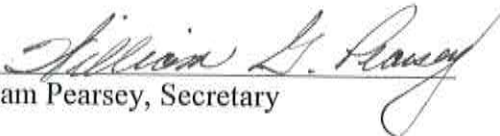


POLICY REGARDING CAPITALIZATION:

All fixed assets with a life expectancy of greater than one (1) year and with a purchase price of \$600.00 or greater shall be capitalized and depreciated accordingly.

Passed by a majority vote of the Board of Trustees this 20th day of September, 1999.



William Pearsey, Secretary