

AGENDAS

**The Agricultural and Labor Program, Inc.
BOARD OF DIRECTORS & MANAGEMENT
ANNUAL PLANNING RETREAT
DOUBLETREE DOWNTOWN, ORLANDO
NOVEMBER 18-20, 2016**



Friday, November 18, 2016

- 4:00 p.m. - 6:00 p.m. **Hotel Room Registration**
- 6:00 p.m. - 7:00 p.m. **Executive Committee Meeting** - Press Club Meeting Room/1st Floor
Participants: William Holt, David Walker, Josephine Howard, Marjorie Gaskin, Marva Hawkins, Katie Clarke & Atty Thiele
- 7:15 p.m. - 7:30 p.m. **Retreat Overview** - Sumter/Seminole Meeting Room - 3rd Floor
Facilitator: William Holt, Board Chairperson & Deloris Johnson, CEO
Participants: Board, HS/EHS Policy Council, Committee Members, & Management Staff
- 7:30 p.m. - 8:45 p.m. **Succession Planning Overview (Roles & Expectations)**
Consultant: Ben Ramsey, President & CEO
The RHBC Group/GLM Management Consulting Group, LLC.
Participants: Board, HS/EHS Policy Council, Committee Members & Management Staff
- 8:45 p.m. - 9:00 p.m. **CEO PERFORMANCE EVALUATION**
Facilitator: William Holt, Board Chairperson
Participants: Board Members Only
- 9:00 p.m. - until **HOSPITALITY** - Orange Meeting Room/2nd Floor

Saturday, November 19, 2016

- 7:30 a.m. - 9:00 a.m. **Breakfast Buffet** -Brevard Meeting Room/3rd Floor
- 9:00 a.m. - 12:00 a.m. **Committees' Work Sessions**
Participants: Board, HS/EHS Policy Council, Committee Members, & Management Staff
- Group I - Sumter Meeting Room/3rd Floor
Group II - Seminole Meeting Room/3rd Floor
Group III - Hillsborough Meeting Room/3rd Floor
- 12:30 p.m. - 3:30 p.m. **LUNCH** (Barker Park)
- 8:00 p.m. - until **HOSPITALITY** - 1510

Sunday, November 20, 2016

- 9:00 a.m. - 10:00 a.m. **Committees' "Wrap Up"**
Participants: Board, HS/EHS Policy Council, Committee Members, & Management Staff
- Group I - Sumter Meeting Room/3rd Floor
Group II - Seminole Meeting Room/3rd Floor
Group III - Hillsborough Meeting Room/3rd Floor
- 9:30 a.m. - **Continental Breakfast**
- 10:00 a.m. - 12:00 p.m. **Board of Directors' Meeting**/Brevard Meeting Room - 3rd Floor
Participants: Board, HS/EHS Policy Council, Committee Members, & Management Staff

DRAFT

BOARD ISSUES PRESENTED FOR DISCUSSION/ACTION GROUP II

Program Performance Outcome Items presented for review/discussion:	
AGENCY SERVICE DELIVERY FOCUS AREA:	ADMINISTRATION & OPERATIONS/QUALITY CONTROL
PROGRAM SERVICE DELIVERY TYPE:	Governance, Fundraising, Property Management, Monitoring, Reporting, Marketing, In-Kind Match & Contributions, IT & Marketing Services, Budget & Financial Management, Human Resources, Risk Management
FUNDING AGREEMENT/FUNDING RESOURCES:	All applicable Funding Agreements and Agency Resources
STRATEGIC GOAL(S) ADDRESSED:	1, 2, 3, 4, 5,
Program Performance Outcome Items presented for review/discussion:	

2016 ANNUAL FINANCIAL OVERVIEW - Action Needed: To review the 2016 Audit Report draft with the independent auditing firm and recommend to the Board of Directors for approval including but not limited to the following:

- a. Agency's Financial Statement Position
- b. Future Audit Schedule
- c. Management Audit Findings and Recommendations
- d. 2017 Audit Engagement Proposal/Timelines

ANNUAL IRS TAX REPORTING REGULATIONS OVERVIEW – Action Needed: To review the current IRS Tax Reporting Regulations for Non-Profit Organizations to ensure ongoing compliance with IRS reporting timelines and recommend all applicable required changes to the Board for approval including but not limited to the following :

- a. Tax Preparer Engagement Agreement (Who, What, When)
- b. IRS Form 990 Reporting Requirements
- c. Florida Corporate Income/Franchise Tax Return – Form F-1120 Reporting Requirements

AGENCY SUCCESSION PLAN UPDATE– Action Needed: To review the Agency's current Succession Plan and timelines including but not limited to the following and recommend applicable revisions to the board for approval:

- a. Short and Long term action plan and timelines Revisions
- b. Board Succession Planning training and technical assistance topics and timelines
- c. CEO Compensation & Revised Job Description
- d. Agencywide 2016 Salary Schedule
- e. ACF IM issued 5/12/2008 regarding Cap on Staff Compensation

QUARTERLY FINANCIAL REPORT ANALYSIS – Action Needed: To review the 2016 quarterly financial report and present the findings/recommendations to the Board for approval including but not limited to the followings:

- a. June 30, 2015 Final Grant Close-Out Report
- b. Review Financial Reports (July 2016 – September 2016)
- c. Agency wide 2016 – 2017 Operating Budget Revisions

MARKETING AND RESOURCE DEVELOPMENT - Action Needed: To explore different options for Marketing and Resource Development, including but not limited to the following:

- a. 2017 Fundraising Activities (Update)
- b. Board/Employee Annual Assessments
- c. 2016 - 2017 Annual Meeting Program Ads/Sponsorships Solicitation List
- d. Non-Restrictive Funds Status Report

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BOARD ISSUES PRESENTED FOR DISCUSSION/ACTION GROUP I

Program Performance Outcome Items presented for review/discussion:	
AGENCY SERVICE DELIVERY FOCUS AREA:	CHILD DEVELOPMENT & FAMILY SUPPORT SERVICES
PROGRAM SERVICE DELIVERY TYPE:	HEAD START/EARLY HEAD START
FUNDING AGREEMENT/FUNDING RESOURCES:	ACYF/Office of Head Start, USDA/DOH Child Care Food Program, EARLY LEARNING/School Readiness and VPK (Polk and St. Lucie counties), Children Services Council (St. Lucie County)
STRATEGIC GOAL(S) ADDRESSED:	1, 2, 3, 4, 5,
Program Performance Outcome Items presented for review/discussion:	
<ul style="list-style-type: none"> ➤ Head Start/Early Head Start 2015-2016 Self-Assessment Summary ➤ Head Start/Early Head Start 2016 - 2017 Self-Assessment Procedures ➤ 2015 - 2016 Child Outcomes ➤ Teaching Staff Credential & Professional Development Plans Update ➤ Service Delivery target areas current performance status ➤ External Monitoring Performance Reports (July 2015 – June 2016) ➤ 2016 - 2017 Funding Applications (Head Start/Early Head Start, Child Care Food, School Readiness/VPK, CSC/CAT) ➤ 2016 PIR Report ➤ 2015-2016 Strategic Plan Performance Report ➤ Head Start Performance Standards Final Version and Compliance Time Table 	

Program Performance Outcome Items presented for review/discussion:	
AGENCY SERVICE DELIVERY FOCUS AREA:	COMMUNITY SERVICES & ECONOMIC DEVELOPMENT
PROGRAM SERVICE DELIVERY TYPE:	LIHEAP, CSBG, HUD Housing Counseling, Farmworker Emergency Assistance, Training & Employment, Family Self Sufficiency, EHEAP
FUNDING AGREEMENT/FUNDING RESOURCES:	DEO/ LIHEAP, DEO/CSBG, HUD Housing Counseling, Florida Non-Profit Housing, Florida Housing Finance Corporation, Elderly Affairs
STRATEGIC GOAL(S) ADDRESSED:	1, 2, 3, 4, 5,
Program Performance Outcome Items presented for review/discussion:	
<ul style="list-style-type: none"> ➤ Quarterly FOCAS Reports (July 2015 – June 2016) ➤ Contract Close-Out Reports & IS Survey ➤ 2015 - 2016 Contract Performance Outcomes ➤ CSBG IM 138 State Establishment of Organizational Standards for CSBG Eligible Entities ➤ SELF-ASSESSMENT TOOL FOR PRIVATE CSBG Eligible Entities (CEEs) ➤ External Monitoring Reports (July 2015 – June 2016) ➤ 2016 - 2017 Funding Applications (DEO/LIHEAP, DEO/CSBG, FL Non- Profit Housing, HUD Housing Counseling, DOE Farmworker Emergency Assistance, and Elderly Affairs/EHEAP) ➤ Review 2015-2016 Strategic Plan Performance Report 	

Program Performance Outcome Items presented for review/discussion:	
AGENCY SERVICE DELIVERY FOCUS AREA:	ADMINISTRATION & OPERATIONS/QUALITY CONTROL
PROGRAM SERVICE DELIVERY TYPE:	Governance, Fundraising, Property Management, Monitoring, Reporting, Marketing, In-Kind Match & Contributions, IT & Marketing Services, Budget & Financial Management, Human Resources, Risk Management
FUNDING AGREEMENT/FUNDING RESOURCES:	All applicable Funding Agreements and Agency Resources
STRATEGIC GOAL(S) ADDRESSED:	1, 2, 3, 4, 5,
Program Performance Outcome Items presented for review/discussion:	
<u>CERTIFICATION OF BOARD GOVERNANCE COMPLIANCE</u>	
Action Needed: To review Board Governance structure to determine Membership Eligibility, Corporate Bylaws, CSBG and Head Start regulations compliance including but not limited to a review of the following:	
<ul style="list-style-type: none"> ➤ CSBG IM 138 State Establishment of Organizational Standards for CSBG Eligible Entities ➤ ALPI Board Membership Roster and election procedures ➤ SELF-ASSESSMENT TOOL FOR PRIVATE CSBG Eligible Entities (CEEs) ➤ Head Start Performance Standards Final Version and Compliance Time 	
<u>Certification of Advisory Council Election Procedures/Results</u>	
Action Needed: To review each Regional Advisory Council Election Procedures/Results to determine Membership Eligibility and Corporate Bylaws compliance including but not limited to a review of the following:	
<ul style="list-style-type: none"> ➤ Regional Advisory Councils' Annual Meeting Report and Election Process/Outcomes ➤ 2016/2017 Regional Advisory Councils Membership Rosters ➤ Plan for recruiting new members to fill vacancies 	
<u>CERTIFICATION OF HS/EHS POLICY COUNCIL ELECTION PROCEDURES/RESULTS</u>	
Action Needed: To review the HS/EHS Policy Council Election Procedures/Results to determine Membership Eligibility, Performance Standards, and Bylaws compliance including but not limited to a review of the following:	
<ul style="list-style-type: none"> ➤ Head Start/Early Head Start Policy Council Annual Meeting Report ➤ 2016/2017 Policy Council Membership Roster 	

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BOARD ISSUES PRESENTED FOR DISCUSSION/ACTION GROUP III

Program Performance Outcome Items presented for review/discussion:	
AGENCY SERVICE DELIVERY FOCUS AREA:	ADMINISTRATION & OPERATIONS/QUALITY CONTROL
PROGRAM SERVICE DELIVERY TYPE:	Governance, Fundraising, Property Management, Monitoring, Reporting, Marketing, In-Kind Match & Contributions, IT & Marketing Services, Budget & Financial Management, Human Resources, Risk Management
FUNDING AGREEMENT/FUNDING RESOURCES:	All applicable Funding Agreements and Agency Resources
STRATEGIC GOAL(S) ADDRESSED:	1, 2, 3, 4, 5,
Program Performance Outcome Items presented for review/discussion:	
<ul style="list-style-type: none"> • <u>2017 ANNUAL MEETING</u> Action Needed: To review and recommend to the Board an established 2017 Annual Meeting Plan including but not limited to the following and recommend applicable actions for board approval: <ul style="list-style-type: none"> ➤ Annual Meeting Program Agenda - Final Draft ➤ Keynote Speaker - Confirmation ➤ Board Appreciation and Recognition Tokens ➤ Annual Meeting Draft Invitation & Save the Date Notice ➤ Annual Meeting Invitation Mailing List ➤ Annual Meeting Logistic Plan - Follow-up ➤ Annual Meeting Notices - 1st mail out ➤ Corporate Sponsorship Solicitation ➤ Greetings and Proclamation Solicitation Letter (Draft) ➤ • <u>2017 ANNUAL AWARDS RECIPIENTS</u> Action Needed: To review and approve 2017 recipients to be considered for the Community Recognition Award including but not limited to the following and recommend applicable actions for board approval : <ul style="list-style-type: none"> ➤ Review Selection Process ➤ Review and Select 2017 Recipients ➤ Submit names and bio of 2017 Recipients to Staff Liaison • <u>SPECIAL EVENTS CALENDAR</u> Action Needed: To review and develop the Board's Special Events Calendar for 2017 including but not limited to the following and recommend applicable actions for board approval : <ul style="list-style-type: none"> ➤ Review 2016 Special Events Activities - Prepare Annual Report Draft ➤ Proposed 2017 Special Events Activities ➤ Review the ALPI "Wall of Fame" Plan Update • <u>ROBERT BRYANT, JR. AWARD SELECTION PROCESS</u> Action Needed: Review and select the 2017 award recipient including but not limited to the following and recommend applicable actions for board approval : <ul style="list-style-type: none"> ➤ Review Selection Process ➤ Select 2017 Recipient 	

2016 BOARD OF DIRECTORS' MANAGEMENT PLANNING RETREAT GROUP ASSIGNMENTS



GROUP 1

Vernon McQueen, Group Facilitator
Katie Clarke
Chester McNorton
Kimberly Ross
Gena Spivey
Corey Williams
Staff Liaisons: Al Miller, Myrna Rodriguez,
Aletta Stroder, & Twila Smith

CEO: Deloris Johnson
Board Chair: William Holt

GROUP 2

William Holt, Group Facilitator
Josephine Howard
David Walker
Marjorie Gaskin
LaVita Holmes
Stacy Campbell-Domineck
Lester Roberts
Kim Johnson
Nijona Patterson
Constance Griffin

Staff Liaisons: Dennis Gniewek, Christine Samuel &
Twila Smith

CEO: Deloris Johnson

GROUP 3

Marva Hawkins, Group Facilitator
Terry Wellington
Dorothy Curry
Patricia Gamble
Glenda Jones
Ruby Willix
Annie Robinson
Rhonda Boston
Tychus Doe
Staff Liaisons: Elizabeth Young, Cheryl Burnham,
PaHoua Lee-Yang & Twila Smith

CEO: Deloris Johnson
Board Chair: William Holt

**Doubletree by Hilton
Orlando, FL
November 18-20, 2016**

ACTION ITEMS

2016 - 2017

CHILD CARE FOOD RENEWAL

Twila Steward

Subject: FW: Child Care Food Program Contract Renewal Effective October 1, 2016 through September 30, 2017

From: NoReply@flhealth.gov [<mailto:NoReply@flhealth.gov>]

Sent: Monday, October 31, 2016 1:36 PM

To: Elizabeth Young; Deloris Johnson; ELLEN.FARRELL@flhealth.gov

Subject: Child Care Food Program Contract Renewal Effective October 1, 2016 through September 30, 2017

Your Child Care Food Program (CCFP) contract has been renewed for fiscal year 2016-2017.

Authorization Number: 501

Legal Name: AGRICULTURAL LABOR PROG. INC.

DBA Name: AGRICULTURAL LABOR PROG. INC.

Street Address: 300 LYNCHBURG RD.

Program Manager Name: ELIZABETH YOUNG

You may view your approved CCFP Application, and Site Information Form(s), in [MIPS](#) (Management Information and Payment System). To print these documents, remember to click [Print Preview](#) near the top of the [MIPS](#) screen; this is required to create a printable version of the form.

Budgets submitted by sponsors of Day Care Homes and Unaffiliated Centers/Sites will be entered into [MIPS](#) after October 1, 2016.

During the fiscal year (October 1, 2016 thru September 30, 2017), if any information on your CCFP forms/documents changes, please follow the instructions for submitting online changes found in [MIPS](#) under the "Blank Forms/Documents" link. If unable to make changes online, paper changes may continue to be made using the CCFP Change Form, which is downloadable from [MIPS](#). Remember to attach the updated forms/documents to the Change Form.

If applicable, please remember to follow the above mentioned online instructions to update your child care license when it expires. If unable to make online changes, send in a copy(s) of your child care license(s) (or equivalent documentation) each time you receive a new license(s).

If you have any questions, please contact your Regional Program Specialist.

Thank you for renewing your participation in the Child Care Food Program.

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. Please notify the sender immediately by email if you have received this email by mistake and delete this email from your system. If you are not the intended recipient, you are notified that disclosing, copying, distributing or taking any action in reliance on the contents of this information is strictly prohibited.

2016
RETIREMENT AUDIT
ENGAGEMENT AGREEMENT
(Ratify)



October 17, 2016

Ms. Deloris Johnson
Chief Executive Officer
The Agricultural and Labor Program, Inc.
300 Lynchburgh Road
Lake Alfred, Florida 33850

Dear Ms. Johnson:

We are pleased to confirm our understanding of the services we are to provide for The Agricultural and Labor Program, Inc. Retirement Plan (the Plan) for the year ended June 30, 2016 in connection with its annual reporting obligation under the Employee Retirement Income Security Act of 1974 (ERISA).

Except as described below, we will audit the financial statements of The Agricultural and Labor Program, Inc. Retirement Plan, which comprise the statement of net assets available for benefits as of June 30, 2016 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements. Also, the supplemental schedule of assets (held at end of year) will be subjected to the auditing procedures applied in our audit of the financial statements.

These financial statements and supplemental schedule are required to be included in the Plan's Form 5500 filing with the Employee Benefits Security Administration (EBSA) of the Department of Labor (DOL).

Audit Objectives

Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America except that, as permitted by Regulation 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and as instructed by you, we will not perform any auditing procedures with respect to information prepared and certified to by Great-West Life & Annuity Insurance Company (Great-West) and ReliaStar Life Insurance Company (ReliaStar), in accordance with DOL Regulation 2520.103-5, other than comparing the information with the related information included in the financial statements and supplemental schedule. Because of the significance of the information that we will not audit, we will not express an opinion on the financial statements and supplemental schedule taken as a whole. We will issue a written report upon completion of our audit of the Plan's financial statements. Our report will be addressed to the Plan Administrator. We cannot provide assurance that a limited-scope disclaimer of opinion as permitted by Regulation 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA will be expressed. Circumstances may arise in which it is necessary for us to make further modifications to our report, such as adding an emphasis-of-matter or other-matter paragraph. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by Great-West and ReliaStar, will be audited by us in accordance with auditing standards generally accepted in the United States of America, and will be subjected to tests of your accounting records and other procedures as we consider necessary to enable us to express an opinion as to whether they are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. If for any reason we are unable to complete the engagement, we may decline to issue a report or withdraw from this engagement.

Audit Procedures

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts and direct confirmation of investments except those certified to by Great-West and ReliaStar and certain other assets and liabilities by correspondence with financial institutions and other third parties. We may also request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested, except that assets and related transactions certified to by the Great-West and ReliaStar will not be tested. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations, including prohibited transactions with parties in interest or other violations of ERISA rules and regulations, that are attributable to the plan or to acts by management or employees acting on behalf of the plan.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is a risk that material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards except as previously noted. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform you of any material errors that come to our attention, and we will inform you of any fraudulent financial reporting or misappropriation of assets that comes to our attention. We will also inform you of any violations of laws or governmental regulations that come to our attention and will include prohibited transactions in the supplemental schedule of nonexempt transactions as required by the instructions to Form 5500. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

Except as described in the "Audit Objectives" section, our audit will include obtaining an understanding of the plan and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. However, during the audit, we will communicate to you and those charged with governance internal control related matters that are required to be communicated under professional standards.

In addition, we will perform certain procedures directed at considering the Plan's compliance with applicable Internal Revenue Service (IRS) requirements for tax exempt status and ERISA plan qualification requirements. However, you should understand that our audit is not specifically designed for and should not be relied upon to disclose matters affecting plan qualifications or compliance with the ERISA and IRS requirements. If during the audit we become aware of any instances of any such matters or ways in which management practices can be improved, we will communicate them to you.

Management Responsibilities

You agree to assume all management responsibilities for any other nonattest services we provide; oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, and/or experience; evaluate the adequacy and results of the services; and accept responsibility for them.

You are responsible for establishing and maintaining internal controls, including monitoring ongoing activities; for the selection and application of accounting principles; for establishing an accounting and financial reporting process for determining fair value measurements; and for the fair presentation in the financial statements of the net assets available for benefits and changes in net assets available for benefits of the plan in conformity with U.S. generally accepted accounting principles. You are also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information, including the completeness and accuracy of the certification by Great-West and ReliaStar. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the plan from whom we determine if necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the plan involving (1) plan management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the plan received in communications from employees, former employees, regulators, or others. In addition, you are responsible for identifying and ensuring that the plan complies with applicable laws and regulations. You are also responsible for preparing the supplementary information in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Security Act of 1974. You agree to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon.

Engagement Administration, Fees and other

We understand that your personnel will prepare schedules and analyses and type all confirmations we request and will locate any invoices or other documents selected by us for testing.

The audit documentation for this engagement is the property of Vestal & Wiler, CPAs and constitutes confidential information. However, we may be requested to make certain audit documentation available to the U.S. Department of Labor (DOL) pursuant to authority given to it by law. If requested, access to such audit documentation will be provided under the supervision of Vestal & Wiler, CPAs personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the DOL. The DOL may intend, or decide, to distribute the copies of information contained therein to others, including other governmental agencies.

Irene McNutt is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign it. We expect to begin our engagement as soon as the auditor's package is received from DCS Inc. Retirement Group. We expect to issue our report no later than January 31, 2017.

We estimate that our fees for these services will be approximately \$12,000 for the audit. You will also be billed for other out-of-pocket costs such as report production. The fee estimate is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate.

before we incur the additional costs. Our fee will be billed as work progresses and is payable upon receipt. In accordance with our firm policies, work may be suspended if your account becomes overdue and will not be resumed until your account is paid in full. If we elect to terminate our services for nonpayment, you will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket expenditures through the date of termination. In the event that any collection action is required to collect unpaid balances due us, you agree to reimburse us for our costs of collection, including attorneys' fees. To avoid litigation in the event of a dispute concerning our fees, Vestal & Wiler, CPAs agrees to resolve any fee dispute by arbitration. Because arbitration supersedes your right to trial by jury, we suggest that you seek the advice of independent counsel regarding your rights and privileges to jury representation.

You agree that any dispute (other than our efforts to collect an outstanding invoice) that may arise regarding the meaning, performance or enforcement of this engagement or any prior engagement that we have performed for you, will, prior to resorting to litigation, be submitted to mediation, and that the parties will engage in the mediation process in good faith once a written request to mediate has been given by any party to the engagement. Any mediation initiated as a result of this engagement shall be administered within Orange County, Florida, by a competent and impartial third party, acceptable to both parties, according to their mediation rules, and any ensuing litigation shall be conducted within said county, according to Florida law. The results of any such mediation shall be binding only upon agreement of each party to be bound. The costs of any mediation proceeding shall be shared equally by the participating parties.

We appreciate the opportunity to serve you. If this letter correctly expresses your understanding, please sign the enclosed copy where indicated and return it to us.

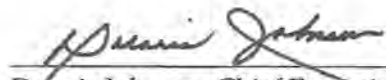
Very truly yours,



Irene McNutt
Client Services Audit Partner

ACKNOWLEDGMENT:

This letter correctly sets forth the understanding of The Agricultural and Labor Program, Inc. Retirement Plan.



Deloris Johnson, Chief Executive Office

October 20, 2016

Date

2016 – DRAFT
INDEPENDENT AUDITED FINANCIAL STATEMENTS

The Agricultural and Labor Program, Incorporated

Financial and Compliance Report
June 30, 2016

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Independent Auditor's Report

To the Board of Directors
The Agricultural and Labor Program, Incorporated
Lake Alfred, Florida

Report on the Financial Statements

We have audited the accompanying financial statements of The Agricultural and Labor Program, Incorporated, which comprise the statements of financial position as of June 30, 2016 and 2015, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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 from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design 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. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Agricultural and Labor Program, Incorporated as of June 30, 2016 and 2015, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters – Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards* (Uniform Guidance), is presented for purposes of additional analysis and is not a required part of the financial statements and is presented for the current period only. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our reports dated REPORT DATE and December 4, 2015, on our consideration of The Agricultural and Labor Program, Incorporated's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of these reports 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 internal control over financial reporting or on compliance. These reports are an integral part of an audit performed in accordance with *Government Auditing Standards* in considering The Agricultural and Labor Program, Incorporated's internal control over financial reporting and compliance.

Orlando, Florida
REPORT DATE

The Agricultural and Labor Program, Incorporated

Statements of Financial Position
June 30, 2016 and 2015

	2016	2015
Assets		
Current assets:		
Cash	\$ 1,239,065	\$ 1,075,029
Accounts receivable	430,310	664,862
Prepaid expenses	13,266	14,086
Asset held for sale	34,146	-
Total current assets	1,716,787	1,753,977
Property and equipment, net	1,041,902	1,195,029
Refundable deposits	10,448	10,448
Total assets	\$ 2,769,137	\$ 2,959,454
Liabilities and Net Assets		
Current liabilities:		
Accounts payable	\$ 447,254	\$ 621,305
Accrued expenses	459,808	418,455
Refundable advances	46,613	1,405
Total current liabilities	953,675	1,041,165
Commitments and contingencies (Notes 6 and 9)		
Unrestricted net assets	1,815,462	1,918,289
Total liabilities and net assets	\$ 2,769,137	\$ 2,959,454

See notes to financial statements.

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The Agricultural and Labor Program, Incorporated

Statements of Activities

Years Ended June 30, 2016 and 2015

	2016	2015
Support and revenue:		
U.S. Department of Health and Human Services	\$ 7,284,907	\$ 7,284,907
Early Learning Coalitions:		
Voluntary Prekindergarten Education Program (VPK)	923,574	886,828
Childcare	12,175	14,154
State of Florida, Departments of:		
Economic Opportunity	5,581,235	6,020,692
Education and Health	757,585	727,154
In-kind contributions	1,289,522	1,076,821
Other support and revenue	421,597	355,249
Total support and revenue	16,270,595	16,365,805
Expenses:		
Program services:		
Head Start	8,023,797	7,844,805
Child development	878,951	897,422
Energy	4,364,761	4,860,543
Food	683,805	676,160
Social services	1,301,962	1,113,419
Employment and training	7,310	55,019
Total program services	15,260,586	15,447,368
Supporting services:		
Management and general	1,112,836	1,053,395
Total expenses	16,373,422	16,500,763
Decrease in net assets	(102,827)	(134,958)
Net assets:		
Beginning	1,918,289	2,053,247
Ending	\$ 1,815,462	\$ 1,918,289

See notes to financial statements.

The Agricultural and Labor Program, Incorporated

Statements of Functional Expenses
Years Ended June 30, 2016 and 2015

2016

	Program Services										Supporting Services Management and General	Total Expenses
	Head Start	Child Development	Energy	Food	Social Services	Employment and Training	Total Program Services	Supporting				
								Management	General			
Salaries	\$ 3,913,452	\$ 593,602	\$ 534,744	\$ 172,486	\$ 432,276	\$ -	\$ 5,646,560	\$ 640,696	\$ -	\$ 6,287,256		
Fringe benefits	1,020,712	151,565	140,413	45,347	102,030	-	1,460,067	161,628	-	1,621,695		
Total salaries and related expenses	4,934,164	745,167	675,157	217,833	534,306	-	7,106,627	802,324	-	7,908,951		
Grants, subsidies and contributions	1,260	-	3,384,972	4	319,876	6,217	3,712,329	36,870	-	3,749,199		
In-kind expenses	1,289,522	-	-	-	-	-	1,289,522	-	-	1,289,522		
Contractual services	265,696	29,535	34,679	24,772	37,121	-	391,803	33,283	-	425,086		
Rent and utilities	303,498	6,462	52,162	52,705	25,690	-	440,517	22,375	-	462,892		
Subcontractors	308,854	-	22,470	-	111,114	900	443,338	-	-	443,338		
Materials and supplies	287,765	72,661	41,502	22,272	57,568	193	481,961	43,466	-	525,427		
Other	200,241	8,051	23,466	13,093	100,196	-	345,047	103,137	-	448,184		
Food	79,255	1,364	-	330,290	-	-	410,909	-	-	410,909		
Communications	206,106	10,474	109,499	15,979	85,000	-	427,058	31,764	-	458,822		
Depreciation	115,890	4,719	3,956	1,954	1,169	-	127,688	24,533	-	152,221		
Travel	31,546	518	16,898	4,903	29,922	-	83,787	15,084	-	98,871		
Total expenses	\$ 8,023,797	\$ 878,951	\$ 4,364,761	\$ 683,805	\$ 1,301,962	\$ 7,310	\$ 15,260,586	\$ 1,112,836	\$ -	\$ 16,373,422		

(Continued)

The Agricultural and Labor Program, Incorporated
 Statements of Functional Expenses (Continued)
 Years Ended June 30, 2016 and 2015

2015

	Program Services										Supporting Services Management and General	Total Program Services	Total Expenses
	Head Start	Child Development	Energy	Food	Social Services	Employment and Training	Total Program Services	Food	Social Services	Employment and Training			
Salaries	\$ 3,847,013	\$ 547,776	\$ 596,295	\$ 174,427	\$ 394,471	\$ 14,374	\$ 5,574,356	\$ 174,427	\$ 394,471	\$ 14,374	\$ 5,574,356	\$ 602,387	\$ 6,176,743
Fringe benefits	986,437	133,082	150,952	44,886	85,388	3,739	1,404,484	44,886	85,388	3,739	1,404,484	147,309	1,551,793
Total salaries and related expenses	4,833,450	680,858	747,247	219,313	479,859	18,113	6,978,840	219,313	479,859	18,113	6,978,840	749,696	7,728,536
Grants, subsidies and contributions	511	-	3,883,461	-	266,059	26,680	4,176,711	-	266,059	26,680	4,176,711	41,319	4,218,030
In-kind expenses	1,076,821	-	-	-	-	-	1,076,821	-	-	-	1,076,821	-	1,076,821
Contractual services	327,896	38,805	27,437	13,445	17,114	355	425,052	13,445	17,114	355	425,052	59,289	484,341
Rent and utilities	278,139	31,453	60,926	64,365	16,892	101	451,876	64,365	16,892	101	451,876	27,135	479,011
Subcontractors	295,388	-	31,650	-	141,451	3,775	472,264	-	141,451	3,775	472,264	-	472,264
Materials and supplies	247,111	103,405	23,849	23,014	22,491	332	420,202	23,014	22,491	332	420,202	35,058	455,260
Other	203,560	17,530	9,689	5,985	112,099	2,380	351,243	5,985	112,099	2,380	351,243	55,821	407,064
Food	57,666	189	-	345,138	-	-	402,993	345,138	-	-	402,993	-	402,993
Communications	249,185	17,767	51,332	2,040	32,276	355	352,955	2,040	32,276	355	352,955	8,937	361,892
Depreciation	200,148	6,745	11,693	1,139	5,583	3	225,311	1,139	5,583	3	225,311	50,682	275,993
Travel	74,930	670	13,259	1,721	19,595	2,925	113,100	1,721	19,595	2,925	113,100	25,458	138,558
Total expenses	\$ 7,844,805	\$ 897,422	\$ 4,860,543	\$ 676,160	\$ 1,113,419	\$ 55,019	\$ 15,447,368	\$ 676,160	\$ 1,113,419	\$ 55,019	\$ 15,447,368	\$ 1,053,395	\$ 16,500,763

See notes to financial statements

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The Agricultural and Labor Program, Incorporated

Statements of Cash Flows

Years Ended June 30, 2016 and 2015

	2016	2015
Cash flows from operating activities:		
Decrease in net assets	\$ (102,827)	\$ (134,958)
Adjustments to reconcile decrease in net assets to net cash provided by operating activities:		
Depreciation	152,221	275,993
Grant revenue used to purchase property and equipment	(21,849)	(91,512)
In-kind contribution of property	(5,700)	-
Loss on disposal of property and equipment	22,755	-
Changes in operating assets and liabilities:		
(Increase) decrease in assets:		
Accounts receivable	234,552	(109,489)
Prepaid expenses	820	20,162
Increase (decrease) in liabilities:		
Accounts payable	(174,051)	175,706
Accrued expenses	41,353	(11,811)
Refundable advances	45,208	(49,973)
Net cash provided by operating activities	192,482	74,118
Cash flows from investing activities:		
Purchases of property and equipment	(21,849)	(91,512)
Increase in assets for sale	(28,446)	-
Net cash used in investing activities	(50,295)	(91,512)
Cash flows from financing activities:		
Grant revenue used to purchase property and equipment	21,849	91,512
Net cash provided by financing activities	21,849	91,512
Net increase in cash	164,036	74,118
Cash:		
Beginning	1,075,029	1,000,911
Ending	<u>\$ 1,239,065</u>	<u>\$ 1,075,029</u>

See notes to financial statements.

The Agricultural and Labor Program, Incorporated

Notes to Financial Statements

Note 1. Nature of Organization and Significant Accounting Policies

Nature of organization: The Agricultural and Labor Program, Incorporated (ALPI) is a nonprofit corporation organized to provide assistance and services to migrant and seasonal farm-workers, the rural poor, and disenfranchised persons located in 27 counties, principally in southern and central Florida. Incorporated in 1976, ALPI represents the combination of four previously existing Community Development Boards, which were part of the Agricultural Labor Project of Coca-Cola Foods (Minute Maid).

A summary of ALPI's significant accounting policies follows:

Basis of accounting: The accompanying financial statements have been prepared on the accrual basis of accounting.

Basis of presentation: A nonprofit 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. Accordingly, net assets of ALPI and changes therein are classified and reported as follows:

Unrestricted net assets: Net assets that are not subject to donor-imposed stipulations, but may be designated for specific purposes by action of the Board of Directors.

Temporarily restricted net assets: Net assets subject to donor-imposed stipulations that may or will be met either by actions of ALPI and/or the passage of time. When the restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statements of activities as net assets released from restrictions. ALPI has no temporarily restricted net assets.

Permanently restricted net assets: Net assets subject to donor-imposed stipulations that they be permanently maintained by ALPI. ALPI has no permanently restricted net assets.

Accounts receivable: Accounts receivable are stated at net realizable value. ALPI uses the allowance method to determine uncollectible accounts receivable. The allowance is established based upon management's analysis of specific accounts and other economic factors. In the opinion of management, no allowance for uncollectible accounts receivable was considered necessary at June 30, 2016 and 2015.

Assets held for sale: Assets held for sale are reported at the lower of the carrying amount or fair value less cost to sell. Assets held for sale consist of land and a single family home.

Property and equipment: Property and equipment are capitalized at cost when purchased, or at fair value at the date of gift, if contributed. Depreciation of property and equipment is provided for using the straight-line method of accounting over the estimated useful lives of the assets. Property and equipment purchased with grant awards are considered to be owned by the ALPI while used in the program or future authorized programs. However, certain awarding agencies, primarily federal agencies, retain a reversionary interest in the property and equipment for specified time periods, requiring the return of the assets or proceeds of sale of the assets in proportion to the percentage of grant funds used upon termination of the grant contract. The cost of assets retired or sold, together with the related accumulated depreciation, is removed from the accounts and any gains or losses from disposition are credited or charged to income. Expenditures for major renewals and betterments that extend the useful lives of property and equipment are capitalized. Expenditures for maintenance and repairs are charged to expense as incurred. Amortization of leasehold improvements is provided on the straight-line method of accounting over the remaining term of the lease or the useful life of the improvement, whichever is shorter.

The Agricultural and Labor Program, Incorporated

Notes to Financial Statements

Note 1. Nature of Organization and Significant Accounting Policies (Continued)

Impairment of long-lived assets: The carrying value of property and equipment is reviewed for impairment whenever events or changes in circumstances indicate such value may not be recoverable. Recoverability of assets or asset groups to be held and used is measured by a comparison of the carrying amount of an asset or asset group to future net cash flows expected to be generated by the asset or asset group. If such assets or asset groups are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the assets or asset groups exceeds the fair value of the assets or asset groups. Assets or asset groups to be disposed of are reported at the lower of the carrying amount or fair value less cost to sell. No impairment of its long-lived assets or asset groups has been recognized during the years ended June 30, 2016 and 2015.

Support and revenue: ALPI is principally funded by grants from federal, state, and local governmental agencies. Grants received provide specified amounts for various grant years principally as reimbursement for allowable costs incurred. Revenue from cost reimbursement grants is recognized as eligible costs are incurred. Receivables are recorded to the extent costs have been incurred but not reimbursed by the granting agencies. Conversely, refundable advances are recorded when grant advances exceed eligible costs incurred. Refundable advances will either be offset against subsequent allowable costs incurred or refunded to the granting agencies upon grant termination.

Contributions: Contributions received are recorded at fair value as unrestricted, temporarily restricted, or permanently restricted support depending on the existence or nature of any donor restrictions. Contributions that are restricted by the donor are reported as increases in unrestricted net assets if the restrictions are met in the year in which the contributions are recognized. Contributed services are recognized if the services received create or enhance non-financial assets or require specialized skills, are provided by individuals possessing those skills, and would typically need to be purchased if not provided by contribution. Contributed services recognized by ALPI represent specialized services provided by volunteers for the Head Start Program.

The estimated fair value of contributed materials, facilities and services is reflected as support and expenses in the accompanying statements of activities and statements of functional expenses in the period in which the materials, facilities and services are utilized. Contributed materials, facilities and services amounted to \$968,799 and \$1,076,821 for the years ended June 30, 2016 and 2015, respectively.

Income taxes: ALPI is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code and from state income taxes under similar provisions of the Florida Statutes. Accordingly, no provision for federal and state income taxes has been recorded in the accompanying financial statements. In addition, management assessed whether there were any uncertain tax positions which may give rise to income tax liabilities and determined that there were no such matters requiring recognition in the accompanying financial statements. ALPI files income tax returns in the U.S. federal jurisdiction. Generally, ALPI is no longer subject to U.S. federal income tax examinations by tax authorities for years before June 30, 2013.

Functional allocation of expenses: The cost of providing the various programs and other activities have been detailed in the statements of functional expenses and summarized on a functional basis in the statements of activities. Salaries and other expenses that are associated with a specific program are charged directly to that program. Salaries and other expenses that benefit more than one program are allocated to the various programs based on the relative benefit provided. Occupancy costs are allocated to the various programs based on square footage occupied by each program. ALPI does not actively engage in fundraising activities; therefore, no fundraising expenses are included in the accompanying financial statements.

The Agricultural and Labor Program, Incorporated

Notes to Financial Statements

Note 1. Nature of Organization and Significant Accounting Policies (Continued)

Use of estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of support and revenue, and expenses during the reporting period. Actual results could differ from those estimates.

Concentrations of credit risk: ALPI's financial instruments that are exposed to concentrations of credit risk consist of cash placed with federally insured financial institutions. Such accounts may at times exceed federally insured limits. ALPI has not experienced any losses on such accounts.

Concentrations: ALPI's primary funding sources are federal and state grants and awards.

Recent accounting pronouncements: In May 2014, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2014-09, *Revenue from Contracts with Customers (Topic 606)*, requiring an entity to recognize the amount of revenue to which it expects to be entitled for the transfer of promised goods or services to customers. The update will replace most existing revenue recognition guidance in U.S. GAAP when it becomes effective and permits the use of either a full retrospective or retrospective with cumulative effect transition method. Early adoption is not permitted. The updated standard will become effective for annual reporting periods beginning after December 15, 2018. ALPI has not yet selected a transition method and has not yet evaluated the impact the updated standard will have on the financial statements.

In February 2016, the FASB issued ASU 2016-02, *Leases (Topic 842)*. The guidance in this ASU supersedes the leasing guidance in Topic 840, *Leases*. Under the new guidance, lessees are required to recognize lease assets and lease liabilities on the statement of financial position for all leases with terms longer than 12 months. Leases will be classified as either finance or operating, with classification affecting the pattern of expense recognition in the income statement. The new standard is effective for fiscal years beginning after December 15, 2019. Management is currently evaluating the impact of this ASU on its financial statements.

In August 2016, the FASB issued ASU 2016-14, *Not-for Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities*. The amendments in this ASU make improvements to the information provided in financial statements and accompanying notes of not-for-profit entities. The amendments set forth the FASB's improvements to net asset classification requirements and the information presented about a not-for-profit entity's liquidity, financial performance, and cash flows. The ASU will be effective for fiscal years beginning after December 15, 2017. Earlier application is permitted. The changes in this ASU should generally be applied on a retrospective basis in the year that the ASU is first applied. Management is currently evaluating the impact of this ASU on its financial statements.

The FASB has issued certain new or modifications to, or interpretations of, existing accounting guidance in addition to the ASU's described above. ALPI has considered the new pronouncements and does not believe that any other new or modified guidance will have a material impact on ALPI's reported financial position or activities in the near term.

Subsequent events: Management has assessed subsequent events through REPORT DATE, the date the financial statements were available to be issued.

The Agricultural and Labor Program, Incorporated

Notes to Financial Statements

Note 2. Accounts Receivable

Accounts receivable at June 30, 2016 and 2015, consists of the following:

	2016	2015
State of Florida, Department of Economic Opportunity	\$ 302,253	\$ 288,653
Education	14,000	-
Health	7,782	15,087
U.S. Department of Health and Human Services	58,907	295,907
Florida Non-Profit Housing, Inc.	16,717	13,164
Children's Services Council of St. Lucie County	13,293	6,222
Senior Connection Center, Inc.	8,091	19,217
Other	9,267	16,858
Early Learning Coalition of St. Lucie County	-	9,754
	<u>\$ 430,310</u>	<u>\$ 664,862</u>

Note 3. Property and Equipment

Property and equipment at June 30, 2016 and 2015, consists of the following:

	2016	2015
Land	\$ 545,000	\$ 545,000
Buildings and improvements	2,671,510	2,671,510
Leasehold improvements	240,058	468,841
Machinery and equipment	1,472,868	1,540,316
Furniture and fixtures	239,967	241,911
	<u>5,169,403</u>	<u>5,467,578</u>
Less accumulated depreciation	(4,127,501)	(4,272,549)
	<u>\$ 1,041,902</u>	<u>\$ 1,195,029</u>

Note 4. Accrued Expenses

Accrued expenses at June 30, 2016 and 2015, consists of the following:

	2016	2015
Salaries	\$ 153,443	\$ 122,405
Retirement benefits	218,304	205,650
Other	88,061	90,400
	<u>\$ 459,808</u>	<u>\$ 418,455</u>

Note 5. Line of Credit

ALPI has a revolving line of credit with a bank totaling \$250,000, bearing interest at the prime rate plus 1.75% (5.25% at June 30, 2016) which is unsecured and matures on February 3, 2017. There was no balance outstanding under the line of credit at June 30, 2016 and 2015.

The Agricultural and Labor Program, Incorporated**Notes to Financial Statements****Note 6. Leases**

ALPI leases various office space and equipment under noncancelable operating leases. Future minimum lease payments under noncancelable operating leases (with initial or remaining lease terms in excess of one year) as of June 30, 2016, are as follows:

Years ending June 30:

2017	\$	56,800
2018		27,800
2019		11,900
2020		1,600
	<u>\$</u>	<u>98,100</u>

Rent expense for the years ended June 30, 2016 and 2015, amounted to \$193,201 and \$208,417, respectively.

Note 7. Other Support and Revenue

Other support and revenue for the years ended June 30, 2016 and 2015, consists of the following:

	2016	2015
Senior Connection Center, Inc.	\$ 115,472	\$ 28,505
E-Rate	90,714	124,693
Children's Services Council of St. Lucie County	72,128	80,453
Other	48,426	37,986
Florida Non-Profit Housing, Inc.	47,053	47,470
Child care fees	22,809	20,067
Florida Association for Community Action, Inc.	12,709	-
U.S. Department of Housing and Urban Development	12,286	16,075
	<u>\$ 421,597</u>	<u>\$ 355,249</u>

Note 8. Employee Benefit Plan

ALPI maintains a defined contribution retirement plan (the Plan) under Section 403(b) of the Internal Revenue Code. The Plan covers substantially all ALPI employees and will provide participating employees with additional retirement benefits from discretionary employer contributions. Contribution expense accrued by ALPI under this Plan was \$218,304 and \$205,650 for the years ended June 30, 2016 and 2015, respectively.

Note 9. Contingencies

ALPI receives significant financial assistance from federal, state and local governmental agencies in the form of grants. The disbursement of awards received under these programs generally requires compliance with terms and conditions specified in the grant agreements and is subject to audit by the awarding agencies. Disallowed claims, if any, resulting from such audits may become liabilities of ALPI. However, in the opinion of management, disallowed claims resulting from such audits, if any, will not have a material effect on ALPI's financial statements.

The Agricultural and Labor Program, Incorporated

Schedule of Expenditures of Federal Awards
Year Ended June 30, 2016

Grantor/Pass-Through/Program Title	Grant Number	Federal CFDA #	Grant Period	Federal Expenditures
Federal Awards:				
U.S. Department of Health and Human Services:				
Direct Program:				
Head Start	04CH4739/02	93.600	7/1/15-6/30/16	\$ 7,284,907
Program total				<u>7,284,907</u>
U.S. Department of Health and Human Services				
passed through the following:				
State of Florida Department of Economic Opportunity:				
Low Income Home Energy Assistance	15EA-0F-07-63-08-001	93.568	3/1/15-3/31/16	3,540,175
Low Income Home Energy Assistance	16EA-0F-07-63-08-001	93.568	3/1/16-3/31/17	801,926
Senior Connection Center, Inc.				
Low Income Home Energy Assistance	EH-15/16-ALPI	93.568	4/1/15-3/31/16	86,118
Low Income Home Energy Assistance	EH-16/17-ALPI	93.568	4/1/15-12/31/17	29,353
Program total				<u>4,457,572</u>
State of Florida Department of Economic Opportunity:				
Community Services Block Grant	15SB-0D-07-63-08-001	93.569	10/1/14-9/30/15	300,472
Community Services Block Grant	16SB-0D-07-63-08-001	93.569	10/1/15-12/31/16	938,661
Program total				<u>1,239,133</u>
U.S. Department of Agriculture passed through the				
State of Florida Department of Health:				
Child and Adult Care Food Program	S-501	10.558	10/1/14-9/30/15	119,176
Child and Adult Care Food Program	S-501	10.558	10/1/15-9/30/16	574,408
Program total				<u>693,584</u>

(Continued)

The Agricultural and Labor Program, Incorporated

Schedule of Expenditures of Federal Awards (Continued)
Year Ended June 30, 2016

Grantor/Pass-Through/Program Title	Grant Number	Federal CFDA #	Grant Period	Federal Expenditures
Federal Awards (Continued):				
U.S. Department of Labor passed through the following:				
State of Florida Department of Education: Farmworker Jobs and Education Program	755-4056B-6CFJ1	17.264	7/1/15-6/30/16	\$ 64,000
Florida Non-Profit Housing, Inc.: Farmworker Jobs and Education Program	N/A	17.264	7/1/15-6/30/16	47,053
Program total				<u>111,053</u>
U.S. Department of Housing and Urban Development:				
Direct Program:				
Housing Counseling Assistance Program	HC-15-0821-033	14.169	10/1/14-3/31/16	10,336
Housing Counseling Assistance Program	HC-16-0421-073	14.169	10/1/15-3/31/17	1,951
Program total				<u>12,287</u>
Total expenditures of federal awards				<u>\$ 13,798,536</u>

See notes to schedule of expenditures of federal awards.

The Agricultural and Labor Program, Incorporated

Notes to Schedule of Expenditures of Federal Awards Year Ended June 30, 2016

Note 1. Basis of Presentation

The accompanying schedule of expenditures of federal awards (the Schedule) includes the federal grant activity of The Agricultural and Labor Program, Incorporated (ALPI) under programs of the federal government for the year ended June 30, 2016. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance)*. Because the Schedule presents only a selected portion of the operations of ALPI, it is not intended to and does not present the financial position, changes in net assets or cash flows of ALPI.

Also, the grants reflect transactions for the June 30, 2016, fiscal year irrespective of the year of grant award and, accordingly, the schedule of expenditures of federal awards does not include a full year's activity for grants awarded or terminated on dates not coinciding with the aforementioned fiscal year.

Note 2. Summary of Significant Accounting Policies For Federal Award Expenditures

Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement. Pass-through entity identifying numbers (grant numbers) are presented where available.

Expenditures include indirect costs, related primarily to general administrative services, which are allocated to direct cost objectives (including federal awards) based on negotiated formulas commonly referred to as administrative cost rates. Administrative cost rates allocated to such awards for the year ended June 30, 2016, were based on fixed rates negotiated with ALPI's cognizant federal agency, the U.S. Department of Health and Human Services.

Note 3. Subrecipients

Of the federal expenditures presented in the Schedule, ALPI provided federal awards to subrecipients as follows:

Program Title	Federal CFDA #	Amount Provided to Subrecipients
Low Income Home Energy Assistance	93.568	\$ 22,470
Community Services Block Grant	93.569	111,114
		\$ 133,584

Note 4. Head Start Program

ALPI operates full year Head Start/Early Head Start Programs. The Head Start/Early Head Start Programs provide comprehensive early child development for disadvantaged infants and preschool children and their families. Under these programs, ALPI is required to obtain matching revenue from private sources and in-kind contributions. ALPI obtained the required matching revenue and in-kind contributions for the year ended June 30, 2016, as follows:

In-kind contributions	\$ 1,289,522
Early Learning Coalitions - VPK	531,705
	\$ 1,821,227

Of the \$923,574 in Early Learning Coalitions - VPK revenue shown on the accompanying statements of activities, \$531,705 was used to meet the in-kind match requirement.

**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***

Independent Auditor's Report

To the Board of Directors
The Agricultural and Labor Program, Incorporated
Lake Alfred, Florida

We have audited, in accordance with the 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, the financial statements of The Agricultural and Labor Program, Incorporated, which comprise the statement of financial position as of June 30, 2016, and the related statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the financial statements, and have issued our report thereon dated REPORT DATE.

Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered The Agricultural and Labor Program, Incorporated's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances 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 Agricultural and Labor Program, Incorporated's internal control. Accordingly, we do not express an opinion on the effectiveness of The Agricultural and Labor Program, Incorporated's internal control.

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. A *material weakness* is a deficiency, or a 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. 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 consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit, we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether The Agricultural and Labor Program, Incorporated's financial statements are free from 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*.

Purpose of This Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of The Agricultural and Labor Program, Incorporated's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering The Agricultural and Labor Program, Incorporated's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Orlando, Florida
REPORT DATE

**Report on Compliance for Each Major Federal
Program and Report on Internal Control Over Compliance
Required by the Uniform Guidance**

Independent Auditor's Report

To the Board of Directors
The Agricultural and Labor Program, Incorporated
Lake Alfred, Florida

Report on Compliance for Each Major Federal Program

We have audited The Agricultural and Labor Program, Incorporated's compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of The Agricultural and Labor Program, Incorporated's major federal programs for the year ended June 30, 2016. The Agricultural and Labor Program, Incorporated's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility

Management is responsible for compliance with the requirements of laws, regulations, contracts and grants applicable to its federal programs.

Auditor's Responsibility

Our responsibility is to express an opinion on compliance for each of The Agricultural and Labor Program, Incorporated's major federal programs based on our audit of the types of compliance requirements referred to above. 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; the audit requirements of Title 2 U.S. *Code of Federal Regulations (CFR) Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Those standards and the Uniform Guidance 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 The Agricultural and Labor Program, Incorporated'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 on compliance for each major federal program. However, our audit does not provide a legal determination on The Agricultural and Labor Program, Incorporated's compliance.

Opinion on Each Major Federal Program

In our opinion, The Agricultural and Labor Program, Incorporated complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended June 30, 2016.

Report on Internal Control Over Compliance

Management of The Agricultural and Labor Program, Incorporated is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered The Agricultural and Labor Program, Incorporated's internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of The Agricultural and Labor Program, Incorporated's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. *A material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. *A significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Orlando, Florida
REPORT DATE

The Agricultural and Labor Program, Incorporated

**Schedule of Findings and Questioned Costs
Year Ended June 30, 2016**

I – Summary of Auditor's Results

Financial Statements

Type of auditor's report issued:

Unmodified

Internal control over financial reporting:

Material weakness(es) identified? _____ Yes

 X No

Significant deficiency(ies) identified that are not
considered to be material weaknesses? _____ Yes

 X None Reported

Noncompliance material to financial statements noted? _____ Yes

 X No

Federal Awards

Internal control over major programs:

Material weakness(es) identified? _____ Yes

 X No

Significant deficiency(ies) identified that are not
considered to be material weaknesses? _____ Yes

 X None Reported

_____ Yes

 X None Reported

Type of auditor's report issued on compliance for
major programs:

Unmodified

Any audit findings disclosed that are required
to be reported in accordance with Section 2
CFR 200. 516 (a) _____ Yes

 X No

Identification of major programs:

CFDA Number(s)

Name of Federal Program or Cluster

93.569

Community Services Block Grant

93.568

Low Income Home Energy Assistance

Dollar threshold used to distinguish between Type
A and type B programs:

\$ 750,000

Auditee qualified as low-risk auditee? _____ X Yes

_____ No

II – Financial Statement Findings

No matters were reported.

III – Findings and Questioned Costs for Federal Awards

No matters were reported.

IV – Other Reporting

1. No Corrective Action Plan is presented because there were no findings required to be reported under the Federal Single Audit Act.
2. No Summary Schedule of Prior Audit Findings is presented because there were no prior audit findings.

**2016 WORKER'S COMP
RENEWAL AGREEMENT
(Ratify)**

September 12, 2016

Deloris Johnson, Chief Executive Officer
The Agricultural and Labor Program, Inc.
PO Box 3126
Winter Haven, FL 33885-3126

RE: RFIC #520-26279

Dear Deloris Johnson:

Thank you for choosing RetailFirst Insurance Company for your workers' compensation coverage. Enclosed you will find your policy and account documents. Please review this information carefully, as some items may require action from you.

Your policy comes with many benefits and services, including those listed below. You can find information about these services and much more on our website, summitholdings.com.

- Online Business Center – allows you to check claims activity, view your policy details (including billing and mod information), make online premium payments through a secure Bank of America website, submit required forms and more – anytime, anywhere!
- Back2Work™ - Summit's return-to-work program, designed to help you get injured workers back on the job following work-related injuries. (On-site consultations from our Back2Work advisors are available upon request.)
- Drug-Free Workplace and Workplace Safety program assistance
- Safety education and training materials
- Claims services tailored to the specific needs of the business, including on-site investigations and assistance with employer/employee relations
- Proprietary medical provider network (contracted network in Arkansas and Texas)
- Medical cost containment and case-management services
- Fraud investigation
- Toll-free hotline to report injuries at 1-800-762-7811 (24 hours a day, 7 days a week)

Again, thank you for choosing RetailFirst as your workers' compensation provider. If you have questions about your policy or any of the services we provide, please contact your independent insurance agent or call our Customer Service department at 1-800-282-7648 or (863) 665-6060.

Sincerely,



Carol Sipe President & CEO
Summit Consulting LLC
Managing General Agent

Please review the back page of this letter for notices specific to your policy.

cc: Jefferson Allsopp, Inc. - 243

EXTENSION OF ENDORSEMENT WC 89 04 15 - ITEM 4

CARRIER: RetailFirst Insurance Company
P.O. Box 988
Lakeland, FL 33802-0988
(863)665-6060

AGENCY: Jefferson Allsopp, Inc. - 243
439 S Florida Ave Ste 201
Lakeland, FL 33801
(863)688-7691

INSURED: The Agricultural and Labor Program, Inc.
DBA: 300 Lynchburg Rd
Lake Alfred, FL 33850
PLAN: 050 -CONSENT-TO-RATE

POLICY NUMBER: 520 - 26279 0000
POLICY PERIOD: 11/15/16-11/15/17 12:01AM

ESTIMATED PREMIUM

RATING PERIOD 11/15/16 to 11/15/17

WORK CODE	CLASSIFICATION	PAYROLL	RATE	PREMIUM
8869	FL-Florida CHILD DAY CARE CENTER PROF EMPL & C, S	6,154,928.00	1.99	122,483.07
	Total Manual Premium			122,483.07
	Increased Employer Liability 500,000/500,000/500,000			1,347.31
				123,830.38
	Workplace Safety Credit-2%			-2,476.61
	Experience Mod			1.23
	Standard Premium			149,265.14
	Discount			-12,673.13
				136,592.01
	Expense Constant			200.00
	Terrorism			1,230.99
	Policy Grand Total			138,023.00

Minimum Premium: \$343.00

POLICY GRAND TOTAL IS SHOWN ON THE LAST PAGE OF THIS EXTENSION

dd

Date Prepared: 10/20/16
WC 89 04 15 - ITEM 4

Time Prepared: 02:30 PM MON

POLICY INFORMATION PAGE ENDORSEMENT

The following item(s)

Item 4.* Class, Rate, Other (WC 89 04 15)

is changed to read:

See Extension of Endorsement

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

Date Prepared: October 20, 2016

Carrier: RetailFirst Insurance Company

Effective Date of Endorsement: November 15, 2016

Policy Number: 520-26279

Countersigned by:

A handwritten signature in black ink, appearing to be a stylized name, positioned to the right of the 'Countersigned by:' label.

Insured: The Agricultural and Labor Program, Inc.

WC 89 06 00 B (Ed. 7-01)

Workers' Compensation Consent to Rate Form

The enclosed Workers' Compensation Consent to Rate Form must be signed and returned within a timely manner if you wish to continue coverage.

The owner, a partner, or an authorized corporate officer with ownership in your company must sign and date the form and mail to the following address:

Summit Consulting
ATTN: Underwriting Department
P.O. Box 988
Lakeland, FL 33802-0988

If you have any questions or need assistance, please contact your insurance agent or call our Underwriting department at 1-800-282-7648 or (863) 665-6060.

State Guidelines for Receipt of Form

Florida and North Carolina

- Form must be signed and returned on or before the effective date of the policy

Alabama, Arkansas, Louisiana, Mississippi and Tennessee

- Form must be signed and returned 10 days prior to the effective of the policy



www.summitholdings.com

SUMMIT MANAGES

Retailers Casualty Insurance Company

BusinessFirst Insurance Company • RetailFirst Insurance Company

Bridgefield Casualty Insurance Company • Bridgefield Employers Insurance Company

CORPORATE OFFICE *Florida*

863-665-6629 • 1-800-282-7644 • Fax 863-667-1871

SOUTHEAST REGION *Georgia, Indiana, Kentucky, North Carolina, South Carolina, Tennessee*

678-450-5825 • 1-800-863-2181 • Fax 770-718-9490

SOUTHWEST REGION *Alabama, Arkansas, Louisiana, Mississippi, Texas*

225-928-0820 • 1-888-468-2539 • Fax 225-926-1226

FLORIDA
WORKERS' COMPENSATION
CONSENT TO RATE FORM

Policy Number: 520-26279

Insured Name: The Agricultural and Labor Program, Inc.

Insured Address: PO Box 3126 Winter Haven, FL 33885-3126

Carrier Name: RetailFirst Insurance Company

NAIC Number: 10700

Policy Effective - Expiration Date: 11/15/16 - 11/15/17

The above-referenced workers' compensation and employers liability insurance coverage will be written in accordance with the terms and conditions as outlined in Insurer's filed workers' compensation and employers liability insurance policy forms ("Policy"). Insured hereby consents to Insurer charging rates in excess of the Insurer's Filed Rates for purchase of the Policy.

Insurer's workers' compensation insurance rates that are currently filed for the following specific class codes ("Filed Rates"), as set forth below, are inadequate to cover Insured's workers' compensation exposure, based on the nature of the risk and/or Insured's historical loss data; therefore, Insured hereby consents to the following Charged Rates for all Policy class codes, in accordance with applicable state law:

Class Code	Estimated Payroll	Filed Rate	Charged Rate
8869	\$6,154,928	1.59	2.39

*REVISED
10/20/2016*

If any of Insured's employees, who are covered by the Policy during this policy period, fall under any class code that is not stated above, then the Charged Rate shall be the Filed Rate times the surcharge factor of 1.50. Approved Filed Rate changes that are applicable during the policy term will be applied appropriately and the Charged Rate shall be revised based on the approved Filed Rate times the surcharge factor listed above. Estimated Payroll is current as of the issuance of this contract but are subject to change at any time due to premium audits or revisions of payroll estimates.

Insured has reviewed this document and understands the impact of utilizing consent to rate in establishing an annual premium in excess of the Filed Rates and that such rates are deemed both fair and equitable for this particular risk.

Signature

Date

Printed Name

Title

A Stock Insurer • P.O. Box 988 • Lakeland, FL 33802-0988

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY INFORMATION PAGE

Carrier code 31399

Policy number 520-26279

Item 1. Insured

Name The Agricultural and Labor Program, Inc.
 and
 Mailing PO Box 3126
 Address Winter Haven, FL 33885-3126

RISK I.D. 090743597

Individual Corporation
 Partnership Subchapter "S"
 Other

Other workplaces not shown above:

FEIN 59-1634148

SEE EXTENSION OF INFORMATION PAGE ITEM 1

Item 2. Policy period

From 11/15/16 to 11/15/17 12:01 a.m. standard time at the address of the insured as stated herein.

Item 3. Coverage

- A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here:
Florida

- B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3.A. The limits of our liability under Part Two are:

Bodily Injury by Accident	\$ 500,000	each accident
Bodily Injury by Disease	\$ 500,000	each employee
Bodily Injury by Disease	\$ 500,000	policy limit

- C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

- D. This policy includes these endorsements and schedules:
SEE EXTENSION OF INFORMATION PAGE ITEM 3.D

Item 4. Premium

The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

Classifications	Code No.	Premium Basis: Total Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
SEE EXTENSION OF INFORMATION PAGE ITEM 4				

Total Estimated Annual Premium \$ 165,295.77

Minimum Premium \$ 343.00

Expense Constant \$ 200.00

Countersigned by 

Date 09/09/16

243 Jefferson Allsopp, Inc.

cmb Date Prepared: 09/09/16

CARRIER: RetailFirst Insurance Company
P.O. Box 988
Lakeland, FL 33802-0988
(863)665-6060

AGENCY: Jefferson Allsopp, Inc. - 243
439 S Florida Ave Ste 201
Lakeland, FL 33801
(863)688-7691

INSURED: The Agricultural and Labor Program, Inc.
DBA:
300 Lynchburg Rd
Lake Alfred, FL 33850-2576

POLICY NUMBER: 520 - 26279
POLICY PERIOD: 11/15/16 - 11/15/17

Other workplaces

The Agricultural and Labor Program, Inc.
300 Lynchburg Rd
Lake Alfred, FL 33850-2576
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1814 N 13th St
Fort Pierce, FL 34950-2184
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1400 Avenue M
Fort Pierce, FL 34950-3227
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1035 S 27th Cir
Fort Pierce, FL 34947-4687
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
701 Hopson Rd
Frostproof, FL 33843-9222
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1110 N. 32nd Street
Fort Pierce, FL 34950-0000
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1326 E. International Blvd. Speedway
Deland, FL 32724-0000
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
111 Avenue R NE
Winter Haven, FL 33881-2472
FEDERAL ID# 59-1634148

Date Prepared: 09/09/16

WC 00 00 01 A - ITEM 1

CARRIER: RetailFirst Insurance Company
P.O. Box 988
Lakeland, FL 33802-0988
(863)665-6060

AGENCY: Jefferson Allsopp, Inc. - 243
439 S Florida Ave Ste 201
Lakeland, FL 33801
(863)688-7691

INSURED: The Agricultural and Labor Program, Inc.
DBA:

POLICY NUMBER: 520 - 26279
POLICY PERIOD: 11/15/16 - 11/15/17

Other workplaces

NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
501 New Horizons Loop
Auburndale, FL 33823-4500
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
38 King Blvd
Frostproof, FL 33843-7658
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1306 S Tulane Ave
Avon Park, FL 33825-5458
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

Agricultural and Labor Program, Inc., The
1013 S Delaney Ave Ste 2
Avon Park, FL 33825-4127
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

The Agricultural and Labor Program, Inc.
198 NW Marion Ave
Port St Lucie, FL 34983-1667
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

The Agricultural and Labor Program, Inc.
2202 Avenue Q
Fort Pierce, FL 34950-2000
FEDERAL ID# 59-1634148
NONPROFIT CORPORATION

CARRIER: RetailFirst Insurance Company
 P.O. Box 988
 Lakeland, FL 33802-0988
 (863)665-6060

AGENCY: Jefferson Allsopp, Inc. - 243
 439 S Florida Ave Ste 201
 Lakeland, FL 33801
 (863)688-7691

INSURED: The Agricultural and Labor Program, Inc.
DBA:
 300 Lynchburg Rd
 Lake Alfred, FL 33850-2576

POLICY NUMBER: 520 - 26279
POLICY PERIOD: 11/15/16 - 11/15/17

Schedule of Endorsements

Form Number:	Edition:	Description:
WC 00 03 08	04-84	Partners, Officers and Others Exclusion Endt
WC 00 03 10	04-84	Sole Proprietors, Partners, Officers, Others Cover
WC 00 04 04	04-84	Pending Rate Change Endt
WC 00 04 06 A	08-95	Premium Discount Endt
WC 00 04 14	07-90	Notification of Change in Ownership Endt
WC 00 04 19	01-01	Premium Due Date Endt
WC 09 04 03 B	01-15	FL Terrorism Risk Ins. Program Reauthorization Act
WC 09 04 07	07-13	FL Non-Cooperation with Premium Audit Endt
WC 09 06 06	10-98	FL Employment and Wage Information Release Endt
WC 99 03 03	11-11	Employers Liability Coverage Endt
WC 99 06 01	05-06	FL Legal Action/Collection Endt
WC 99 06 06	10-10	Florida Participating Endt

INSURANCE RENEWAL POLICIES

- **PROPERTY**
- **AUTO**
- **MANAGEMENT LIABILITY**
- **CRIME**
- **STUDENT**
- **ACCIDENT & UMBRELLA**

(Ratify)

November 3, 2016

Agricultural and Labor Program, Inc.
P O Box 3126
Winter Haven, FL, 33885

RE: 2016 Insurance Policies (PKG, Property, Auto, Management Liab, Crime, Student Accident & Umbrella)

We are pleased to enclose your insurance policies and thank you for the business you have placed with us. We recommend that you review the policies yourself and should you have any questions or comments, please do not hesitate to contact me.

Bouchard Insurance continues to provide direction, confidence and support to our clients. We offer a wide range of insurance and value added services, and we appreciate the opportunity to assist you in the evaluation of your insurance needs. Thank you again for continuing to allow Bouchard Insurance to be your risk management partner.

Sincerely,



Sharon Robinson
Client Service Representative



Premium Finance Agreement
 5600 NORTH RIVER ROAD, SUITE 400, ROSEMONT, IL 60018-5187
 TEL. NO. 877-701-1212

(CHECK APPROPRIATE BOX) **51**
 PERSONAL
 COMMERCIAL

A	TOTAL PREMIUMS \$ 261,061.66	AGENT (NAME & PLACE OF BUSINESS) ROGER BOUCHARD - KISSIMMEE 222 CHURCH ST KISSIMMEE, FL 34741 (407) 847-2841	PRODUCER CODE NO. Q0277	INSURED (NAME & RESIDENCE OR BUSINESS ADDRESS) THE AGRICULTURAL AND LABOR PROGRAM, INC. PO BOX 3126 WINTER HAVEN, FL 33885 (800) 330-3491			
	B	DOWN PAYMENT \$ 22,305.65					
C	AMOUNT FINANCED (A Minus B) \$ 238,756.01	PAYMENT SCHEDULE					
		NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS		WHEN PAYMENTS ARE DUE		
		11 (Monthly)	\$ 22,305.65		FIRST INSTALLMENT DUE 11/24/2016	INSTALLMENT DUE DATES 24th	
D	FINANCE CHARGE \$ 5,769.99	SCHEDULE OF POLICIES					
		POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY/ ANNUAL INSTALLMENT	NAME OF INSURANCE COMPANY AND NAME AND ADDRESS OF GENERAL OR POLICY ISSUING AGENT	TYPE OF COVER	MONTHS COVERED BY PREMIUM	PREMIUM \$
E	DOCUMENTARY STAMP TAX \$ 836.15	ISG7000155003 A.R.=N Audit=Y AddCxlDays=10 Min Ernd=0.000	10/24/2016	MARKEL INSURANCE COMPANY MARKEL SPECIALTY PROGRAMS 3380 CHASTAIN MEADOWS PARKWAY KEN	PPAK Taxes Fees	12	52,638.00 0.00 0.00
F	TOTAL OF PAYMENTS (C + D + E) \$ 245,362.15	ISP7000232500 A.R.=N Audit=N AddCxlDays=10 Min Ernd=25.000	10/24/2016	EVANSTON INSURANCE COMPANY MARKEL SPECIALTY PROGRAMS 3380 CHASTAIN MEADOWS PARKWAY KEN	PROP Taxes Fees	12	125,605.00 6,472.66 0.00
G	ANNUAL PERCENTAGE RATE 4.80%	TME=\$31401.25	ADDTL POLICIES ON ATTACHED ADDENDU				
TOTAL PREMIUMS must agree with Block "A" Above --> TOTAL							\$ 261,061.66

SECURITY AGREEMENT

1. DEFINITIONS: The above named insured ("the insured") is the debtor. AFCO Credit Corporation ("AFCO"), is the lender to whom the debt is owed. Singular words shall mean plural and vice versa as may be required in order to give the Agreement meaning. "Insurance company or company", "insurance policy or policy" and "premium" refer to those items listed under "Schedule of Policies".
NOTICE: 1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT. 3. UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE SERVICE CHARGE.

THE INSURED AGREES TO THE PROVISIONS ABOVE AND ON THE LAST PAGE OF THIS AGREEMENT

X

SIGNATURE OF INSURED(S)
OR DULY AUTHORIZED AGENT OF INSURED(S)

PRODUCER'S REPRESENTATIONS

The undersigned warrants and agrees:
 (1) the insured has received a copy of this Agreement, and the Required Federal Truth-in-Lending Disclosures for Personal Lines Insurance, if applicable, (2) the policies are in full force and effect and the information in the schedule of policies and the premiums are correct, (3) the insured has authorized this transaction and recognizes the security interest assigned herein, (4) to hold in trust for AFCO any payments made or credited to the insured through or to the undersigned, directly, indirectly, actually or constructively by any of the insurance companies and to pay the monies to AFCO upon demand to satisfy the then outstanding indebtedness of the insured and that any lien the undersigned now has or hereafter may acquire on any return premium arising out of the above listed insurance policies is subordinated to AFCO's lien or security interest therein, (5) there are no exceptions to the policies financed other than those indicated and the policies comply with AFCO's eligibility requirements, (6) no Audit or Reporting Form Policies, policies subject to Retrospective Rating or to minimum earned premiums are included except as indicated and that the Deposit or Provisional Premiums are not less than anticipated premiums to be earned for the full term of the policies, if policy is subject to minimum earned premium, it is \$ 31401.25, (7) the policies can be cancelled by the insured or the company on 10 days notice and the unearned premiums will be computed on the standard short rate or pro rata table except as indicated, (8) the undersigned represents that a proceeding in bankruptcy, receivership or insolvency has not been instituted by or against the named insured or if the named insured is the subject of such a proceeding it is noted on the Premium Finance Agreement in the space in which the insured's name and address is placed.

Indicate Policy & Prefix Number of Exceptions

See above under 'Policy Prefix and Numbers'

Date _____ X _____

SIGNATURE OF AGENT OR BROKER

- 2. **PROMISE OF REPAYMENT:** The insured requests AFCO to pay the premiums on the policies shown above. The insured promises to pay to AFCO at its office the amount stated in Block F above, according to the Payment Schedule shown above subject to the rest of the terms of this contract.
- 3. **SECURITY INTEREST:** The insured assigns to AFCO as security for the total amount payable in this Agreement any and all unearned premiums and dividends which may become payable under the insurance policies and loss payments which reduce the unearned premiums, subject to any mortgagee or loss payee interest. The insured gives to AFCO a security interest in all items mentioned in this paragraph.
- 4. **DEFAULT CHARGES:** If the insured is more than 5 days late in making an installment payment to AFCO, then the insured will pay to AFCO, in addition to the delinquent installment, a default charge of 5% of the unpaid balance of the delinquent installment or \$10, whichever is greater. If the loan is primarily for personal, family or household purposes, the default charge shall not exceed \$10.
- 5. **FINANCE CHARGE:** The finance charge shown in Box D begins to accrue as of the earliest policy effective date.
- 6. **THIS AGREEMENT BECOMES A CONTRACT:** This Agreement becomes a binding contract when AFCO mails a written acceptance to the insured.
- 7. **WARRANTY OF ACCURACY:** The insured warrants to AFCO that the insurance policies listed in the schedule have been issued to the insured and are in full force and effect and that the insured has not assigned any interest in the policies except for the interest of mortgagees and loss payees.
- 8. **REPRESENTATION OF SOLVENCY:** The insured represents that the insured is not insolvent or presently the subject of any insolvency proceeding.
- 9. **CANCELLATION:** AFCO may cancel the insurance policies financed herein and the unpaid balance due to AFCO shall be immediately payable by the insured if, upon 10 days written notice to the insured, the insured does not pay any installment according to the terms of this Agreement. AFCO, at its option, may enforce payment of this debt without recourse to the security given to AFCO.
- 10. **POWER OF ATTORNEY:** The insured appoints AFCO its Attorney-in-Fact with full authority to cancel the insurance policies financed herein for nonpayment of premium.
- 11. **MONEY RECEIVED AFTER NOTICE OF CANCELLATION:** Any payments made to AFCO after AFCO's Notice of Cancellation of the insurance policies has been mailed may be credited to the insured's account without affecting the acceleration of this Agreement and without any liability or obligation on AFCO's part to request the reinstatement of the cancelled insurance policies. Any money AFCO receives from an insurance company shall be credited to the amount due AFCO with any surplus being paid over to the insured or the insured's agent for the benefit of the insured. No refund of less than \$1.00 shall be made. If there is a balance due after AFCO receives the unearned premiums, dividends or loss payments from the insurance company then the insured will pay the balance to AFCO with interest at the rate shown in this contract.
- 12. **REFUNDS:** The insured will receive a refund of the finance charge if the account is prepaid in full prior to the last installment due date. The refund shall be computed according to the Rule of 78s subject to a \$20 nonrefundable charge. If the refund is less than \$1, no refund shall be made.
- 13. **INSURANCE AGENT OR BROKER:** AFCO makes no warranties or representations concerning the financed insurance coverage nor has it played any part in the selection, structuring or acquisition of such coverage. This Agreement represents the entire understanding of the parties. AFCO has not authorized any party whatsoever to make any representations, commitments or promises or to play any role with respect to this premium finance transaction other than completing this contract on behalf of the insured.
- 14. **SPECIAL INSURANCE POLICIES:** If the insurance policy issued to the insured is auditable or is a reporting form policy or subject to retrospective rating, then the insured promises to pay the insurance company the earned premium computed in accordance with the policy provisions which is in excess of the amount of premium advanced by AFCO which the insurance company retains.
- 15. **CANCELLATION CHARGES:** If AFCO cancels the insurance policies, then the insured will pay AFCO a cancellation charge equal to the difference between \$10 and the default charge.
- 16. **ATTORNEY FEES:** If, for collection, this Agreement is placed in the hands of an attorney who is not a salaried employee of AFCO, then the insured agrees to pay the attorney fees but no more than 20% of the amount due and payable under this Agreement.
- 17. **SUCCESSORS AND ASSIGNS:** All legal rights given to AFCO shall benefit AFCO's successors and assigns. The insured agrees not to assign the policy without AFCO's written consent except for the interest of mortgagees and loss payees.
- 18. **MISSING INFORMATION:** If the policy has not been issued at the time of signing this Agreement, then the insured agrees the name of the insurance company, and the policy numbers of the insurance policies may be left blank and may be subsequently inserted in this Agreement. AFCO will notify the insured of this information on its written Notice of Acceptance.
- 19. **ADDITIONAL PREMIUMS:** The money paid by AFCO is only for the premium as determined at the time the insurance policy is issued. AFCO's payment shall not be applied by the insurance company to pay for any additional premiums owed by the insured as a result of any type of misclassification of the risk. The insured agrees to pay the company any additional premiums which become due for any reason. AFCO may assign to the company any rights it has against the insured for premiums due the company in excess of the premiums returned to AFCO.
- 20. **AGENT'S WARRANTIES:** To convince AFCO to enter this Agreement and accept the security underlying this Agreement, the person executing this Agreement, if not the insured, warrants severally and as the duly authorized agent of the insured: that he is the duly authorized agent of the insured appointed specifically to enter into this transaction on the insured's behalf; that he can perform any act the insured could or should perform with respect to this transaction; that he will hold in trust for AFCO any payments made or credited to the insured through the undersigned or to the undersigned, directly, indirectly, actually or constructively, by any of the insurance companies and that he will pay the monies to AFCO upon demand to satisfy the then outstanding indebtedness of the insured.
- 21. **LAW GOVERNING THIS AGREEMENT:** The insured agrees that this Agreement shall be governed by the laws of the State of Florida.
- 22. **DISHONORED CHECK:** If an insured's check is returned because of insufficient funds to pay it, AFCO may impose a charge of \$10.
- 23. **ENDORSEMENTS:** The insured agrees that AFCO may endorse his or her name on any check or draft for all monies that may become due from the insuring company and apply the same as payment of this Agreement returning any excess to his or her agent, provided that if such excess is in an amount less than \$1 no refund shall be made.

INSURED'S INITIALS
DCJ



Premium Finance Agreement

(CHECK APPROPRIATE BOX) **53**

<input type="checkbox"/>	PERSONAL
<input checked="" type="checkbox"/>	COMMERCIAL

SCHEDULE OF POLICIES

POLICY PREFIX AND NUMBER	EFFECTIVE DATE OF POLICY/ ANNUAL INSTALLMENT	NAME OF INSURANCE COMPANY AND NAME AND ADDRESS OF GENERAL OR POLICY ISSUING AGENT	TYPE OF COVER	MONTHS COVERED BY PREMIUM	PREMIUM \$
ISU7000155003 A.R.=N AddCxlDays=10 Audit=N Min Ernd=0.000	10/24/2016	MARKEL INSURANCE COMPANY MARKEL SPECIALTY PROGRAMS 3380 CHASTAIN MEADOWS PARKWAY KENNESA	UMB Taxes Fees	12	34,426.00 0.00 0.00
ISA7000155003 A.R.=N AddCxlDays=10 Audit=N Min Ernd=0.000	10/24/2016	MARKEL INSURANCE COMPANY MARKEL SPECIALTY PROGRAMS 3380 CHASTAIN MEADOWS PARKWAY KENNESA	AUTO Taxes Fees	12	41,920.00 0.00 0.00
TOTAL PREMIUMS must agree with Block "A" Above —> TOTAL					\$261,061.66



EVANSTON INSURANCE COMPANY

COMMERCIAL LINES POLICY DECLARATIONS

POLICY NUMBER: ISP70002325-00

PREVIOUS POLICY NUMBER: ISP70001550-03

COMPANY NAME Evanston Insurance Company	PRODUCER NAME 51217 Roger Bouchard Insurance, Inc. PO Box 6090 Clearwater, FL 33758
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NAMED INSURED: Agricultural & Labor Program, Inc.

MAILING ADDRESS: PO Box 3126
Winter Haven, FL 33885

POLICY PERIOD: FROM 10/24/2016 TO 10/24/2017

AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

BUSINESS DESCRIPTION | Child Care Center

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE PART	\$125,605.00
TERRORISM - CERTIFIED ACTS (PROPERTY)	EXCLUDED
TOTAL:	\$125,605.00

POLICY NUMBER: ISP70002325-00

FORMS APPLICABLE TO ALL COVERAGE PARTS (SHOW NUMBERS):

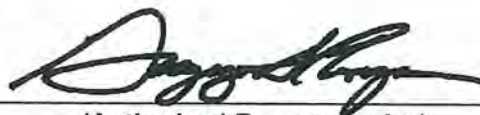
See Schedule of Forms and Endorsements.

Countersigned

10/27/16

(Date)

By:



(Authorized Representative)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: ISP70002325-00	EFFECTIVE DATE: 10/24/2016
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<u>NUMBER</u>	<u>TITLE</u>
COMMON	
MJIL 1000 (06-10)	Signature Page
MD 001 (07-02)	Commercial Lines Policy Declarations
IL 00 03 (09-08)	Calculation Of Premium
IL 00 17 (11-98)	Common Policy Conditions
IL 01 12 (06-10)	Florida Changes-Mediation Or Appraisal (Commercial Residential Property)
IL 01 75 (09-07)	Florida Changes - Legal Action Against Us
IL 02 55 (03-16)	Florida Changes - Cancellation And Nonrenewal
IL 04 01 (02-12)	Florida - Sinkhole Loss Coverage
IL 09 35 (07-02)	Exclusion Of Certain Computer-Related Losses
IL 09 53 (01-15)	Exclusion of Certified Acts of Terrorism
MEIL 1200 (01-10)	Service Of Suit
MIL 1267 (01-15)	The Monument Endorsement
PROPERTY	
MD010 (09-95)	Commercial Property Coverage Part Declarations
CP 00 10 (06-07)	Building And Personal Property Coverage Form
CP 00 90 (07-88)	Commercial Property Conditions
CP 01 25 (02-12)	Florida Changes
CP 01 40 (07-06)	Exclusion Of Loss Due To Virus Or Bacteria
CP 03 21 (06-07)	Windstorm Or Hail Percentage Deductible
CP 03 22 (01-06)	Florida - Multiple Deductible Form (Fixed Dollar Deductibles)
CP 03 27 (06-07)	Florida Hurricane Percentage Deductible - Each Hurricane (Residential Risks)
CP 10 30 (06-07)	Causes of Loss - Special Form
CP 10 32 (08-08)	Water Exclusion Endorsement
CP 12 18 (06-07)	Loss Payable Provisions
MCP 031 (08-01)	Mechanical, Electrical Or Pressure Systems Breakdown Extension Endorsement
MCP 1210 (01-12)	Child Care Commercial Property Extension Endorsement
MCP-TERR-2 (01-15)	Confirmation of Exclusion of Certified Acts of Terrorism Coverage - Terrorism Risk Insurance Act
MIL 150 (10-10)	"Fungus", Wet Rot, Dry Rot And Bacteria Exclusion



MARKEL INSURANCE COMPANY

57

COMMERCIAL LINES POLICY DECLARATIONS

POLICY NUMBER: ISA70001550-03

PREVIOUS POLICY NUMBER: ISA70001550-02

COMPANY NAME Markel Insurance Company	PRODUCER NAME Roger Bouchard Insurance, Inc. PO Box 6090 Clearwater, FL 33758	51217
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NAMED INSURED: Agricultural & Labor Program, Inc.

MAILING ADDRESS: PO Box 3126
Winter Haven, FL 33885

POLICY PERIOD: FROM 10/24/2016 TO 10/24/2017

AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.


BUSINESS DESCRIPTION | Child Care Center

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
BUSINESS AUTO COVERAGE FORM	\$41,920.00
TOTAL PAYABLE:	\$41,920.00

POLICY NUMBER: ISA70001550-03

FORMS APPLICABLE TO ALL COVERAGE PARTS (SHOW NUMBERS):	
See Schedule of Forms and Endorsements.	
Countersigned	By:
10/19/16	
(Date)	(Authorized Representative)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: ISA70001550-03	EFFECTIVE DATE: 10/24/2016
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<u>NUMBER</u>	<u>TITLE</u>
MJIL 1000 (06-10)	Signature Page
MD 001 (07-02)	Commercial Lines Policy Declarations
MD006 (02-04)	Business Auto Declarations
IL 00 03 (09-08)	Calculation of Premium
IL 00 17 (11-98)	Common Policy Conditions
IL 00 21 (09-08)	Nuclear Energy Liability Exclusion Endorsement (Broad Form)
CA 00 01 (03-06)	Business Auto Coverage Form
CA 01 28 (03-09)	Florida Changes
CA 02 67 (06-16)	Florida Changes - Cancellation and Nonrenewal
CA 21 72 (10-09)	Florida Uninsured Motorists Coverage Non-Stacked
CA 22 10 (01-13)	Florida Personal Injury Protection
CA 23 94 (03-06)	Silica Or Silica-Related Dust Exclusion For Covered Autos Exposure
CA 24 02 (12-93)	Public Transportation Autos
CA 99 03 (03-06)	Auto Medical Payments Coverage
CA 99 33 (02-99)	Employees As Insureds
CA 99 44 (12-93)	Loss Payable Clause
MCA 024-FL (06-06)	Florida - Driver Exclusion Endorsement
MCA 1205-FL (02-12)	Florida Commercial Automobile Plus Extension Endorsement

DECLARATIONS

FEDERAL INSURANCE COMPANY

A stock insurance company, incorporated under the laws of Indiana, herein called the Company

Capital Center, 251 North Illinois, Suite 1100
Indianapolis, IN 46204-1927

Policy Number: 8170-2425

THE DIRECTORS AND OFFICERS LIABILITY AND ENTITY LIABILITY, FIDUCIARY LIABILITY AND EMPLOYMENT PRACTICES LIABILITY COVERAGE SECTIONS (WHICHEVER ARE PURCHASED) PROVIDE CLAIMS MADE COVERAGE, WHICH APPLIES ONLY TO "CLAIMS" FIRST MADE DURING THE "POLICY PERIOD", OR DURING AN APPLICABLE EXTENDED REPORTING PERIOD. THE LIMIT OF LIABILITY TO PAY DAMAGES OR SETTLEMENTS WILL BE REDUCED AND MAY BE EXHAUSTED UNLESS OTHERWISE PROVIDED HEREIN, BY "DEFENSE COSTS," AND "DEFENSE COSTS" WILL BE APPLIED AGAINST THE RETENTION. IN NO EVENT WILL THE COMPANY BE LIABLE FOR "DEFENSE COSTS" OR THE AMOUNT OF ANY JUDGMENT OR SETTLEMENT IN EXCESS OF THE APPLICABLE LIMIT OF LIABILITY. READ THE ENTIRE POLICY CAREFULLY.

Item 1. Organization: Agricultural and Labor Program, Inc.
Principal Address: 300 Lynchburg Road
Lake Alfred, FL 33850

Item 2. Policy Period: (A) From: 12:01 A.M. on October 1, 2016
(B) To: 12:01 A.M. on October 1, 2017
Local time at the address shown in Item 1.

Item 3. A Combined Maximum Aggregate Limit of Liability is applicable:

Yes No The Combined Maximum Aggregate Limit of Liability for all **Claims** under all **Liability Coverage Sections** each **Policy Year** shall be: \$1,000,000.00

Item 4. Coverage is available for the following only:

Yes No Directors & Officers Liability and Entity Liability Coverage Section

Yes No Employment Practices Liability Coverage Section

Yes No Fiduciary Liability Coverage Section

Yes No Crime Non-Liability Coverage Section

Yes No Kidnap/Ransom and Extortion Non-Liability Coverage Section

Item 5. Extended Reporting Period:

(A) Additional Period:
1 year

(B) Additional Premium:
150 % of Annual Premium

Item 6. Termination of prior policies: 8170-2425 (Oct 1, 2015 - Oct 1, 2016)

Item 7. Total Premium:
\$12,300.00

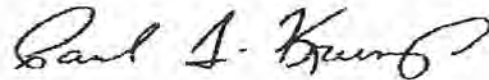
Item 8. Policy Form and Endorsement Editions Attached at Issuance:
See attached Schedule of Forms

In witness whereof, the Company issuing this Policy has caused this Policy to be signed by its authorized officers, but it shall not be valid unless also signed by a duly authorized representative of the Company.

FEDERAL INSURANCE COMPANY



Secretary



President

09/28/2016

Date



Authorized Representative



MARKEL INSURANCE COMPANY

COMMERCIAL LINES POLICY DECLARATIONS

POLICY NUMBER: ISG70001550-03

PREVIOUS POLICY NUMBER: ISG70001550-02

COMPANY NAME Markel Insurance Company	PRODUCER NAME Roger Bouchard Insurance, Inc. PO Box 6090 Clearwater, FL 33758	51217
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NAMED INSURED: Agricultural & Labor Program, Inc.

MAILING ADDRESS: PO Box 3126
Winter Haven, FL 33885

POLICY PERIOD: FROM 10/24/2016 TO 10/24/2017
AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.


BUSINESS DESCRIPTION	Child Care Center
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IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

	PREMIUM
COMMERCIAL CRIME COVERAGE PART	\$584.00
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$52,054.00
TERRORISM - CERTIFIED ACTS (GENERAL LIABILITY)	EXCLUDED
TOTAL:	\$52,638.00

POLICY NUMBER: ISG70001550-03

FORMS APPLICABLE TO ALL COVERAGE PARTS (SHOW NUMBERS):	
See Schedule of Forms and Endorsements.	
Countersigned	By:
10/19/16	
(Date)	(Authorized Representative)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: ISG70001550-03	EFFECTIVE DATE: 10/24/2016
---	--------------------------------------

NUMBER
TITLE

COMMON

MJIL 1000 (06-10) Signature Page
 MD 001 (07-02) Commercial Lines Policy Declarations
 IL 00 03 (09-08) Calculation Of Premium
 IL 00 17 (11-98) Common Policy Conditions
 IL 00 21 (09-08) Nuclear Energy Liability Exclusion Endorsement (Broad Form)
 IL 02 55 (03-16) Florida Changes - Cancellation And Nonrenewal
 IL 09 35 (07-02) Exclusion Of Certain Computer-Related Losses

GENERAL LIABILITY

MDGL 1500 (03-14) Commercial General Liability Policy Declarations
 CG 00 01 (04-13) Commercial General Liability Coverage Form
 CG 02 20 (03-12) Florida Changes - Cancellation And Nonrenewal
 CG 04 35 (12-07) Employee Benefits Liability Coverage
 CG 21 06 (05-14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - With Limited Bodily Injury Exception
 CG 21 47 (12-07) Employment-Related Practices Exclusion
 CG 21 60 (09-98) Year 2000 Computer-Related And Other Electronic Problems
 CG 21 65 (12-04) Total Pollution Exclusion With A Building Heating, Cooling And Dehumidifying Equipment Exception And A Hostile Fire Exception
 CG 21 73 (01-15) Exclusion of Certified Acts of Terrorism
 CG 21 96 (03-05) Silica Or Silica-Related Dust Exclusion
 CG 22 40 (01-96) Exclusion - Medical Payments To Children - Day Care Centers
 CG 22 67 (10-93) Corporal Punishment
 CG 24 07 (01-96) Products/Completed Operations Hazard Redefined
 CG 24 26 (04-13) Amendment of Insured Contract Definition
 MGL 171 (05-09) Limitation Of Coverage To Designated Operations
 MGL 1205-FL (01-14) Florida Child Care Commercial General Liability Enhancement
 MGL 1206 (01-14) Cyber Liability - Amendment Of Coverage B - Personal And Advertising Injury Liability
 MGL 1258 (01-16) Professional Liability Coverage
 MGL 1264 (08-14) Abuse Or Molestation And Employee And Volunteer Worker Defense Coverage
 MGL 1319 (01-16) Exclusion - Unmanned Aircraft
 MGL-TERR-2 (01-15) Confirmation of Exclusion of Certified Acts of Terrorism Coverage - Terrorism Risk Insurance Act
 MIL006 (05-09) Lead Liability Exclusion
 MIL024 (03-00) Multiple Policies Endorsement
 MIL 127-FL (05-09) Florida Asbestos Exclusion
 MIL 1301-FL (03-14) Florida Exclusion - Fungi or Bacteria

CRIME

MDCR 1000 (01-14) Crime and Fidelity Declarations
 CR 00 21 (11-15) Commercial Crime Coverage Form (Loss Sustained Form)
 CR 01 51 (08-07) Florida Changes - Legal Action Against Us

SCHEDULE OF FORMS AND ENDORSEMENTS

POLICY NUMBER: ISG70001550-03	EFFECTIVE DATE: 10/24/2016
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NUMBER**TITLE****CRIME**

CR 07 50 (08-08) Amendment - Delete Provisions Regarding Certain Acts of Terrorism
(Applicable to Crime/Fidelity Only)

MCR 1300 (08-15) Exclusion - Narcotics And Other Controlled Substances

**THE HARTFORD CRIMESHIELDSM ADVANCED
DECLARATIONS
FLORIDA**



HARTFORD FIRE INSURANCE CO.
HARTFORD PLAZA, HARTFORD, CT 06115,
A stock insurance company, herein called the Insurer

Policy Number: 21 FA 0256132-16

ITEM 1. Named Insured:

Producer: Code, Name and Address:

AGRICULTURAL & LABOR PROGRAM
INC.

85238
BOUCHARD INSURANCE
222 CHURCH STREET
KISSIMMEE, FL 34741

ITEM 2. Address

300 LYNCHBURG ROAD
LAKE ALFRED, FL 33850

ITEM 3. Policy Period: From 12:01 a.m. on 3/16/16 Inception Date To 12:01 a.m. on 3/16/17 Expiration Date
(Standard Time at your mailing address)

ITEM 4. Coverages, Limits of Insurance and Deductibles: Only Those Insuring Agreements That Are Designated With An "X" Are Included Under This Policy

	Limit of Insurance	Deductible Amount
<input checked="" type="checkbox"/> Insuring Agreement 1 - Employee Theft	\$3,007,215	\$25,000
<input type="checkbox"/> Insuring Agreement 2 - Employee Theft Client Premises	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 3 - Computer And Funds Transfer Fraud	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 4 - Inside The Premises Money, Securities and Other Property	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 5 - Outside The Premises Money, Securities and Other Property	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 6 - Depositors Forgery or Alteration	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 7 - Credit, Debit Or Charge Card Forgery	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 8 - Money Orders And Counterfeit Currency	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 9 - Investigative Expenses	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 10 - Computer Systems Restoration Expenses	\$N/A	\$N/A
<input type="checkbox"/> Insuring Agreement 11 - Identity Recovery Expenses Reimbursement	\$N/A	\$N/A

PREMIUM PER POLICY PERIOD: \$ 7,252.00

ITEM 5. Form numbers of Endorsements Forming Part of this **Policy** When Issued:
SEE FORM GU207 (SCHEDULE OF FORMS AND ENDORSEMENTS)

ITEM 6. Cancellation of Prior Insurance: By acceptance of this **Policy** the "Insured" gives the Insurer notice cancelling prior policies or bonds numbered: 21 FA 0256132 the cancellations to be effective at the time this **Policy** becomes effective.

ITEM 7. ADDRESS FOR NOTICES TO THE INSURER

(A) For Claims:

via mail: The Hartford Financial Products Claim Department
277 Park Avenue, 15th Floor
New York, NY 10172

via email: HFPClaims@thehartford.com

via fax: (917) 464-6000

(B) For other than Claims:

via mail: The Hartford
277 Park Avenue, 15th Floor
New York, NY 10172

via email: HFPEXpress@thehartford.com

via fax: 866-586-4550

Douglas Elliot

Authorized Representative

02/12/16

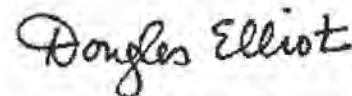
Date

GU207
(6-78)**ENDORSEMENT**

This endorsement, effective on 3/16/16 at 12:01 A.M standard time, forms a part of

Policy No. 21 FA 0256132-16 of the HARTFORD FIRE INSURANCE CO.

Issued to AGRICULTURAL & LABOR PROGRAM INC.



Douglas Elliot, President

SCHEDULE

	CA00H00300	09/09	THE HARTFORD CRIMESHIELD ADVANCED POLICY
	RN00U00100	05/93	IN WITNESS PAGE
1	CA00H15500	10/14	DECEPTION FRAUD ENDORSEMENT
2	CA00H15600	10/14	INCLUDE COVERAGE FOR VIRTUAL CURRENCY - SUBLIMITED
3	HR00H04700	03/10	NAME OF COUNTERSIGNING PRODUCER ENDORSEMENT
4	CA09H00400	10/09	FLORIDA AMENDATORY
5	CA09H00500	09/09	FLORIDA CANCELLATION AND NONRENEWAL ENDORSEMENT

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 15th Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

Policyholder: Agricultural & Labor Program

Policy Number: SRG 0009112378-B

BLANKET ACCIDENT INSURANCE

Policy Amendment No. 1

This Policy Amendment is attached to and made part of the Policy effective October 1, 2016 at 12:01 AM, Standard Time at the address of the Policyholder. Any changes in coverage apply only with respect to accidents that occur on or after that date. Any changes in premium apply as of the first premium due date on or after the effective date of this Amendment.

It is hereby Understood and Agreed that the policy is renewed from

October 1, 2016 to October 1, 2017.

Annual Premium: \$5,775.00

It is hereby Understood and Agreed that form C11696DBG (Rev. 12/12)-FL Master Application For Blanket Accident Insurance Policy is replaced in its entirety by form C11696DBG (Rev. 01/15)-FL Master Application For Blanket Accident Insurance Policy . (see attached)

It is hereby Understood and Agreed that form S30399DBG-FL Injury Definition And Exclusions Amendatory Endorsement, exclusion No. 3 is amended to read as follows:

3. the Insured's commission of or attempt to commit a crime.

This Policy Amendment expires concurrently with the Policy and is subject to all of the provisions, limitations and conditions of the Policy except as they are specifically modified by this Policy Amendment.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:



President



Secretary

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 15th Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

MASTER APPLICATION FOR BLANKET ACCIDENT INSURANCE POLICY

Application is hereby made for an accident insurance policy based on the following statements and representations:

1. Identification of Policyholder:

Name of Policyholder: Agricultural & Labor Program

Address of Policyholder: 7301 Lynchburg Road, Winter Haven, FL 33881

Policy Number: SRG 0009112378-B

2. Classification of Eligible Persons:

Class	Description of Class
I	All registered children who are in attendance at or who participate in services provided by the Policyholder whose names are on file with the Policyholder.

Number of Eligible Persons: To Be Determined

3. Policy Coverage:

A. **Covered Activities:** While participating in scheduled, supervised and sponsored activities of the Policyholder including direct travel to and from such covered activities.

B. **Benefit Schedule:**

CLASS I

Accidental Death Benefit

Maximum Amount: \$10,000

Accidental Dismemberment Benefit

Maximum Amount: \$20,000

Accident Medical Expense Benefit

Maximum Amount: \$35,000

Deductible: \$0.00

Dental Maximum Amount per tooth: \$250 per accident

Note: Expenses charged to the maximum for the above Dental services per tooth are also subject to the Maximum Amount shown above.

Catastrophe Cash Benefit

Maximum Amount: \$50,000

The Maximum Amounts are used to determine amounts payable under each Benefit. Actual amounts payable will not exceed the maximums, and may be less than the maximums under circumstances specified in the Policy.

C. **Policy Riders and/or Endorsements:**

The following Riders and/or Endorsements are attached to and made part of the Policy as of the Policy Effective Date. Each Rider and/or Endorsement is subject to all provisions, limitations and exclusions of the Policy that are not specifically modified by the Rider and/or Endorsement.

CLASS I

<u>FORM NO.</u>	<u>DESCRIPTION</u>
C11716DBG	Subrogation and Right of Recovery Endorsement
S30399DBG-FL	Injury Definition and Exclusions Amendatory Endorsement
S30549DBG-FL (Rev 12/09)	Accident Medical Expense Benefit Rider
S30554DBG-FL	Catastrophe Cash Benefit Rider
U40002-FL	Important Consumer Service Information Regarding Your Insurance
89644 (7/05)	Coverage Territory Endorsement

4. **Premiums:**

It is hereby agreed and understood that the premium amounts, and the manner in which premiums are due and payable, are as follows:

It is hereby agreed and understood that the premium shall be \$5,775.00 per year.

Such premiums are due and payable in the following manner:
Yearly, on the policy effective date.

5. **Policy Effective Date:** October 1, 2016
6. **Policy Termination Date:** October 1, 2017

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Signed for the Policyholder

Title

Date

Signed by Licensed Resident Agent
(Where Required by Law)


(Print Name)

(Date)

(Agent License No.)

Markel Insurance Company

EXCESS/UMBRELLA DECLARATIONS

POLICY NUMBER: ISU70001550-03	RENEWAL OF POLICY: ISU70001550-02
Named Insured and Mailing Address: The Agricultural & Labor Program, Inc. P.O. Box 3126 Winter Haven, FL 33881	
Policy Period From: 10/24/16	To: 10/24/17 At 12:01 a.m. standard time at your mailing address shown above
This policy provides <input type="checkbox"/> Excess Liability coverage only or <input checked="" type="checkbox"/> Umbrella Liability coverage only. Only the policy provisions applicable to the type of coverage checked in the above box will apply. Please refer to the appropriate sections of the policy for what is and is not covered according to coverage type.	
IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.	
Policy Premium: \$ 34,426.00	
<input type="checkbox"/> Direct Billed <input checked="" type="checkbox"/> Agency Billed	
Limits of Insurance:	
General Aggregate	\$ 5,000,000
Products-Completed Operations Aggregate	\$ 5,000,000
Each Occurrence	\$ 5,000,000
Each Person - Personal And Advertising Injury	\$ 5,000,000
Self-Insured Retention – Each Occurrence	\$ 10,000
THIS POLICY PROVIDES CLAIMS-MADE COVERAGE FOR THE UNDERLYING INSURANCE SHOWN AS CLAIMS-MADE IN THE SCHEDULE OF UNDERLYING INSURANCE. PLEASE READ THE ENTIRE FORM CAREFULLY.	
This insurance does not apply to Coverage A – Bodily Injury And Property Damage Liability and Coverage B – Personal And Advertising Injury written under Section II – Umbrella Liability Coverage which occurs before the Retroactive Date shown below. N/A in New York	
Retroactive Date: Per underlying claims-made coverage (Enter a date only when one or more underlying insurance coverages are claims-made.)	
Producer Number, Name and Mailing Address	
51217	Roger Bouchard Insurance, Inc. PO Box 6090 Clearwater, FL 33758
Forms and Endorsements attached to this policy at time of issuance: See Schedule of Forms and Endorsements	
These declarations, together with the Coverage Form(s) and any Endorsement(s), complete the above numbered policy.	
Issue Date: October 18, 2016	At: Kennesaw, GA
By: 	(Authorized Representative)

Named Insured: The Agricultural & Labor Program, Inc.		Policy Number: ISU70001550-03	
EXCESS/UMBRELLA POLICY			
SCHEDULE OF UNDERLYING INSURANCE			
(An "X" in the Type of Coverage boxes below () indicates these coverages are provided by the underlying policies.)			
Carrier, Policy Number, Policy Period (If Applicable)	Type of Coverage	Underlying Limits of Insurance	
Carrier: Markel Insurance Company Policy Number: ISG70001550-03 Policy Period: 10/24/16 - 10/24/17	<input checked="" type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input checked="" type="checkbox"/> Commercial General Liability <input type="checkbox"/> Liquor Liability <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	\$ 3,000,000 \$ 3,000,000 \$ 1,000,000 \$ 1,000,000 \$ \$ \$ \$	General Aggregate Products-Completed Operations Aggregate Each Occurrence Personal And Advertising Injury - Each Person Or Organization
Carrier: Markel Insurance Company Policy Number: ISG70001550-03 Policy Period: 10/24/16 - 10/24/17	<input checked="" type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input checked="" type="checkbox"/> Professional Liability	\$ 1,000,000 \$ 3,000,000	Each Wrongful Act Aggregate
Carrier: Markel Insurance Company Policy Number: ISG70001550-03 Policy Period: 10/24/16 - 10/24/17	<input type="checkbox"/> Occurrence <input checked="" type="checkbox"/> Claims-Made <input checked="" type="checkbox"/> Employee Benefits Liability	\$ 1,000,000 \$ 3,000,000	Each Employee Aggregate
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input type="checkbox"/> Liquor Liability	\$ \$	Each Common Cause Aggregate
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Stop Gap - Employers Liability	\$ \$ \$	Bodily Injury By Accident Bodily Injury By Disease - Each Person Bodily Injury By Disease - Policy Limit
Carrier: Markel Insurance Company Policy Number: ISA70001550-03 Policy Period: 10/24/16 - 10/24/17	<input checked="" type="checkbox"/> Business Automobile Liability <input checked="" type="checkbox"/> Owned Automobiles <input checked="" type="checkbox"/> Non-Owned Automobiles <input checked="" type="checkbox"/> Hired Automobiles	\$ 1,000,000	Each Accident
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Auto Dealer Liability <input type="checkbox"/> Owned Automobiles <input type="checkbox"/> Non-Owned Automobiles <input type="checkbox"/> Hired Automobiles	\$ \$ \$ \$ \$	Covered Autos Liability - Each Accident General Liability Bodily Injury And Property Damage Liability - Each Accident Personal And Advertising Injury Liability - Any One Person Or Organization General Liability Aggregate Products And Work You Performed Aggregate

Carrier, Policy Number, Policy Period (If Applicable)	Type of Coverage	Underlying Limits of Insurance
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input type="checkbox"/>	 \$ \$ \$
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input type="checkbox"/>	 \$ \$ \$
Carrier: RetailFirst Insurance Company Policy Number: 520-26279 0000 Policy Period: 11/15/2015 - 11/15/2016	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input checked="" type="checkbox"/> Employers Liability	\$ 500,000 Bodily Injury By Accident \$ 500,000 Bodily Injury By Disease • Each Person \$ 500,000 Bodily Injury By Disease • Policy Limit
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input type="checkbox"/>	 \$ \$ \$
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input type="checkbox"/>	 \$ \$ \$
Carrier: Policy Number: Policy Period:	<input type="checkbox"/> Occurrence <input type="checkbox"/> Claims-Made <input type="checkbox"/>	 \$ \$ \$

Market Insurance Company
FORM SCHEDULE

FORM NUMBER

FORM NAME

MJIL 1000 06-10	Signature Page
MDUB 1000 03 14	Excess/Umbrella Declarations
MUB 0001 03 14	Excess/Umbrella Policy
MUB 201 (08/03)	Corporal Punishment Following Form
MUB 205 (07/05)	"Employee" Benefit Liability Following Form
MUB 301 (08/03)	Broadened Conditions
MUB 400 (08/03)	Abuse And Molestation Exclusion
MUB 433 (08/03)	Educator's Liability Exclusion
MUB 506 (07/05)	Silica Or Silica-Related Dust Exclusion
MUB 509 (07/07)	Per Location General Aggregate Limit
MUB 1203 03 14	Broad Named Insured
MUB 1204 03 14	Colleges Or Schools
MUB 1209 03 14	Amendment Of Insured Contract Definition
MUB 1328 03 14	Total Pollution Exclusion With A Building Heating, Cooling, Dehumidifying Equipment Exception And
MUB 1359 01 15	Exclusion of Certified Acts of Terrorism
MUB 1400-FL 03 14	Florida Amendatory Endorsement
MUB-TERR-2 01 15	Confirmation of Exclusion of Certified Acts of Terrorism - Terrorism Risk Insurance Act

**BOARD OF DIRECTORS
RESIGNATION**

Twila Steward

From: holt0044@aol.com
Sent: Monday, October 31, 2016 10:58 PM
To: mshaynes6
Cc: Deloris Johnson
Subject: Re: Alpi Board Member

Good evening Ms. Brown,

It's with regret that you are leaving our program, I hope that your tenure with ALPI was informative and educational. We work hard to deliver the services and sincerely will miss your contribution. We wish you well in your future endeavors.

William Holt
ALPI, Board Chair

Sent from my BlackBerry 10 smartphone.

From: mshaynes6
Sent: Monday, October 31, 2016 8:55 PM
To: holt0044@aol.com
Subject: Alpi Board Member

Good Afternoon Mr. Holt:

Please accept my letter of resignation from my position as Alpi Board Member as of November 01, 2016.

Sincerely,
Patricia Brown

Sent from Samsung tablet

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