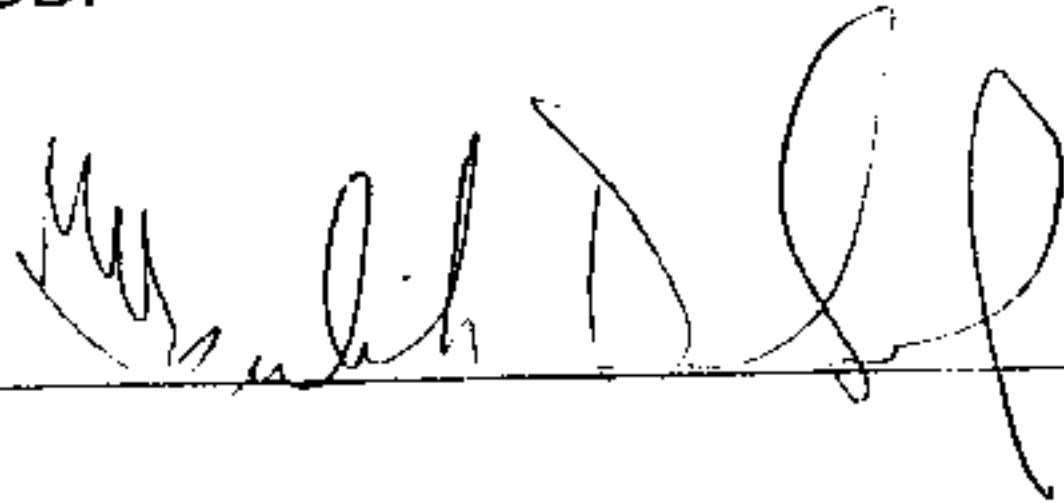


OATH OF OFFICE

"I, FREDERICK D. ARD SOLEMNLY AFFIRM (OR SWEAR)
 THAT I WILL SUPPORT THE CONSTITUTION OF THE UNITED STATES AND THE
 CONSTITUTION OF THE STATE OF ALABAMA, SO LONG AS I CONTINUE A CITIZEN
 THEREOF; AND THAT I WILL FAITHFULLY AND HONESTLY DISCHARGE THE DUTIES
 OF THE OFFICE UPON WHICH I AM ABOUT TO ENTER, TO THE BEST OF MY ABILITY,
 SO HELP ME GOD."

Signature _____



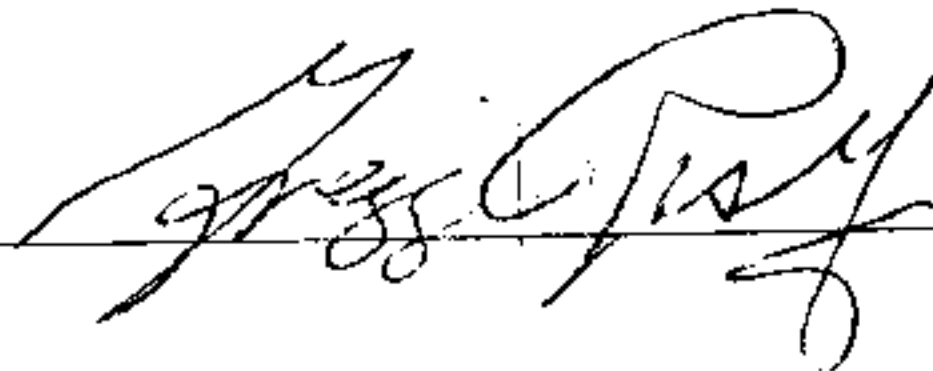
Office _____

PLACE #1

Date _____

10/3/88

Oath Administered By _____



STATE OF ALABAMA
 I CERTIFY THIS
 INSTRUMENT WAS FILED

CITY OF HELENA, ALABAMA

88 OCT -6 AM 8:47

JUDGE OF PROBATE