

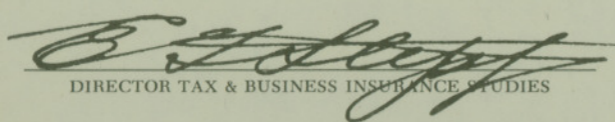


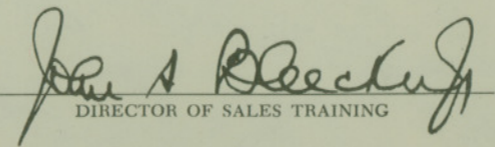
THE RESEARCH & REVIEW SERVICE OF AMERICA, INC.

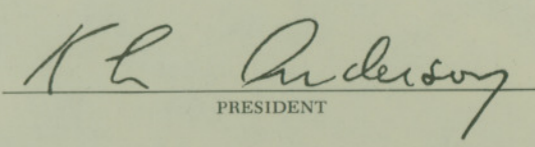
*Certifies that*  
**Stephen Schulmerich**

IS QUALIFIED TO COUNSEL ON LIFE INSURANCE FOR  
**ESTATE AND BUSINESS PROTECTION**

BY COMPLETING THE R & R TAX & BUSINESS COURSE  
THIS 16th DAY OF JULY 1973

  
DIRECTOR TAX & BUSINESS INSURANCE STUDIES

  
DIRECTOR OF SALES TRAINING

  
PRESIDENT

THE COMPLETION IS FURTHER ATTESTED BY

