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STATE OF INDIANA

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November 20, 2009

Board of Directors
Northern Indiana Workforce Board, Inc.
401 E. Colfax Ave., Ste. 307
South Bend, IN 46617

We have reviewed the audit report prepared by Jurgonski & Fredlake, CPAs, Independent Public Accountants, for the period July 1, 2007 to June 30, 2008. In our opinion, the audit report was prepared in accordance with the guidelines established by the State Board of Accounts. Per the Independent Public Accountants' opinion, the financial statements included in the report present fairly the financial condition of the Northern Indiana Workforce Board, Inc., as of June 30, 2008, and the results of its operations for the period then ended, on the basis of accounting described in the report.

The Independent Public Accountants' report is filed with this letter in our office as a matter of public record.

STATE BOARD OF ACCOUNTS

NORTHERN INDIANA WORKFORCE BOARD, INC.

FINANCIAL AND COMPLIANCE REPORT

JUNE 30, 2008 AND 2007

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Greg Jurgonski
John A. Fredlake

INDEPENDENT AUDITORS' REPORT

To the Board of Directors
Northern Indiana Workforce Board, Inc.
South Bend, Indiana

We have audited the accompanying statements of financial position of Northern Indiana Workforce Board, Inc. (a not for profit organization) (the Organization) as of June 30, 2008 and 2007, and the related statements of activities, functional expenses and cash flows for the years then ended. These financial statements are the responsibility of the Organization'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 and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. 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 financial position of Northern Indiana Workforce Board, Inc. as of June 30, 2008 and 2007, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with *Government Auditing Standards*, we have also issued a report dated October 24, 2008 on our consideration of Northern Indiana Workforce Board, Inc.'s internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be considered in assessing the results of our audit.

Our audits were performed for the purpose of forming an opinion on the basic financial statements of Northern Indiana Workforce Board, Inc. taken as a whole. The accompanying schedule of expenditures of federal awards is presented for purposes of additional analysis as required by U.S. Office of Management and Budget Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations*, and is not a required part of the basic financial statements. Such information 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.

Jurgonski + Fredlake CPAs

South Bend, Indiana
October 24, 2008

NORTHERN INDIANA WORKFORCE BOARD, INC.

STATEMENTS OF FINANCIAL POSITION
June 30, 2008 and 2007

	2008	2007
ASSETS		
CURRENT ASSETS		
Cash	$ 4,213	$ 5,830
Grants receivable	489,722	707,437
Total current assets	493,935	713,267
Total assets	$ 493,935	$ 713,267
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts payable	$ 493,935	$ 713,267
Total current liabilities	493,935	713,267
NET ASSETS - Unrestriced		
Total liabilities and net assets	$ 493,935	$ 713,267

See Notes to Financial Statements.

NORTHERN INDIANA WORKFORCE BOARD, INC.

STATEMENTS OF ACTIVITIES
For the Years Ended June 30, 2008 and 2007

	2008	2007
REVENUE		
Grant revenue	$ 4,598,470	$ 4,149,313
Total revenue	4,598,470	4,149,313
EXPENSES		
Program expenses	4,414,420	3,984,874
Management and general	184,050	164,439
Total expenses	4,598,470	4,149,313
Change in net assets		
Net assets, at beginning of year		
Net assets, at end of year	$	$

See Notes to Financial Statements.

NORTHERN INDIANA WORKFORCE BOARD, INC.

STATEMENTS OF FUNCTIONAL EXPENSES

For the Years Ended June 30, 2008 and 2007

	2008			2007		
	Program	Management and General	Total	Program	Management and General	Total
Travel	$	$ 1,881	$ 1,881	$	$ 4,804	$ 4,804
Meeting expense		1,990	1,990		876	876
Office supplies		1,575	1,575		2,988	2,988
Professional fees		177,398	177,398		155,771	155,771
Liability insurance		1,206	1,206			
Subcontract expenses	4,414,420		4,414,420	3,984,874		3,984,874
Total functional expenses	$ 4,414,420	$ 184,050	$ 4,598,470	$ 3,984,874	$ 164,439	$ 4,149,313

See Notes to Financial Statements.

NORTHERN INDIANA WORKFORCE BOARD, INC.

STATEMENTS OF CASH FLOWS
For the Years Ended June 30, 2008 and 2007

	2008	2007
CASH FLOWS FROM OPERATING ACTIVITIES:		
Change in net assets	$	$
ADJUSTMENTS TO RECONCILE CHANGE IN NET ASSETS TO NET CASH (USED IN) PROVIDED BY OPERATING ACTIVITIES:		
CHANGES IN ASSETS (INCREASE) DECREASE:		
Grants receivable	217,715	(707,437)
CHANGES IN LIABILITIES INCREASE (DECREASE):		
Accounts payable	(219,332)	713,267
Net cash (used in) provided by operating activities	(1,617)	5,830
Net increase (decrese) in cash	(1,617)	5,830
Cash, beginning of year	5,830	
Cash, end of year	$ 4,213	$ 5,830

See Notes to Financial Statements.

Note 1. Nature of Activities and Significant Accounting Policies

Nature of Activities – During the year ended June 30, 2006, the Indiana Department of Workforce Development announced a major restructuring of the workforce development in the State of Indiana. Effective July 1, 2006, the fifteen workforce investment boards were merged into a state workforce investment board and the Marion County Workforce Investment Board. The restructuring resulted in the establishment of regional workforce boards. Each regional board has selected a regional operator to manage the affairs of the boards and to oversee the operations of the regional WorkOne centers.

Effective July 1, 2006, Northern Indiana established a new regional board, the Northern Indiana Workforce Board, Inc. (the Organization). The previous entity, the Northern Indiana Workforce Investment Board, Inc. merged into the regional operator entity, Workforce Development Group, Inc.

The Organization oversees the federal job training programs in St. Joseph, Fulton, Marshall, Elkhart and Kosciusko Counties under the Workforce Investment Act of 1998. The Organization contracts with the Workforce Development Group, Inc. to take responsibility for the regional strategic planning for economic and workforce development, financial management and the oversight of the workforce development system in all five counties.

The Organization receives the majority of its financial support from federal and state government grants.

Significant Accounting Policies

Basis of Accounting – The Organization's operations are accounted for on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Basis of Presentation – Financial statement presentation follows the recommendation of the Financial Accounting Standards Board in its Statement of Financial Accounting Standards (SFAS) No. 117, "Financial Statements of Not-for-Profit Organizations". Under SFAS No. 117, the Organization is required to report information regarding its financial position and activities according to three classes of net assets; unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

Income Tax Status - The Organization operates as a not for profit corporation under the Internal Revenue Code Section 501(c)(3) and a similar section of the Indiana tax law, which provides exemption from federal and state income taxes.

Grants Receivable – The Organization receives grants for reimbursement of expenses incurred. A receivable for the reimbursement of allowable program expenditures due from grantors has been recorded at June 30, 2008 and 2007. No allowance for uncollectible grants has been recorded.

Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Note 1. Nature of Activities and Significant Accounting Policies (continued)

Contributions - Contributions received are considered to be available for unrestricted use unless specifically restricted by the donor. Contributions are recognized when the donor makes a promise to give to the Organization that is, in substance, unconditional. Contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions expire in the fiscal year in which the contributions are recognized. All other donor restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions. When a restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets as net assets released from restrictions.

The Organization uses the allowance method to determine uncollectible unconditional promises receivable. The allowance is based on prior years' experience and management's analysis of specific promises made.

Contributed Services – A number of unpaid volunteers have made significant contributions of their time to the Organization. During the years ended June 30, 2008 and 2007, the value of contributed time is not reflected in the accompanying financial statements since the volunteers' time does not meet the requirements for recognition under Statement of Financial Accounting Standards No. 116 "Accounting for Contributions Received and Contributions Made".

Functional Allocation of Expenses - The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Functional Expenses. Accordingly, certain costs have been allocated among the programs and supporting management and general expense.

Note 2. Support from Governmental Units / Concentration of Credit Risk

The Organization places its cash with a high quality financial institution. The Organization does not limit the amount of credit exposure and often has cash balances in excess of the federal depository insurance limits, or $250,000.

The Organization receives a substantial amount of its support from federal and state governments. A significant reduction of the level of support, if this were to occur, may have a significant effect on the Organization's programs and activities.

NORTHERN INDIANA WORKFORCE BOARD, INC.

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
For the Year Ended June 30, 2008

Federal Grantor / Pass-Through Grantor / Program Title	Federal CFDA Number	Pass-through Number	Disbursements/ Expenditures
U.S. Department of Labor			
Passed-through Indiana Department of Workforce Development			
Workforce Investment Act Cluster			
Adult	17.258	RWB-6-02	$ 164,223
Adult	17.258	RWB-7-02	1,325,765
			1,489,988
Youth	17.259	RWB-6-02	254,426
Youth	17.259	RWB-7-02	766,278
			1,020,704
Dislocated Worker	17.260	RWB-6-02	(52,713)
Dislocated Worker	17.260	RWB-7-02	482,028
Incentive	17.260	RWB-7-02	55,262
Rapid Response	17.260	RRS-6-02	378,055
Rapid Response	17.260	RWB-6-02	96,171
BC Rapid Response	17.260	BC-7-02	32,337
			991,139
Administration	17.258	RWB-6-02	125,846
Administration	17.258	RWB-7-02	183,254
			309,100
Subtotal for cluster			3,810,932
Navigator	17.266	NAV-6-02	36,861
Workforce Literacy	17.267	WL 7-02	15,021
Integrated Services-WP	17.207	IS-6-02	34,411
Integrated Services-DVOP	17.207	IS-6-02	305
Integrated Services-LVER	17.207	IS-6-02	517
Integrated Services-UI	17.225	IS-6-02	37,632
Subtotal Integrated Services			72,865
Total Federal Awards			$ 3,935,679

NORTHERN INDIANA WORKFORCE BOARD, INC.

SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS (continued)
For the Year Ended June 30, 2008

The Northern Indiana Workforce Board, Inc. provided federal awards to subrecipients as follows:

Program Title	CFDA Number	Amount Provided
Workforce Investment Act:		
Adult	17.258	$ 1,489,989
Youth	17.259	1,020,704
Dislocated Worker	17.260	881,100
Administration	17.258	139,926
Integrated Services	17.207	72,864
Navigator	17.266	36,861
		$ 3,641,444

The above schedule of expenditures of federal awards includes the federal grant activity of the Organization and is presented on the accrual basis of accounting. The information in this schedule is presented in accordance with the requirements of OMB Circular A-133, *Audits of States, Local Governments, and Non-Profit Organizations.*

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John A. Fredlake

REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH *GOVERNMENT AUDITING STANDARDS*

To the Board of Directors
Northern Indiana Workforce Board, Inc.
South Bend, Indiana

We have audited the financial statements of Northern Indiana Workforce Board, Inc. (the Organization) as of and for the year ended June 30, 2008, and have issued our report thereon, dated October 24, 2008. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered Northern Indiana Workforce Board, Inc.'s internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of Northern Indiana Workforce Board, Inc.'s internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control over financial reporting.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the Organization's ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles, such that there is more than a remote likelihood that a misstatement of the Organization's financial statements that is more than inconsequential will not be prevented or detected by the Organization's internal control. A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by the Organization's internal control.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses, as defined above.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Northern Indiana Workforce Board, Inc.'s financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards.*

This report is intended solely for the information and use of Management, the Board of Directors, federal awarding agencies and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

Jurgonski + Fredlake CPAs

South Bend, Indiana
October 24, 2008

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REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH MAJOR PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE IN ACCORDANCE WITH OMB CIRCULAR A-133

To the Board of Directors
Northern Indiana Workforce Board, Inc.
South Bend, Indiana

Compliance

We have audited the compliance of Northern Indiana Workforce Board, Inc. with the types of compliance requirements described in the *U.S. Office of Management and Budget (OMB) Circular A-133 Compliance Supplement* that are applicable to its major federal programs for the year ended June 30, 2008. Northern Indiana Workforce Board, Inc.'s major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs. Compliance with the requirements of laws, regulations, contracts and grants applicable to its major federal programs is the responsibility of Northern Indiana Workforce Board, Inc.'s management. Our responsibility is to express an opinion on Northern Indiana Workforce Board, Inc.'s compliance based on our audit.

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and OMB Circular A-133, *Audits of States, Local Governments and Non-Profit Organizations*. Those standards and OMB Circular A-133 require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about Northern Indiana Workforce Board, Inc.'s compliance with those requirements and performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Our audit does not provide a legal determination of Northern Indiana Workforce Board, Inc.'s compliance with those requirements.

In our opinion, Northern Indiana Workforce Board, Inc. complied, in all material respects, with the requirements referred to above that are applicable to each of its major federal programs for the year ended June 30, 2008.

Internal Control Over Compliance

The management of Northern Indiana Workforce Board, Inc. is responsible for establishing and maintaining effective internal control over compliance with requirements of laws, regulations, contracts and grants applicable to federal programs. In planning and performing our audit, we considered Northern Indiana Workforce Board, Inc.'s internal control over compliance with requirements that could have a direct and material effect on a major federal program in order to determine our auditing procedures for the purpose of expressing our opinion on compliance, but not for the purpose of expressing an opinion on the effectiveness of Northern Indiana Workforce Board, Inc.'s internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Northern Indiana Workforce Board, Inc.'s internal control over compliance.

A control deficiency in an entity's internal control over compliance exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect noncompliance with a type of compliance requirement of a federal program on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affect the entity's ability to administer a federal program such that there is more than a remote likelihood that noncompliance with a type of compliance requirement of a federal program that is more than inconsequential will not be prevented or detected by the entity's internal control.

A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that material noncompliance with a type of compliance requirement of a federal program will not be prevented or detected by the entity's internal control.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control over compliance that we consider to be a material weakness, as defined above.

This report is intended solely for the information and use of Management, the Board of Directors, federal awarding agencies and pass-through entities and is not intended to be and should not be used by anyone other than these specified parties.

Jugoski & Fiedlale CPAs

South Bend, Indiana
October 24, 2008

NORTHERN INDIANA WORKFORCE BOARD, INC.

SCHEDULE OF FINDINGS AND QUESTIONED COSTS
For the Year Ended June 30, 2008

1. Summary of Auditors' results:

   a. The auditors' report expresses an unqualified opinion on the financial statements of the Northern Indiana Workforce Board, Inc. for the year ended June 30, 2008.

   b. No significant deficiencies relating to the audit of the financial statements are reported in this schedule.

   c. No instances of noncompliance material to the financial statements of the Northern Indiana Workforce Board, Inc. were disclosed during the audit.

   d. No significant deficiencies relating to the audit of the major federal award program is reported in this schedule.

   e. The auditors' report on compliance for the major federal award program for the Northern Indiana Workforce Board, Inc. expresses an unqualified opinion on the major federal program.

   f. The program tested as a major program: Workforce Development Investment Act CFDA #17.258, 17.259 and 17.260.

   g. The threshold used for distinguishing between Type A and Type B programs was $300,000.

   h. Northern Indiana Workforce Board, Inc. was not determined to be a low-risk auditee.

   i. There were no audit findings required to be disclosed under OMB Circular A-133 Section 510(a).

2. Findings related to the financial statements which are required to be reported in accordance with GAGAS:

   None

3. Findings and questioned costs for federal awards including audit findings as defined in OMB Circular A-133 Section 510(a):

   None

NORTHERN INDIANA WORKFORCE BOARD, INC.

SUMMARY OF PRIOR AUDIT FINDINGS
For the Year Ended June 30, 2008

Northern Indiana Workforce Board, Inc. did not have any prior year audit findings.

Memorandum of Advisory Comments and Other Required Communications

NORTHERN INDIANA WORKFORCE BOARD, INC.

October 24, 2008

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To the Board of Directors
Northern Indiana Workforce Board, Inc.
South Bend, Indiana

In planning and performing our audit of the financial statements of the Northern Indiana Workforce Board, Inc. (the Organization) as of and for the year ended June 30, 2008, in accordance with the auditing standards generally accepted in the United States of America, we considered the Organization's internal control over financial reporting (internal control) as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects the entity's ability to initiate, authorize, record, process, or report financial data reliably in accordance with accounting principles generally accepted in the United States of America such that there is more than a remote likelihood that a misstatement of the entity's financial statements that is more than inconsequential will not be prevented or detected by the entity's internal control.

Required Communications

We have audited the financial statements of the Organization, for the year ended June 30, 2008 and have issued our report thereon dated October 24, 2008. Professional standards require that we provide you with the following information related to our audit.

Our Responsibility under Auditing Standards Generally Accepted in the United States of America

As stated in our engagement letter dated July 16, 2008, our responsibility, as described by professional standards, is to plan and perform our audit to obtain reasonable, but not absolute, assurance that the financial statements are free of material misstatement and are fairly presented in accordance with accounting principles generally accepted in the United States of America. Because of the concept of reasonable assurance and because we did not perform a detailed examination of all transactions, there is a risk that material errors, irregularities, or illegal acts, including fraud and defalcations, may exist and not be detected by us.

As part of our audit, we considered the internal control structure of the Organization. Such considerations were solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control structure.

Significant Accounting Policies

Management has the responsibility for selection and use of appropriate accounting policies. In accordance with the terms of our engagement letter, we will advise management about the appropriateness of accounting policies and their application. The significant accounting policies used by the Organization are described in Note 1 to the financial statements. We noted no transactions entered into by the Organization during the year that were both significant and unusual, and of which, under professional standards, we are required to inform you, or transactions for which there is a lack of authoritative guidance or consensus.

Accounting Estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate is the allocation of expenses among program and supporting services.

Significant Audit Adjustments

For purposes of this letter, professional standards define a significant audit adjustment as a proposed correction of the financial statements that, in our judgment, may not have been detected except through our auditing procedures. We proposed no adjustments during our audit.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Organization's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Issues Discussed Prior to Retention of Independent Auditors

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Difficulties Encountered in Performing the Audit

We encountered no difficulties in dealing with management in performing and completing our audit.

We were pleased to serve the Organization as its independent auditors for 2008 and look forward to our continued relationship. We provide the above information to assist you in performing your oversight responsibilities and would be pleased to discuss this letter or any matters further, should you desire.

This report is intended solely for the information and use of the Board of Directors, the Organization's management, and others within the Organization and is not intended to be and should not be used by anyone other than these specified parties.

Jurgonski & Fredlake CPAs

Jurgonski + Fredlake CPAs

South Bend, Indiana
October 24, 2008