



*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