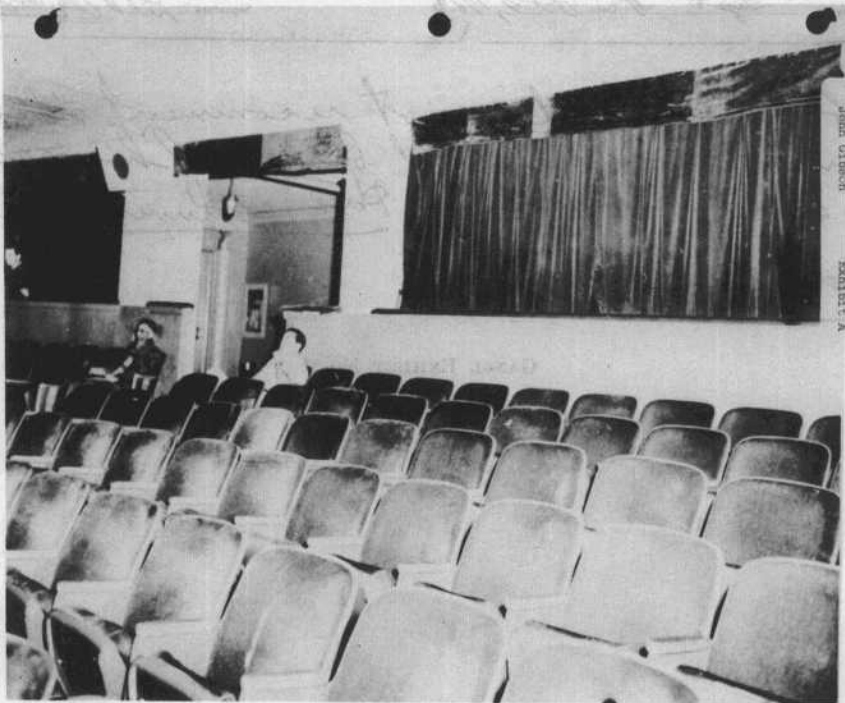




GARNER EXHIBIT 1

GARNER EXHIBIT No. 1



GIBSON EXHIBIT A