



*International Board of
Standards and Practices
for Certified Financial Planners*

Be it known that

Stephen C. Schulmerich

*Having satisfied all requirements for certification and
having agreed to abide by the Code of Ethics and Standards
of Practice thereof is hereby authorized to use*

CFP and CERTIFIED FINANCIAL PLANNER

with all rights and privileges pertaining thereto on

March 21, 1988

P. Kemp Fair, Jr.
Chairman of the Board

Larry D. Hayden
President

Certificate No. 8800412