

Conduct and Practices Handbook Course

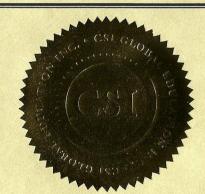
The Board of Directors certifies that

Douglas J. Taylor

has qualified for this certificate by successfully completing the Conduct and Practices Handbook Course.

Completion Date

October 9, 2007



President

Roberta Wilton