

<div>Form 5500</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Annual Return/Report of Employee Benefit Plan</div> <div>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2009</div> <div>This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009	
A	This return/report is for: <div><div><input type="checkbox"/> a multiemployer plan;</div><div><input checked="" type="checkbox"/> a single-employer plan;</div><div><input type="checkbox"/> a multiple-employer plan; or</div><div><input type="checkbox"/> a DFE (specify) ____</div></div>
B	This return/report is: <div><div><input type="checkbox"/> the first return/report;</div><div><input type="checkbox"/> the final return/report;</div><div><input type="checkbox"/> an amended return/report;</div><div><input type="checkbox"/> a short plan year return/report (less than 12 months).</div></div>
C	If the plan is a collectively-bargained plan, check here. ▶ <input type="checkbox"/>
D	Check box if filing under: <div><div><input checked="" type="checkbox"/> Form 5558;</div><div><input type="checkbox"/> automatic extension;</div><div><input type="checkbox"/> the DFVC program;</div><div><input type="checkbox"/> special extension (enter description)</div></div>

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan PEOPLE FOR PEOPLE 401K PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 05/01/2002
2a	Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.) PEOPLE FOR PEOPLE PO BOX 22700 YAKIMA, WA 98902 302 W. LINCOLN AVE. YAKIMA, WA 98902	2b Employer Identification Number (EIN) 91-0783225 2c Sponsor's telephone number 509-248-6726 2d Business code (see instructions) 624100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2010	SANDY BARTHLOW
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") PEOPLE FOR PEOPLE PO BOX 22700 YAKIMA, WA 98907	3b Administrator's EIN 91-0783225 3c Administrator's telephone number 509-248-6726
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4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
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5 Total number of participants at the beginning of the plan year	5	178
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6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		
a Active participants.....	6a	144
b Retired or separated participants receiving benefits.....	6b	7
c Other retired or separated participants entitled to future benefits.....	6c	9
d Subtotal. Add lines 6a , 6b , and 6c	6d	160
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	0
f Total. Add lines 6d and 6e	6f	160
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	135
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	3

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
 2E 2F 2G 2J 2K 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) <input checked="" type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
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SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2009 This Form is Open to Public Inspection
For calendar plan year 2009 or fiscal plan year beginning <u>01/01/2009</u> and ending <u>12/31/2009</u>		
A Name of plan <u>PEOPLE FOR PEOPLE 401K PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PEOPLE FOR PEOPLE</u>	D Employer Identification Number (EIN) <u>91-0783225</u>	

	Part I Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1	Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets			
a	Total noninterest-bearing cash	1a	484	1048
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)	233696	238873
	(2) Participant contributions	1b(2)	30	
	(3) Other.....	1b(3)	606	
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
	(2) U.S. Government securities.....	1c(2)		
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)		
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common	1c(4)(B)		
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property)	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans	1c(8)	19534	20602
	(9) Value of interest in common/collective trusts.....	1c(9)		
	(10) Value of interest in pooled separate accounts.....	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)		
	(12) Value of interest in 103-12 investment entities	1c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	1143406	1721857
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	1397756	1982380

Liabilities

g Benefit claims payable	1g	335	
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	100	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	435	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1397321	1982380
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	238873	
(B) Participants	2a(1)(B)	149247	
(C) Others (including rollovers)	2a(1)(C)	94863	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		482983

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	1510	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1510

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	30883	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		30883

(3) Rents	2b(3)		
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		262426
c Other income.....	2c		-456
d Total income. Add all income amounts in column (b) and enter total.....	2d		777346

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	192287	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		192287
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		192287

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		585059
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☐ Yes ☒ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: LEMASTER & DANIELS, PLLC

(2) EIN: 91-0292442

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

- 4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
e Was this plan covered by a fidelity bond?.....	X		130000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.).....		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?.....		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

- 5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If yes, enter the amount of any plan assets that reverted to the employer this year ☐ Yes ☒ No Amount:

- 5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)

5b(2) EIN(s)	5b(3) PN(s)

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2009
		This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan <u>PEOPLE FOR PEOPLE 401K PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>PEOPLE FOR PEOPLE</u>	D Employer Identification Number (EIN) <u>91-0783225</u>

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>68-0516723</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

People For People 401(k) Plan

**Financial Statements and
Independent Auditors' Report**

December 31, 2009 and 2008



Powerful insight. Proven results.

People For People 401(k) Plan

Contents

	<i><u>Page</u></i>
<i>INDEPENDENT AUDITORS' REPORT</i>	2-3
<i>FINANCIAL STATEMENTS:</i>	
<i>Statements of net assets available for benefits</i>	4
<i>Statements of changes in net assets available for benefits</i>	5
<i>Notes to financial statements</i>	6-14
<i>SUPPLEMENTAL INFORMATION:</i>	
<i>Assets held for investment</i>	16

Bellevue
Boise
Grandview
Moses Lake
Omak
Othello
Quincy
Spokane
Tri-Cities
Walla Walla
Wenatchee
Yakima

INDEPENDENT AUDITORS' REPORT

Board of Trustees
People For People 401(k) Plan
Yakima, Washington

We have audited the accompanying statements of net assets available for benefits of the People For People 401(k) Plan (the Plan) as of December 31, 2009 and 2008, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the People For People 401(k) Plan as of December 31, 2009 and 2008, and the changes in net assets available for benefits for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audits were made for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule of assets held for investment as of December 31, 2009, is presented for the purpose of additional analysis and is not a required part of the basic financial statements, but is supplemental information required by the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

A handwritten signature in cursive script, reading "L. M. & Daniel PLLC". The signature is written in dark ink on a light-colored background.

Yakima, Washington

October 5, 2010

People For People 401(k) Plan

Statements of Net Assets Available for Benefits

	December 31,	
	<u>2009</u>	<u>2008</u>
<i>ASSETS:</i>		
Investments, at fair value		
Money market	\$ 226,764	\$ 59,393
Mutual funds	1,495,093	1,084,013
Participant loans	<u>20,602</u>	<u>19,534</u>
	<u>1,742,459</u>	<u>1,162,940</u>
<i>RECEIVABLES:</i>		
Employer match	49,671	51,699
Employer profit sharing	189,202	181,997
Employee contribution	-	30
Other	<u>-</u>	<u>606</u>
	<u>238,873</u>	<u>234,332</u>
<i>CASH</i>		
	<u>1,048</u>	<u>484</u>
	<u>1,982,380</u>	<u>1,397,756</u>
<i>LIABILITIES:</i>		
Accrued liabilities	<u>-</u>	<u>435</u>
<i>NET ASSETS AVAILABLE FOR BENEFITS</i>	<u>\$ 1,982,380</u>	<u>\$ 1,397,321</u>

See accompanying notes to financial statements.

People For People 401(k) Plan

Statements of Changes in Net Assets Available for Benefits

	Years Ended December 31,	
	<u>2009</u>	<u>2008</u>
<i>ADDITIONS TO NET ASSETS ATTRIBUTED TO:</i>		
Investment income:		
Dividends and interest	\$ 32,393	\$ 50,633
Net appreciation (depreciation) in fair value of investments	261,970	(622,859)
	<u>294,363</u>	<u>(572,226)</u>
Contributions:		
Employer match	49,671	51,698
Employer profit sharing	189,202	181,998
Employees	149,247	138,312
Rollovers	94,863	54,935
	<u>482,983</u>	<u>426,943</u>
	<u>777,346</u>	<u>(145,283)</u>
<i>DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:</i>		
Benefits paid to participants	(192,287)	(238,586)
Administrative expenses	-	(17)
	<u>(192,287)</u>	<u>(238,603)</u>
<i>INCREASE (DECREASE)</i>	585,059	(383,886)
<i>NET ASSETS AVAILABLE FOR BENEFITS:</i>		
Beginning of year	<u>1,397,321</u>	<u>1,781,207</u>
End of year	<u>\$ 1,982,380</u>	<u>\$ 1,397,321</u>

See accompanying notes to financial statements.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 1 – DESCRIPTION OF THE PLAN:

The following description of the People For People 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

- a. *General* – The Plan, established May 1, 2002, is a defined contribution plan covering all eligible employees of People For People (the Organization). All employees that have attained age 21, completed 12 months of service, and been credited with 1,000 hours of service are eligible to receive employer contributions. Participants are eligible to participate in the salary reduction portion of the Plan after 90 days of employment.
- b. *Contributions* – The Plan provides for contributions to be made for electing participants under a salary reduction agreement up to the maximum deferral limits. In addition, the Organization may make a contribution to the Plan on behalf of eligible Plan participants. The amount of the contribution (both the employer match and any additional discretionary profit sharing) is set by the Organization each year. A participant's share of the contribution is based on the participant's compensation.
- c. *Participant accounts* – Each participant's account is credited with the participant's elected contribution, an allocation of the Organization's contribution, and an allocation of the Plan's earnings. Allocations of earnings are based on participant account balances. The benefit to which a participant is entitled is equal to the participant's vested account balance. Effective June 1, 2009, the Plan document was amended to permit participants to direct the investment of their entire account.
- d. *Vesting* – Participants are immediately 100% vested in their elective contributions and employer matching contributions for the 401(k) Plan plus actual earnings thereon. Vesting in the Organization's discretionary profit sharing plan is based on years of service. A participant is 100% vested after three years of credited service.
- e. *Forfeitures* – The excess of a participant's accrued benefit over the vested accrued benefit shall be forfeited when a participant terminates before becoming entitled to his or her full benefits. At that time, forfeitures of discretionary profit sharing contributions are used first to pay for any administrative expenses, and then used to reduce the employer's future discretionary profit sharing contributions. There were no forfeitures available to offset administrative expenses and reduce the employer's discretionary profit sharing contribution for the years ended December 31, 2009 and 2008.
- f. *Payment of benefits* – On termination of service, a participant will receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. Benefits are recorded when paid. At December 31, 2009 and 2008, \$3,176 and \$-0-, respectively, were owed to terminated and withdrawn participants.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 1 — DESCRIPTION OF THE PLAN (continued):

- g. *Participant loans* – Participants may borrow from the Plan an amount that does not exceed the lesser of \$50,000 or 50% of the participant's vested account balance with a minimum loan amount of \$1,000. Loans are for a period not to exceed five years and bear interest at a percentage rate determined by the Plan administrator that is based upon prevailing market rates. Loans are collateralized by the borrower's nonforfeitable balance in the Plan.
- h. *Administrative expenses* – The Organization pays administrative expenses. Certain transaction fees are paid by the Plan.

NOTE 2 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

- a. *Basis of accounting* – The accompanying financial statements are presented on the accrual basis of accounting.
- b. *Investment valuation and income recognition* – The Plan's investments are stated at fair value. See note 4 for an expanded discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.
- c. *Payment of benefits* – Benefit payments to participants are recorded upon distribution.
- d. *Use of estimates* – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.
- e. *Fair value measurements and disclosures* – Effective January 1, 2008, the Plan adopted Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, which provides a framework for measuring fair value under accounting principles generally accepted in the United States of America. This standard applies to all financial instruments that are being measured on a fair value basis.

Under the provisions of ASC 820, fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 2 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued):

e. *Fair value measurements and disclosures (continued)* –

In September 2009, FASB issued an amendment to ASC 820, *Investments in Certain Entities that Calculate Net Asset Value per Share (or its Equivalent)*, which provides guidance on how entities should estimate fair value of certain alternative investments. The fair value of investments within the scope of this guidance can now be determined using net asset value (NAV) per share as a practical expedient, when the fair value is not readily determinable, unless it is probable the investment will be sold at something other than NAV. It also requires disclosure of certain attributes by major category of alternative investments, regardless of whether the practical expedient was used. The amendment was effective for periods ending after December 15, 2009.

In January 2010, FASB issued an amendment to ASC 820, *Fair Value Measurements and Disclosures – Improving Disclosures about Fair Value Measurements*, which requires new disclosures and reasons for transfers of financial assets and liabilities between Levels 1 and 2. This amendment also clarifies that fair value measurement disclosures are required for each class of financial assets and liabilities, and those disclosures should include a discussion of inputs and valuation techniques. It further clarifies that the reconciliation of Level 3 measurements should separately present purchases, sales, issuances, and settlements instead of netting these changes. With respect to matters other than Level 3 measurements, the amendment was effective and not yet adopted for periods beginning on or after December 15, 2009. The guidance related to Level 3 measurements is effective for periods beginning on or after December 15, 2010, and has not yet been adopted. The Plan is currently evaluating the impact of this new guidance on the disclosures.

- f. *Uncertain tax positions* – The FASB issued new guidance on accounting for uncertainty in income taxes. The plan adopted this new guidance for the year ended December 31, 2009. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require adjustment to the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.
- g. *Subsequent events* – The Plan has evaluated subsequent events through October 5, 2010, the date the financial statements were available to be issued.
- h. *Risks and uncertainties* – The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 2 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued):

- i. *Reclassifications* – Certain reclassifications of 2008 amounts have been made in the accompanying financial statements in order to conform with the 2009 presentation with no effect on previously reported change in net assets available for benefits.

NOTE 3 — INVESTMENTS:

The Plan's investments are held by American Funds. The Plan was amended June 1, 2009, to change how funds are directed. In 2008 and the first half of 2009 the matching funds were under the direction of the employer. After June 1, 2009, the employee deferrals and employer matching funds are under the direction of the Plan participants. The employer profit sharing funds are under the direction of the Trustees. The fair value of individual investments that are greater than 5% of the Plan's assets are as follows:

	<u>December 31,</u>	
	<u>2009</u>	<u>2008</u>
Growth Fund of America*	\$ 339,311	\$ 190,899
Washington Mutual Investors Fund*	271,034	166,260
Capital Income Builder Fund*	-	71,393
New Perspective Fund*	216,284	102,741
Investment Company of America*	98,357	44,794
Bond Fund of America*	193,113	81,523
American Funds Money Market Fund*	226,764	59,393

* Investment includes both participant and nonparticipant-directed amounts. These amounts cannot be separated due to the amendment that took place during the year.

During the years ended December 31, 2009 and 2008, the Plan's mutual fund investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by \$261,970 and \$(622,859), respectively.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 4 – FAIR VALUE MEASUREMENTS:

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from, or corroborated by, observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Mutual funds and money market funds – Valued at quoted market prices, which represent the net asset value of shares held by the Plan at year end.

Participant loans – Valued at amortized cost, which approximates fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 4 — FAIR VALUE MEASUREMENTS (continued):

The following tables set forth by level within the fair value hierarchy the Plan's assets measured and reported on the statement of net assets available for benefits as of December 31, 2009 and 2008, at fair value on a recurring basis.

Assets at fair value as of December 31, 2009:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Growth funds	\$ 648,741	\$ -	\$ -	\$ 648,741
Bond funds	250,496	-	-	250,496
Balanced funds	17,588	-	-	17,588
Growth and income funds	369,391	-	-	369,391
Equity income funds	1,998	-	-	1,998
Fixed income funds	3,782	-	-	3,782
Money market funds	226,764	-	-	226,764
Target date funds	203,097	-	-	203,097
Participant loans	<u>-</u>	<u>-</u>	<u>20,602</u>	<u>20,602</u>
Total assets at fair value	<u>\$ 1,721,857</u>	<u>\$ -</u>	<u>\$ 20,602</u>	<u>\$ 1,742,459</u>

Assets at fair value as of December 31, 2008:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Growth funds	\$ 430,346	\$ -	\$ -	\$ 430,346
Bond funds	92,177	-	-	92,177
Balanced funds	28,710	-	-	28,710
Growth and income funds	372,655	-	-	372,655
Equity income funds	107,621	-	-	107,621
Fixed income funds	671	-	-	671
Money market funds	59,393	-	-	59,393
Target date funds	51,833	-	-	51,833
Participant loans	<u>-</u>	<u>-</u>	<u>19,534</u>	<u>19,534</u>
Total assets at fair value	<u>\$ 1,143,406</u>	<u>\$ -</u>	<u>\$ 19,534</u>	<u>\$ 1,162,940</u>

People For People 401(k) Plan

Notes to Financial Statements

NOTE 4 — FAIR VALUE MEASUREMENTS (continued):

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2009:

	Participant <u>Loans</u>
Balance, beginning of year	\$ 19,534
Purchases, sales, issuances, and settlements (net)	<u>1,068</u>
Balance, end of year	\$ 20,602
	=====

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2008:

	Participant <u>Loans</u>
Balance, beginning of year	\$ 26,248
Purchases, sales, issuances, and settlements (net)	<u>(6,714)</u>
Balance, end of year	\$ 19,534
	=====

People For People 401(k) Plan

Notes to Financial Statements

NOTE 5 — NONPARTICIPANT-DIRECTED INVESTMENTS:

As of June 1, 2009 the Plan was amended to change all investments to participant directed investments. All accounts that were nonparticipant-directed investments were closed as of the end of the year. Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

	Years Ended December 31,	
	<u>2009</u>	<u>2008</u>
NET ASSETS:		
Mutual funds	\$ -	\$ 500,131
	=====	=====
CHANGES IN NET ASSETS:		
Contributions	\$ 99,522	\$ 175,088
Dividends	3,024	17,943
Net appreciation (depreciation)	23,523	(334,217)
Benefits paid to participants	<u>-</u>	<u>(107,990)</u>
	\$ 126,069	\$ (249,176)
	=====	=====

NOTE 6 — RELATED-PARTY TRANSACTIONS:

Certain Plan investments are shares of mutual funds managed by American Funds. American Funds is the custodian as defined by the Plan; therefore, these transactions qualify as party-in-interest transactions.

NOTE 7 — PLAN TERMINATION:

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants become 100% vested.

People For People 401(k) Plan

Notes to Financial Statements

NOTE 8 — TAX STATUS:

On March 15, 2004, the Internal Revenue Service stated that the prototype adopted by the Plan, as then designed, qualifies under Section 401(a) of the Internal Revenue Code (IRC). The Plan has not received a determination letter specific to the Plan itself. Additionally, the Plan has been amended since receiving the opinion letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

NOTE 9 — PROHIBITED TRANSACTION:

During 2008, the Plan sponsor inadvertently failed to deposit \$260 of participant contributions within the required timeframe as required by the United States Department of Labor (DOL). The DOL considers late deposits to be prohibited transactions. The Plan sponsor has filed the Form 5330 and paid the applicable excise tax. The excise tax payments have been made from the Plan sponsor's assets and not from assets of the Plan.

SUPPLEMENTAL INFORMATION

People For People 401(k) Plan

Assets Held for Investment

December 31, 2009

<u>Identity of Issue</u>	<u>Description of Investment Including Maturity Date, Rate of Interest, Par, or Maturity Value</u>	<u>Market Value</u>
* American Funds	American Funds Money Market Fund	\$ 226,764
* American Funds	Washington Mutual Investors Fund	271,034
* American Funds	Investment Company of America	98,357
* American Funds	Growth Fund of America	339,311
* American Funds	New Perspective Fund	216,284
* American Funds	Bond Fund of America	193,113
* American Funds	American Balanced Fund	17,588
* American Funds	EuroPacific Growth Fund	45,018
* American Funds	SMALLCAP World Fund	22,581
* American Funds	AMCAP	25,547
* American Funds	Fixed Income	3,782
* American Funds	Income Fund of America	1,998
* American Funds	American Funds 2010 Target Date	13,405
* American Funds	American Funds 2015 Target Date	56,172
* American Funds	American Funds 2020 Target Date	6,826
* American Funds	American Funds 2025 Target Date	78,088
* American Funds	American Funds 2030 Target Date	22,360
* American Funds	American Funds 2040 Target Date	454
* American Funds	American Funds 2045 Target Date	10,023
* American Funds	American Funds 2050 Target Date	15,769
* American Funds	Government Bond	57,383
Participant Loans	Interest 7% -10.25%	20,602
		<u>\$ 1,742,459</u>

* A party-in-interest as defined by ERISA

PEOPLE FOR PEOPLE 401 (K) PLAN 91-0783225
FINANCIAL SCHEDULES
5500 2009 SCHEDULE H, line 4i

Schedule of Assets Held at End of Year

(a)	(b) Identity of issue	(c) Description of investment	(d) Cost	(e) Current Value
*	Washington Mutual Inv	Mutual Funds	**	\$271,034
*	AMCAP	Mutual Funds	**	\$25,547
*	Investment Co. of America	Mutual Funds	**	\$98,357
*	Growth Fund of America	Mutual Funds	**	\$339,311
*	Income fund	Mutual Funds	**	\$1,998
*	New Perspective	Mutual Funds	**	\$216,284
*	Bond Fund of Am	Mutual Funds	**	\$193,113
*	Fixed Income	Mutual Funds	**	\$3,782
*	American Balanced Fd	Mutual Funds	**	\$17,588
*	Europe Pacific	Mutual Funds	**	\$45,018
*	Government Bond	Mutual Funds	**	\$57,383
*	Smallcap World fd	Mutual Funds	**	\$22,581
*	AFTD10	Mutual Funds	**	\$13,405
*	AFTD15	Mutual Funds	**	\$56,172
*	AFTD20	Mutual Funds	**	\$6,826
*	AFTD25	Mutual Funds	**	\$78,088
*	AFTD30	Mutual Funds	**	\$22,360
*	AFTD40	Mutual Funds	**	\$454
*	AFTD45	Mutual Funds	**	\$10,023
*	AFTD50	Mutual Funds	**	\$15,769
*	Money Market Fund	Cash Equivalent	**	\$226,764
	Yakima National Bank	General checking account	\$0	\$1,048
*	Participant Loans	Interest 5.25% -10.25%	0	\$20,602
	Total			\$1,743,507

* Party-in-interest as defined by ERISA

** Cost information is not required for participant directed investments

*** Cost information is not available