

MANAGEMENT LETTER

March 31, 2015

Administrative Committee of the General Board
Office of General Minister and President
of the Christian Church (Disciples of Christ)
Indianapolis, Indiana

In planning and performing our audit of the combined financial statements of the Office of General Minister and President of the Christian Church (Disciples of Christ) (Organization) for the year ended December 31, 2014, in accordance with 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 an opinion on the combined 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.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified.

A deficiency in internal control 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 and correct misstatements on a timely basis.

Professional standards define a material weakness and a significant deficiency as follows:

A material weakness is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. We did not identify any deficiencies in internal control that we consider to be material weaknesses.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our comments concerning internal control and other significant matters are presented as follows:

- Status of Prior Year Comment—Other Matters
- Audit Committee Matters

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This communication is intended solely for the information and use of management, the Administrative Committee of the General Board, and others within the Organization and is not intended to be and should not be used by anyone other than these specified parties.

The Organization's written response to the deficiencies identified in our audit has not been subjected to the auditing procedures applied in the audit of the combined financial statements; accordingly, we express no opinion on it.

We will be pleased to further discuss these matters with you and want to express our sincere appreciation to Todd Adams, John Goebel, as well as many other staff for the cooperation and assistance received during the audit engagement and for the opportunity to serve the Office of General Minister and President of the Christian Church (Disciples of Christ).

Sincerely yours,

A handwritten signature in cursive script that reads "Capin Crouse LLP". The signature is written in black ink and is positioned above the printed name of the firm.

CAPIN CROUSE LLP

STATUS OF PRIOR YEAR COMMENT–OTHER MATTERS

Credit Card Expenses and Expense Reimbursement Policies and Procedures

Our audit process included testing a sample of credit card expenses and expense reimbursements. We analyzed the sample for compliance with the Organization's policies, acceptable practices for the industry and standard IRS guidelines. We also evaluate both the design and implementation of the internal controls relating to credit card and expense reimbursements.

Standard IRS guidelines for an accountable reimbursement plan require adequate documentation of business purpose on all receipts over \$75 and on all lodging receipts of any amount. Adequate documentation consists of an explanation of business purpose in such a way that it substantiates why the expense was incurred by the organization. While the IRS requires documentation of business purpose on only those expenses over \$75, best practices for the industry suggest the business purpose be documented on all receipts regardless of dollar amount.

The Organization has an accountable reimbursement policy that also addresses use of Organization credit cards. This policy is well written and consistent with acceptable practices for the industry, and standard IRS guidelines. While the design aspect of the internal controls is strong, we found inconsistencies in the implementation of the Organization's policy. We noticed multiple instances of lack of documentation, specifically business purpose, noted on the receipts or employee expense reconciliation forms.

We recommended management perform a detailed internal review of the employee credit card and expense reconciliation forms on a consistent basis to identify instances of non-compliance in a timely manner.

Prior Year Management Response

Management has reviewed the auditor's field documentation. Management is taking the following corrective actions:

- 1. Speaking directly to employees who had items noted regarding documentation.*
- 2. Testing the implementation of Expensify as a possible electronic solution for receipt tracking and documentation, which has fields to document all of the required information and will assist with tracking expenses the day of, rather than post-trip.*
- 3. Communicating with all staff as a reminder about proper documentation on receipts.*
- 4. Meeting with AP staff to retrain on protocol regarding paper and electronic documentation.*

Current Year Status

Ongoing: We reviewed a sample of credit card and expense reimbursements again for the fiscal year 2014 audit. **We commend** the Organization for implementing Expensify as a means to track required information and receipts. All selected expenses tested were properly approved by an appropriate individual. However, similar to last year, we noted instances of missing receipts over the IRS threshold of \$75 and instances of inadequate documentation of business purpose as defined by the IRS, especially as it related to meal expenses. **We continue to recommend** the Organization require employees to provide more detailed business purpose documentation to substantiate ministry related expenses. The IRS requires that substantiation of business expenses include business purpose, business relationship (including names of persons present), cost (itemized accounting), time, and place of any individual non-lodging expense of \$75 or more and for all lodging expenses.

STATUS OF PRIOR YEAR COMMENT–OTHER MATTERS, continued

Credit Card Expenses and Expense Reimbursement Policies and Procedures, continued

Current Year Management Response

Management reviewed the credit card charges in question. Any missing receipts over the IRS limit of \$75 are reoccurring, monthly transactions, such as Office 365 via Microsoft. The initial charge was substantiated and properly receipted. This is consistent with how other reoccurring transactions (ACH or Check) are treated.

The missing information was the employee's own name. Management has assumed that if no other names are listed, yet, the department code and trip reference are documented that the employee is dining alone on a work trip. In some cases abbreviations are used such as GRR (Great River Region) which have internal meaning. Also the information was listed on the Expensify report not the actual receipt. The Expensify report contains the image of the receipt, department code, justification and additional information.

Assessment of Tax Treatment of Income Sources

During our review of tax considerations relating to the audit, we determined management has not documented its assessment of the probable tax treatment of every income source. Of particular sensitivity would be the assessment of any income sources that could potentially be classified as unrelated business income (UBI). UBI is income generated from activities carried on by an exempt organization that are not substantially related to the Organization's exempt purpose or function.

We recommended that management document in writing its assessment of the probable tax treatment of all current and significant proposed income sources.

Current Year Status

Ongoing: We continue to recommend management formally document its analysis and rationale of probable tax treatment related to the Organization's income sources as part of its overall structure to comply with laws and regulations.

STATUS OF PRIOR YEAR COMMENT–OTHER MATTERS, continued

Review of Journal Entries

We noted during our assessment of the design of internal controls over financial reporting in prior year audits that the Assistant Vice President for Finance prepares, reviews and posts journal entries without secondary review. There is a risk that an intentional or unintentional journal entry could create a misstatement in the combined financial statements. We do not believe this design deficiency is significant because of the existing mitigating controls in place; specifically, monthly review of the combined financial statements performed by the finance committees of the ministries that OGMP-Treasury Services is performing accounting services for. **We recommended** that consideration be given to provide for secondary review of the journal entries posted by the Assistant Vice President for Finance.

2011 Management Response

While management believes that the current separation of duties is sufficient, management will work with the auditors to see if a process can be developed that addresses the concern, while not creating additional concerns regarding other controls.

2012 Status

OGMP-Treasury Services continues to develop as it performs accounting services for additional ministries within the denomination. As management considers the growth and segregation of duties within the department, **we recommended** that consideration be given to provide for secondary review of the journal entries posted by the Assistant Vice President for Finance.

2012 Management Response

Management has increased staffing in OGMP-Treasury Services and is working on a plan by October 1st that the Assistant Vice President for Finance would no longer post the journal entries and thus would be free to provide the secondary review.

2013 Status

While we understand certain challenges have occurred during 2013 related to growth and staffing in the Treasury Services department, **we continue to recommend** that consideration be given to provide for secondary review of the journal entries posted by the Assistant Vice President for Finance.

2013 Management Response

Management increased staffing in OGMP-Treasury Services during the fourth quarter of 2013. Two new staff have been assigned the responsibility of initiating journal entries, getting those entries approved by the Assistant Vice President for Finance, and ensuring all journal entries are accounted for with proper documentation that has been scanned electronically for easy access. Periodically, the AGMVP will review and approve any journal entries that the Assistant Vice President for Finance initiates and posts for that period.

Current Year Status

The Organization has sufficiently implemented our recommendation.

AUDIT COMMITTEE MATTERS

The following information about our audit, as required by professional standards, is considered to be significant and relevant to the responsibilities of those charged with governance in overseeing the financial reporting process.

Auditors' Responsibility under Generally Accepted Auditing Standards

As independent auditors of the combined financial statements, we are responsible for:

- Performing the audit in accordance with generally accepted auditing standards.
- Designing the audit to obtain reasonable, rather than absolute, assurance about whether the combined financial statements are free of material misstatement.
- Forming and expressing an opinion about whether the combined financial statements, that have been prepared by management with the oversight of those charged with governance, are presented fairly, in all material respects, in conformity with accounting principles generally accepted in the United States of America.

An audit of combined financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control over financial reporting.

Our audit of the combined financial statements does not relieve management or those charged with governance of their responsibilities. Because of the concept of reasonable assurance and because we did not perform a detailed examination of all transactions, there is the risk that material errors, fraud, or other illegal acts may exist and not be detected by us.

Independence

Under professional standards, including Rule 101 of the American Institute of Certified Public Accountants' Code of Professional Conduct and its interpretations and rulings, we are required to communicate all relationships between Capin Crouse LLP and the board that, in our professional judgment, may reasonably be thought to bear on independence.

We are not aware of any relationships or services that would jeopardize this condition. We affirm our objectivity and independence in performing our audit services in conformity with professional standards.

Qualitative Aspects of Accounting Practices

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 are described in Note 2 to the combined financial statements.

Changes in accounting policies—No new accounting policies were adopted, and the application of existing policies was not changed during the year.

AUDIT COMMITTEE MATTERS, continued

Qualitative Aspects of Accounting Practices, continued

Expected new pronouncements— The Financial Accounting Standards Board (FASB) has issued a number of exposure drafts that could have an impact on future combined financial statements. The most significant of these exposure drafts address the accounting for leases, revenue recognition, and financial instruments. The revenue recognition standard was issued in May 2014, but is not effective until the Organization's year ending December 31, 2019. The American Institute of Certified Public Accountants (AICPA) has formed a not-for-profit revenue recognition task force to address potential implementation issues. We will be monitoring the activities of this task force and providing information to management to assist in determining the impact on the Organization's combined financial statements. As developments occur related to other emerging standards we will provide management with additional information so that the impact, if any, on the Organization's combined financial statements can be determined.

Significant and unusual transactions—Under professional standards, we are required to inform you about transactions we noted that were both significant and unusual, or transactions for which there is a lack of authoritative guidance or consensus. We noted no such transactions entered into by the Organization during the year.

Uncorrected misstatements—There were no uncorrected misstatements identified during the audit.

Material corrected misstatements—There were no material corrected misstatements identified during the audit.

Other corrected misstatements— There were no other corrected misstatements identified during the audit.

Accounting estimates—Accounting estimates are an integral part of the combined 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 combined financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

Issues concerning significant estimates made by management include:

- Management's identification of significant accounting estimates
- Management's process for making significant accounting estimates
- Risks of material misstatement
- Indicators of possible management bias
- Disclosure of estimation uncertainty in the combined financial statements

The most significant estimates include:

- Depreciation of property and equipment
- Post-retirement benefit obligation based on the report of actuaries
- Allocation of expenses on a functional basis based on estimated utilization of assets and personnel

We reviewed the process and basis for management's judgments and estimates impacting key accounting and financial reporting areas and concluded they are reasonable in relation to the combined financial statements taken as a whole.

AUDIT COMMITTEE MATTERS, continued

Qualitative Aspects of Accounting Practices, continued

Financial statements disclosures and related matters—We considered issues involved and related judgments made, in formulating sensitive combined financial statements disclosures and believe they are presented with overall neutrality, consistency, and clarity.

Representations requested from management—A copy of the letter containing representations requested from management is attached.

Significant Difficulties Encountered During the Audit

We are pleased to report that there were no significant difficulties in dealing with management in performing and completing our audit.

Disagreements with Management

Professional standards define disagreements with management, whether or not resolved to our satisfaction, as a matter concerning financial accounting, reporting, or auditing that could be significant to the combined financial statements or the independent auditors' report.

We are pleased to report that no such disagreements arose during the course of our audit.

Management's Consultations with Other 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 combined financial statements or a determination of the type of auditors' 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.

Significant Issues Discussed with Management

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 independent auditors. However, any discussions occurred in the normal course of our professional relationship, and our responses were not a condition to our retention.



The Office of the General Minister and President
Christian Church (Disciples of Christ) in the United States and Canada

March 31, 2015

Capin Crouse LLP:

This representation letter is provided in connection with your audit of the combined financial statements of the Office of General Minister and President of the Christian Church (Disciples of Christ) (Organization), which comprise the combined statements of financial position as of December 31, 2014, and the related combined statements of activities and cash flows for the year then ended, and the related notes to the combined financial statements, for the purpose of expressing an opinion as to whether the combined financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

Combined Financial Statements

1. We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated October 6, 2014.
2. The financial statements referred to above are fairly presented in conformity with U.S. GAAP.
3. We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of combined financial statements that are free from material misstatement, whether due to fraud or error.
4. We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
5. We are aware of no significant deficiencies, including material weaknesses, in the design or operation of internal controls that could adversely affect the Organization's ability to record, process, summarize, and report financial data.
6. Significant assumptions we used in making accounting estimates, including those measured at fair value, are reasonable. In that regard, adequate provisions have been made:
 - a. Receivables recorded in the combined financial statements represent valid claims against debtors for sales or other charges arising on or before the balance-sheet date and have been appropriately reduced to their estimated net realizable value.
 - b. For uninsured losses or loss retentions (deductibles) attributable to events occurring through December 31, 2014 and/or for expected retroactive insurance premium adjustments applicable to periods through December 31, 2014.
 - c. For pension obligations, postretirement benefits other than pensions and deferred compensation agreements attributable to employee services rendered through December 31, 2014.
 - d. For any material loss to be sustained in the fulfillment of or from the inability to fulfill any commitment, including promises to give.
 - e. For environmental clean-up obligations.
 - f. For amounts held for others under agency and/or split interest agreements.
 - g. To ensure the appropriateness and consistency of the measurement processes used by management in determining accounting estimates.



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- h. To ensure that the assumptions appropriately reflect management's intent and ability to carry out specific courses of action.
 - i. To ensure that the disclosures related to accounting estimates are complete and appropriate.
 - j. To ensure that no subsequent event has occurred that would require adjustment to the accounting estimates or disclosures included in the combined financial statements.
7. The methods and significant assumptions used to determine fair values of financial instruments are described in footnote 2 to the combined financial statements. The methods and significant assumptions used result in measure of fair value appropriate for financial statement measurement and disclosure.
8. Related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
9. All events subsequent to the date of the combined financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
10. We are in agreement with the adjusting entries you have proposed, and they have been posted to the Organization's accounts.
11. The effects of all known actual or possible litigation, claims, and assessments have been accounted for and disclosed in accordance with U.S. GAAP.
12. The following, if any, have been properly recorded or disclosed in the combined financial statements in accordance with U.S. GAAP:
 - a. Material concentrations.
 - b. Guarantees, whether written or oral, under which the organization is contingently liable.
 - c. Arrangements with financial institutions involving compensating balances or other arrangements involving restrictions on cash balances, lines of credit, or similar arrangements.
 - d. Loans to executive officers.
 - e. Lines of credit or similar arrangements.
 - f. Agreements to repurchase assets previously sold.
 - g. Security agreements in effect under the Uniform Commercial Code.
 - h. All other liens or encumbrances on assets and all other pledges of assets.
 - i. Amounts of contractual obligations for construction and/or purchase of real property, equipment, other assets and intangibles.
 - j. Investments in debt and equity securities, including their classification.
 - k. All liabilities which are subordinated to any other actual or possible liabilities of the Organization.
 - l. All leases and material amounts of rental obligations under long-term leases.
 - m. Concentrations of credit risk.
 - n. All recordable contributions, by appropriate net asset class including contributed services required to be recorded as contributions.
 - o. Unconditional and/or conditional promises to give.
 - p. Reclassifications between net asset classes.
 - q. Allocations of functional expenses based on reasonable basis.

- r. Composition of assets in amounts needed to comply with all donor restrictions.
 - s. Deferred revenue from exchange transactions.
 - t. Refundable advances.
 - u. The fair value of financial instruments.
 - v. Tax status.
 - w. Board designated unrestricted net assets.
13. The Organization has no plans or intentions that may materially affect the carrying value or classification of assets, liabilities, or net asset balances. In that regard:
- a. The Organization has no significant amounts of idle property and equipment or permanent excess plant capacity.
 - b. The Organization has no plans or intentions to discontinue the operations of any subsidiary or branch or to discontinue any significant services or activities.
 - c. Provision has been made to reduce all investments, intangibles, and other assets which have permanently declined in value to their realizable values.
14. We have reviewed long-lived assets and certain identifiable intangibles to be held and used for impairment whenever events or changes in circumstances have indicated that the carrying amount of assets might not be recoverable and have appropriately recorded the adjustment.
15. We interpret the applicable laws over unrealized gains on endowments to be that donor restrictions extend to the net appreciation on the endowment investments.

Information Provided

16. We have provided you with:
- a. Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters.
 - b. Additional information that you have requested from us for the purpose of the audit.
 - c. Unrestricted access to persons within the entity from whom you determined it necessary to obtain audit evidence.
 - d. Minutes of the meetings of the General Board and Administrative Committee or summaries of actions of recent meetings for which minutes have not yet been prepared.
17. All material transactions have been recorded in the accounting records and are reflected in the financial statements.
18. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
19. We have no knowledge of any fraud or suspected fraud that affects the organization and involves:
- a. Management,
 - b. Employees who have significant roles in internal control, or
 - c. Others where the fraud could have a material effect on the financial statements.
20. We have no knowledge of any allegations of fraud or suspected fraud affecting the organization's financial statements communicated by employees, former employees, grantors, regulators, or others.



The Office of the General Minister and President

Christian Church (Disciples of Christ) in the United States and Canada

- 21. We have disclosed to you all known instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing combined financial statements.
22. We have disclosed to you all known actual or possible litigation, claims, and assessment whose effects should be considered when preparing the combined financial statements.
23. We have disclosed to you the identity of the Organization's related parties and all the related party relationships and transactions of which we are aware.
24. The Organization has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.
25. We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to us; and we have identified and disclosed to you all laws, regulations and provisions of contracts and grant agreements that we believe have a direct and material effect on the determination of combined financial statement amounts or other financial data significant to the audit objectives.
26. Office of General Minister and President of the Christian Church is an exempt Organization under Section 501(c) (3) of the Internal Revenue Code. Any activities of which we are aware that would jeopardize the Organization's tax-exempt status, and all activities subject to tax on unrelated business income or excise or other tax, have been disclosed to you. All required filings with tax authorities are up-to-date.
27. We have completed and reviewed the Tax Checklist you have provided to us and have answered all questions to the best of our knowledge and belief.
28. We acknowledge our responsibility for presenting the combining statements of financial position by division, combining statements of activities by division, receipt of distributable and reported funds, and gifts distributed to participating organizations in accordance with U.S. GAAP, and we believe the combining statements of financial position by division, combining statements of activities by division, receipt of distributable and reported funds, and gifts distributed to participating organizations, including its form and content, is fairly presented in accordance with U.S. GAAP. The methods of measurement and presentation of the combining statements of financial position by division, combining statements of activities by division, receipt of distributable and reported funds, and gifts distributed to participating organizations have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplementary information.
29. We have designated an individual with suitable skill, knowledge, or experience to oversee your services and have made all management decisions and performed all management functions. We have reviewed, approved and accepted responsibility for those combined financial statements and related notes.

Signature: _____
Name: Sharon E. Watkins
Title: General Minister and President

Signature: [Handwritten Signature]
Name: Todd Adams
Title: Associate General Minister and Vice President


Signature: _____
Name: John Goebel
Title: Assistant Vice President for Finance



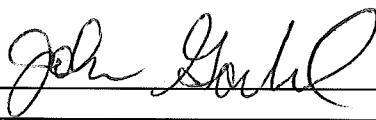
The Office of the General Minister and President

Christian Church (Disciples of Christ) in the United States and Canada

21. We have disclosed to you all known instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing combined financial statements.
22. We have disclosed to you all known actual or possible litigation, claims, and assessment whose effects should be considered when preparing the combined financial statements.
23. We have disclosed to you the identity of the Organization's related parties and all the related party relationships and transactions of which we are aware.
24. The Organization has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.
25. We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to us; and we have identified and disclosed to you all laws, regulations and provisions of contracts and grant agreements that we believe have a direct and material effect on the determination of combined financial statement amounts or other financial data significant to the audit objectives.
26. Office of General Minister and President of the Christian Church is an exempt Organization under Section 501(c) (3) of the Internal Revenue Code. Any activities of which we are aware that would jeopardize the Organization's tax-exempt status, and all activities subject to tax on unrelated business income or excise or other tax, have been disclosed to you. All required filings with tax authorities are up-to-date.
27. We have completed and reviewed the Tax Checklist you have provided to us and have answered all questions to the best of our knowledge and belief.
28. We acknowledge our responsibility for presenting the combining statements of financial position by division, combining statements of activities by division, receipt of distributable and reported funds, and gifts distributed to participating organizations in accordance with U.S. GAAP, and we believe the combining statements of financial position by division, combining statements of activities by division, receipt of distributable and reported funds, and gifts distributed to participating organizations, including its form and content, is fairly presented in accordance with U.S. GAAP. The methods of measurement and presentation of the combining statements of financial position by division, combining statements of activities by division, receipt of distributable and reported funds, and gifts distributed to participating organizations have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplementary information.
29. We have designated an individual with suitable skill, knowledge, or experience to oversee your services and have made all management decisions and performed all management functions. We have reviewed, approved and accepted responsibility for those combined financial statements and related notes.

Signature: 
Name: Sharon E. Watkins
Title: General Minister and President

Signature: _____
Name: Todd Adams
Title: Associate General Minister and Vice President

Signature: 
Name: John Goebel
Title: Assistant Vice President for Finance