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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

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ANNUAL AUDITED REPORT
FORM X-17A-5
PART III

SEC FILE NUMBER
8- 51601

FACING PAGE

**Information Required of Brokers and Dealers Pursuant to Section 17 of the
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder**

REPORT FOR THE PERIOD BEGINNING January 1, 2008 AND ENDING December 31, 2008
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: Silver Oak Securities, Inc.

SEC
Mail Processing
Section

OFFICIAL USE ONLY
FIRM I.D. NO.

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

FEB 27 2009

3339 N. Highland Avenue

(No. and Street)

Washington, DC

Jackson

Tennessee

103

38305

(City)

(State)

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

George T. Allen, III

(731) 668-3825

(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report*

Alexander Thompson Arnold PLLC

(Name - if individual, state last, first, middle name)

1148-A South Main Street

Milan

Tennessee

38358

(Address)

(City)

(State)

(Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.

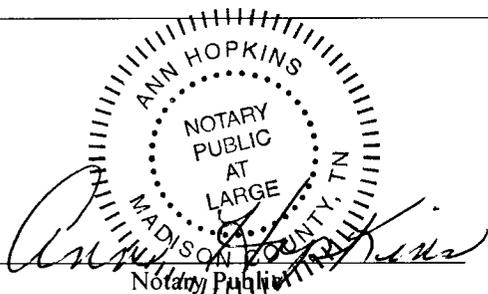
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*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

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OATH OR AFFIRMATION

I, George T. Allen, III, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of Silver Oak Securities, Inc., as of December 31, 2008, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:



[Signature]
Signature
CFO
Title

This report ** contains (check all applicable boxes):

- (a) Facing Page.
- (b) Statement of Financial Condition.
- (c) Statement of Income (Loss).
- (d) Statement of Changes in Financial Condition.
- (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital.
- (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors.
- (g) Computation of Net Capital.
- (h) Computation for Determination of Reserve Requirements Pursuant to Rule 15c3-3.
- (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3.
- (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 15c3-3.
- (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation.
- (l) An Oath or Affirmation.
- (m) A copy of the SIPC Supplemental Report.
- (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

**For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

SILVER OAK SECURITIES, INC.

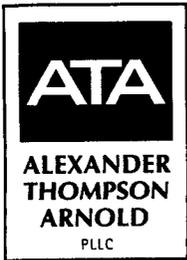
JACKSON, TENNESSEE

FINANCIAL STATEMENTS

DECEMBER 31, 2008 AND 2007

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Certified Public Accountants

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American Institute of Certified Public Accountants
Governmental Audit Quality Center – AICPA
Tennessee Society of Certified Public Accountants
Center for Public Company Audit Firms
Employee Benefit Plan Audit Quality Center – AICPA

www.atacpa.net

INDEPENDENT AUDITORS' REPORT

Board of Directors
Silver Oak Securities, Inc.
Jackson, Tennessee

We have audited the accompanying balance sheets of Silver Oak Securities, Inc. (Company) as of December 31, 2008 and 2007, and the related statements of income, stockholder's equity and cash flows for the years then ended. These financial statements are the responsibility of the Company'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 audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit 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 Company's internal control over financial reporting. Accordingly, we express no such opinion. An audit also 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 the Company as of December 31, 2008 and 2007, and the results of its operations and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule listed in the accompanying table of contents is presented for purposes of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by regulations under the CEAct. This schedule is the responsibility of the Company's management. Such 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.

Alexander Thompson Arnold PLLC

Certified Public Accountants
Jackson, Tennessee
February 20, 2009

Dyersburg, TN
Fulton, KY
Henderson, TN
Jackson, TN
Martin, TN

Milan, TN
McKenzie, TN
Paris, TN
Trenton, TN
Union City, TN

SILVER OAK SECURITIES, INC.
BALANCE SHEETS
DECEMBER 31, 2008 AND 2007

	<u>2008</u>	<u>2007</u>
<u>ASSETS</u>		
Current Assets		
Cash and cash equivalents	\$ 314,423	\$ 378,459
CRD account	1,877	1,173
Other receivables	297,297	319,726
Security deposit held by broker	15,010	15,018
Income taxes receivable	26,140	-
Deferred income tax asset	<u>15</u>	<u>1,329</u>
 TOTAL ASSETS	 <u>\$ 654,762</u>	 <u>\$ 715,705</u>
<u>LIABILITIES AND STOCKHOLDER'S EQUITY</u>		
Current Liabilities		
Commissions payable	\$ 249,383	\$ 314,634
Accounts payable	11,853	6,383
Accrued payroll taxes	26	-
Accrued income taxes	<u>920</u>	<u>19,999</u>
 TOTAL LIABILITIES	 <u>262,182</u>	 <u>341,016</u>
Stockholder's Equity		
Common stock:		
Class A	55,225	55,225
Class B	172,000	183,000
Retained earnings	<u>165,355</u>	<u>136,464</u>
TOTAL STOCKHOLDER'S EQUITY	<u>392,580</u>	<u>374,689</u>
 TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	 <u>\$ 654,762</u>	 <u>\$ 715,705</u>

See accompanying notes.

SILVER OAK SECURITIES, INC.
STATEMENTS OF INCOME
FOR THE YEARS ENDED DECEMBER 31, 2008 AND 2007

	<u>2008</u>	<u>2007</u>
REVENUE		
Commissions	\$ 3,970,191	\$ 3,482,835
Interest	13,220	8,167
Other income	<u>144,523</u>	<u>101,168</u>
TOTAL REVENUE	<u>4,127,934</u>	<u>3,592,170</u>
EXPENSES		
Employee compensation and benefits	304,770	288,147
Commissions	3,476,198	2,990,101
Interest	8	144
General office	79,267	92,821
Other expenses	<u>229,732</u>	<u>110,171</u>
TOTAL EXPENSES	<u>4,089,975</u>	<u>3,481,384</u>
INCOME BEFORE INCOME TAXES	37,959	110,786
INCOME TAX (EXPENSE)	<u>(9,068)</u>	<u>(30,545)</u>
NET INCOME	<u>\$ 28,891</u>	<u>\$ 80,241</u>

See accompanying notes.

SILVER OAK SECURITIES, INC.
STATEMENTS OF STOCKHOLDER'S EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2008 AND 2007

	<u>Common Stock</u>		<u>Common Stock-Class A</u>		<u>Common Stock-Class B</u>		<u>Paid-In Capital</u>	<u>Retained Earnings</u>	<u>Total</u>
	<u>Shares</u>	<u>Amount</u>	<u>Shares</u>	<u>Amount</u>	<u>Shares</u>	<u>Amount</u>			
Balance at January 1, 2006	1,610,000	\$ 16,100	-	\$ -	-	\$ -	\$ 39,125	\$ 56,223	\$ 111,448
Transactions incident to reorganization (see Note 4)	(1,610,000)	(16,100)	76,000,000	55,225	15,320,000	183,000	(39,125)		183,000
Net income for the year	-	-	-	-	-	-	-	80,241	80,241
Balance at December 31, 2007	-	-	76,000,000	55,225	15,320,000	183,000	-	136,464	374,689
Stock repurchase					(110,000)	(11,000)			(11,000)
Net income for the year	-	-	-	-	-	-	-	28,891	28,891
Balance at December 31, 2008	-	\$ -	76,000,000	\$ 55,225	15,210,000	\$ 172,000	\$ -	\$ 165,355	\$ 392,580

See accompanying notes.

SILVER OAK SECURITIES, INC.
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2008 AND 2007

	<u>2008</u>	<u>2007</u>
<u>Cash flows from operating activities</u>		
Net Income	\$ 28,891	\$ 80,241
Adjustments to reconcile net income to net cash provided (used) by operating activities		
Decrease in receivables	21,725	99,413
(Increase) decrease in other assets	8	(18)
(Increase) decrease in deferred tax asset	1,314	(94)
Decrease in accounts payable	(59,755)	(129,375)
Increase (decrease) in accrued income taxes	<u>(45,219)</u>	<u>10,647</u>
Net cash provided (used) by operating activities	(53,036)	60,814
<u>Cash flows from financing activities</u>		
Increase (decrease) in common stock	(11,000)	222,125
Decrease in paid in capital	<u>-</u>	<u>(39,125)</u>
Net cash provided (used) by financing activities	<u>(11,000)</u>	<u>183,000</u>
Net increase (decrease) in cash	(64,036)	243,814
Cash and cash equivalents at beginning of the period	<u>378,459</u>	<u>134,645</u>
Cash and cash equivalents at end of the period	<u>\$ 314,423</u>	<u>\$ 378,459</u>
Supplemental disclosures of cash flow information:		
Cash paid during the year for income taxes	<u>\$ 54,126</u>	<u>\$ 11,625</u>

See accompanying notes.

SILVER OAK SECURITIES, INC.
NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 2008 and 2007

Note (1) - Summary of Significant Accounting Policies

A - Accounts Receivable:

Trade accounts receivable are stated at the amount management expects to collect from balances outstanding at year end. Based on management's assessment of the credit history with its broker-dealer and other customers having outstanding balances and current relationships with them, it has concluded that realization losses on balances outstanding at year end will be immaterial.

B - Income Taxes:

Income taxes are provided using an asset and liability approach. The difference between the financial statement and tax bases of assets and liabilities is determined annually. Deferred income tax assets and liabilities are computed for those differences that have future tax consequences using the currently enacted tax laws and rates that apply to the periods in which they are expected to affect taxable income. Deferred tax assets are recognized for the expected future tax benefit attributable to certain accrued expenses that are not deductible until paid. Valuation allowances are established, if necessary, to reduce the deferred tax asset to the amount that will more likely than not be realized. Income tax expense is the current tax payable or refundable for the period plus or minus the net change in the deferred tax assets and liabilities.

C - Cash Flows:

For purposes of reporting cash flows, cash consists of cash on deposit. Highly liquid investments with a maturity of three months or less when purchased are considered cash equivalents. There were no cash equivalents during the years ended December 31, 2007. At December 31, 2008, cash equivalents in the form of money market accounts totaled \$198,520.

D - Estimates:

The preparation of financial statements in conformity with generally accepted accounting principles and prevailing industry practices requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Note (2) - Description of Business

The Company was chartered in January 1998. In January 1999, the Company received \$16,100 upon issuance of 1,610,000 shares of common stock. Effective December 5, 2007, the Company was reorganized and changed its name from William Hopkins & Associates, Inc. to Silver Oak Securities, Inc. The outstanding common stock was exchanged for Class A common stock of Silver Oak Securities, Inc. Additionally, the Company issued Class B common stock.

The Company operates in the securities industry as an introducing broker, predominantly in the West Tennessee area.

SILVER OAK SECURITIES, INC.
NOTES TO FINANCIAL STATEMENTS (CONT'D)
FOR THE YEARS ENDED DECEMBER 31, 2008 and 2007

Note (3) - Income Taxes

The net deferred taxes in the accompanying balance sheets include the following amounts of deferred tax assets and liabilities.

	<u>2008</u>	<u>2007</u>
DEFERRED TAX ASSET		
Federal.....	\$ 10	\$ 927
State.....	<u>5</u>	<u>402</u>
	<u>15</u>	<u>1,329</u>
 DEFERRED TAX LIABILITY		
Federal.....	-	-
State.....	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
 NET DEFERRED TAX ASSET.....	 <u>\$ 15</u>	 <u>\$ 1,329</u>
NET FEDERAL TAX ASSET.....	 <u>\$ 10</u>	 <u>\$ 927</u>
NET STATE TAX ASSET.....	 <u>\$ 5</u>	 <u>\$ 402</u>

The components of income tax benefit (expense) are as follows:

CURRENT		
Federal.....	\$ (4,630)	\$ (23,470)
State.....	<u>(3,124)</u>	<u>(7,169)</u>
	<u>(7,754)</u>	<u>(30,639)</u>
 DEFERRED		
Federal.....	(917)	65
State.....	<u>(397)</u>	<u>29</u>
	<u>(1,314)</u>	<u>94</u>
	<u>\$ (9,068)</u>	<u>\$ (30,545)</u>

The income tax provision differs from the benefit (expense) that would result from applying federal statutory tax rates to income (loss) before income taxes because of state income taxes.

SILVER OAK SECURITIES, INC.
NOTES TO FINANCIAL STATEMENTS (CONT'D)
FOR THE YEARS ENDED DECEMBER 31, 2008 and 2007

Note (4) - Capital Stock

As a result of a business reorganization that was effective as of December 5, 2007, the Company's name changed from William E. Hopkins & Associates, Inc. to Silver Oak Securities, Inc. The Company is authorized to issue one hundred million (100,000,000) shares with no par value, with ten voting rights per share to be known as Class A stock, and one hundred million (100,000,000) shares with no par value, with one voting right per share to be known as Class B stock. As of December 31, 2008 and 2007, 76,000,000 shares of Class A stock have been issued and remain outstanding, and 15,210,000 and 15,320,000 shares of Class B stock have been issued and remain outstanding, respectively.

Note (5) - Concentrations of Credit Risk

The Company has an agreement with a broker-dealer whereby all of certain types of securities transactions must be cleared through that broker-dealer. Other securities transactions (primarily mutual fund transactions) are excluded from this agreement. In the event counterparties with whom the Company transacts business do not fulfill their obligations, the Company may be exposed to risk. The risk of default depends on the creditworthiness of the counterparty or issuer of the instrument. The Company does not anticipate nonperformance by clients or counterparties in the preceding situations. If either a customer or counterparty fails to perform, the Company may be required to discharge the obligation of the nonperforming party and, in such circumstances, the Company may sustain a loss. It is the Company's policy to review, as necessary, the credit standing of each counterparty with which it conducts business.

The Company maintains its cash balances in two financial institutions. One is located in Lexington, Tennessee, the other is located in Jackson, Tennessee. The balances are insured by the Federal Deposit Insurance Corporation up to \$250,000 as of December 31, 2008, and up to \$100,000 as of December 31, 2007. At December 31, 2008 the Company has no uninsured cash balances. As of December 31, 2007, the Company's uninsured cash balances totaled \$316,864.

Note (6) - Related Party Transactions

During a portion of the year ended December 31, 2007, the Company was owned by WEH Investments, LLC (WEH). Pursuant to a business reorganization that was effective December 5, 2007, the Company was no longer owned by WEH. The Company had a management services agreement with WEH whereby WEH agreed to make direct payment to vendors and creditors of the Company for the following types of expenses: meals, entertainment, travel, office expenses, postage and shipping, telephone, and rent. However, the agreement was terminated in mid February in anticipation of the reorganization. As consideration for these management services, the Company was liable for a monthly fee of \$5,000. The total payments for the period ended December 5, 2007, was \$10,500.

During the year ended December 31, 2008 and 2007, the Company paid commissions to related parties in the amount of \$50,099 and \$61,881, respectively. In addition, approximately \$100 and \$6,100, of commissions payable to these individuals was included in accrued expenses as of December 31, 2008 and 2007, respectively.

SILVER OAK SECURITIES, INC.
NOTES TO FINANCIAL STATEMENTS (CONT'D)
FOR THE YEARS ENDED DECEMBER 31, 2008 and 2007

Note (6) - Related Party Transactions (Cont'd)

The Company paid officer salaries in the combined amount of \$250,000 to two employees who are also shareholders of the Company during the year ended December 31, 2007. The Company paid officer salaries in the combined amount of \$263,135 to three employees who are also shareholders of the Company during the year ended December 31, 2008.

The Company leases office space from Hopkins Anderton Partnership. The lease began March 1, 2008, and ends February 29, 2009, with an option to renew for one year. The Company is obligated to pay a total of \$12,000 in monthly installments of \$1,000.

Note (7) - Operating Lease Commitments

The Company leases certain equipment and office facilities which are classified as operating lease agreements. The Company is under the obligation of two leases which expire in 2009 and 2011, respectively.

Minimum future obligations on these leases at December 31, 2008 are:

2009	\$3,990
2010	1,990
2011	<u>1,824</u>
Total	<u>\$7,804</u>

Lease payments in 2008 and 2007 were \$12,254 and \$29,449, respectively.

Note (8) - Net Capital Requirements

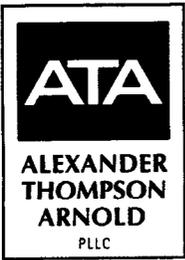
The Company is subject to the minimum capital requirements of several regulatory organizations. Under the most restrictive of these rules, the Company is required to maintain "adjusted net capital" in the amount of \$5,000.

SILVER OAK SECURITIES, INC.
COMPUTATION OF NET CAPITAL
FOR THE YEAR ENDED DECEMBER 31, 2008

	<u>REPORTED IN FORM X-17A-5</u>	<u>RECONCILING ITEMS</u>	<u>REPORTED IN AUDIT REPORT</u>
<u>COMPUTATION OF NET CAPITAL</u>			
Total stockholder's equity from balance sheet/ qualified for net capital	\$ 392,580	\$ -	392,580
Deductions:			
CRD account	(1,877)	-	(1,877)
Receivables from noncustomers	(57,423)	-	(57,423)
Net capital before haircuts on securities positions	333,280	-	333,280
Haircuts on security positions	(4,271)	-	(4,271)
Net capital	<u>\$ 329,009</u>	<u>\$ -</u>	<u>\$ 329,009</u>
<u>COMPUTATION OF BASIC NET CAPITAL REQUIREMENT</u>			
Minimum net capital required	\$ 17,478	\$ -	\$ 17,478
Minimum dollar net capital requirement	\$ 5,000	\$ -	\$ 5,000
Net capital requirement	\$ 17,478	\$ -	\$ 17,478
Excess net capital	\$ 311,531	\$ -	\$ 311,531
Excess net capital at 100%	\$ 302,790	\$ -	\$ 302,790
<u>COMPUTATION OF AGGREGATE INDEBTEDNESS</u>			
Total liabilities from balance sheet/ aggregate indebtedness	\$ 262,182	\$ -	\$ 262,182
Percentage of aggregate indebtedness to net capital	80%	0%	80%

See independent auditor's report.

SUPPLEMENTAL SCHEDULE



Certified Public Accountants

227 Oil Well Road
Jackson, TN 38305

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Fax: (731) 424-5701

Members of:
American Institute of Certified Public Accountants
Governmental Audit Quality Center – AICPA
Tennessee Society of Certified Public Accountants
Center for Public Company Audit Firms
Employee Benefit Plan Audit Quality Center – AICPA

www.atacpa.net

REPORT ON INTERNAL CONTROL REQUIRED BY CFTC REGULATION 1.16

Board of Directors
Silver Oak Securities, Inc.
Jackson, Tennessee

In planning and performing our audit of the financial statements of Silver Oak Securities, Inc. (Company) as of and for the years ended December 31, 2008 and 2007, in accordance with auditing standards generally accepted in the United States of America, we considered the Company'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 Company's internal control. Accordingly, we do not express an opinion on the effectiveness of the Company's internal control.

Also, as required by Regulation 1.16 of the Commodity Futures Trading Commission (CFTC), we have made a study of the practices and procedures followed by the Company including tests of such practices and procedures that we considered relevant to the objectives stated in Regulation 1.16 in making the periodic computations of minimum financial requirements pursuant to Regulation 1.17.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. However, as discussed below, we identified a certain deficiency in internal control that we consider to be a significant deficiency and another deficiency that we consider to be a material weakness.

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 a combination of control deficiencies, that adversely affects the entity'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 entity's financial statements that is more than inconsequential will not be prevented or detected by the entity's internal control. We consider the following deficiency to be a significant deficiency in internal control:

Dyersburg, TN
Fulton, KY
Henderson, TN
Jackson, TN
Martin, TN

Milan, TN
McKenzie, TN
Paris, TN
Trenton, TN
Union City, TN

Segregation of Duties

Condition: During our procedures to gain an understanding of internal control, we noted inadequate segregation of duties between the accounting and custody functions. With the same individual performing all accounting functions, there exists an opportunity for concealment of theft or misappropriation of assets.

Management response: Management believes the cost of correcting this deficiency would exceed the benefits derived from doing so.

A material weakness is a significant deficiency, or a 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 entity's internal control. We believe that the following deficiency constitutes a material weakness:

Preparation of Financial Statements

Condition: The Company does not have an employee or member of management that possesses the skills or knowledge to apply generally accepted accounting principles in recording certain financial transactions of the entity or preparing its financial statements.

Management response: Management believes the cost of correcting this deficiency would exceed the benefits to be derived from doing so. As such, management has elected to have its auditor propose necessary year end adjustments and to draft the annual financial statements.

We understand that the practices and procedures that accomplish the objectives referred to in the second paragraph of this communication are considered by the CFTC to be adequate for its purposes in accordance with the Commodity Exchange Act and related regulations, and that practices and procedures that do not accomplish such objectives in all material respects indicate a material inadequacy for such purposes. Based on this understanding and on our study, we believe that the Company's practices and procedures were adequate at December 31, 2008 and 2007, to meet the CFTC's objectives.

The Company's written responses to the significant deficiency and the material weakness identified in our audit have not been subjected to the auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on them.

This communication is intended solely for the information and use of management, Board of Directors, others within the organization, the CFTC, and other regulatory agencies that rely on Regulation 1.16 under the CFTC, and is not intended to be and should not be used by anyone other than these specified parties.

Alexander Thayer Arnold PLLC

Certified Public Accountants

Jackson, Tennessee
February 20, 2009