



NCM Client Alert

A publication of Northern Capital Management, Inc.

OCTOBER 31, 2007

Dear Clients,

For those of you who currently access your accounts online via Schwab Alliance, we would like to inform you that the cost basis information on Schwab Alliance's site will temporarily be unavailable. Charles Schwab is currently in the process of changing the cost basis method used from First-in-First-out to Average Cost. When the change is complete, the information that we have and provide to you and/or your CPA will match the information provided to you on the Schwab Alliance website. This will help avoid confusion for tax paperwork.

Charles Schwab has informed us that this process will be completed around the end of the year.

If you are not currently set up to access your accounts via Schwab Alliance and wish to do so, please contact Jen Isotalo at jen@ncm-inc.com or by calling our office and dialing extension 20.

Sincerely,

Northern Capital Management, Inc.