % |

Section D. Computation of Investment Income Percentage

| | | | |
|---|-----------|--|---|
| 17 Investment income percentage for 2016 (line 10c, column (f) divided by line 13, column (f)) | 17 | | % |
| 18 Investment income percentage from 2015 Schedule A, Part III, line 17 | 18 | | % |

19a 33 1/3% support tests—2016. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization . ▶

b 33 1/3% support tests—2015. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization ▶

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

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Name of the organization

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.

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

OMB No. 1545-0047

2016

**Open to Public
Inspection**

Employer identification number

45 562 7458

The Friends of Gamble Rogers State Park is a Citizens Support Organization (CSO). The expenses incurred are on behalf of the State of Florida Park for improvements, maintenance and activities of the Park under a joint agreement between Gamble Rogers State Park and The Friends of Gamble Rogers State Park. The assets of the Friends of Gamble Rogers State Park are solely bank accounts (checking and savings)

Year to date
Summary

| | Jan. | Feb | Mar | Apr | May | June | July | aug | sept | oct | nov | dec | Total |
|-----------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-----------|-----------|---------------|-------------|-----------------------------------|
| INCOME | | | | | | | | | | | | | |
| Dues | \$ 20.00 | \$ 490.00 | \$ 1,006.57 | \$ 30.00 | \$ 90.00 | \$ 120.00 | \$ 400.00 | \$ 70.00 | \$ - | \$ 90.00 | \$ 3,000.00 | \$ 430.00 | \$ 2,746.57 |
| firewood | \$ 807.00 | \$ 520.00 | \$ 755.00 | \$ 325.00 | \$ 800.00 | \$ 455.00 | \$ 474.00 | \$ 265.00 | \$ 250.00 | \$ 360.00 | \$ 381.26 | \$ 1,541.00 | \$ 6,552.00 |
| recycle | \$ 184.20 | \$ 32.32 | \$ - | \$ 26.74 | \$ 28.70 | \$ - | \$ 83.65 | \$ 23.10 | \$ 31.15 | \$ 22.95 | \$ - | \$ 49.20 | \$ 482.01 |
| programs | | | \$ 361.00 | | \$ 217.50 | \$ 36.00 | | | \$ 370.00 | \$ 48.00 | | \$ 225.00 | \$ 1,257.50 |
| other | | | \$ 224.20 | | \$ 1.94 | | \$ 33.00 | | | | | \$ 86.00 | \$ 345.14 |
| Playground | | | | | | \$ 10.00 | \$ 10.00 | \$ 45.00 | | \$ 31.00 | | \$ 39.00 | \$ 125.00 |
| Total income | \$ 1,011.20 | \$ 1,042.32 | \$ 2,346.77 | \$ 381.74 | \$ 1,138.14 | \$ 611.00 | \$ 1,000.65 | \$ 403.10 | \$ 651.15 | \$ 551.95 | \$ - | \$ 2,370.20 | \$ 11,508.22 |
| | | | | | | | | | | | | | $+5$ 11513 $-2246 = 8762$ |
| EXPENSES | | | | | | | | | | | | | |
| asset purch | \$ 2,875.00 | \$ - | \$ - | \$ 708.58 | \$ - | \$ - | \$ 64.19 | | \$ 199.00 | | \$ 3,000.00 | | \$ 6,846.77 |
| volunteer exp | \$ - | \$ 168.17 | \$ 29.40 | \$ - | \$ 47.00 | \$ - | \$ - | | | | \$ - | | \$ 625.83 |
| Programs exp | \$ - | \$ - | \$ 82.77 | \$ 270.13 | \$ 376.26 | \$ 594.74 | \$ - | | \$ 100.00 | \$ 20.27 | | | \$ 1,444.17 |
| other | \$ 139.00 | \$ 151.49 | \$ 200.00 | \$ - | \$ - | \$ 200.00 | \$ 1,139.90 | \$ 180.34 | | | | \$ 285.00 | \$ 2,295.73 |
| pepper pickers | \$ 321.00 | \$ 134.50 | \$ 144.31 | \$ 80.56 | \$ 25.60 | \$ 184.49 | \$ - | \$ - | \$ - | \$ - | | | \$ 890.46 |
| total exp | \$ 3,335.00 | \$ 454.16 | \$ 456.48 | \$ 1,059.27 | \$ 448.86 | \$ 979.23 | \$ 1,204.09 | \$ 180.34 | \$ 299.00 | \$ 20.27 | \$ 3,381.26 | \$ 285.00 | \$ 12,102.96 |
| net | \$ (2,323.80) | \$ 588.16 | \$ 1,890.29 | \$ (677.53) | \$ 689.28 | \$ (368.23) | \$ (203.44) | \$ 222.76 | \$ 352.15 | \$ 531.68 | \$ (3,381.26) | \$ 2,085.20 | \$ (594.74) |

2015 Bal pm TRS 23133
 A 2016 590
 2016 Bal pm TRS 22543
 Bal CH 5160
 SAV 17551
 22711
 (120)
 OS check 22591
 Not worth Research
 SA 48 OFF
 FA + most income posted
 SAV. acct
 TO 45 2