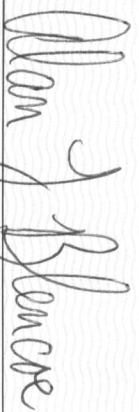


CERTIFICATE OF MERIT

BE IT KNOWN, the undersigned has successfully completed the intensive
business course

Conducting Employee Performance Evaluations

THEREBY, demonstrating a commitment to personal development
and company growth;
AND, has learned powerful skills that can be used to achieve higher levels of
personal and professional excellence.



Signature of Seminar Participant


Bernard P. Erdman
President and Chief Executive Officer



10/17/98
Date


Don Kinney
Vice President of Marketing & Creative Services