

State of Idaho

Department of State

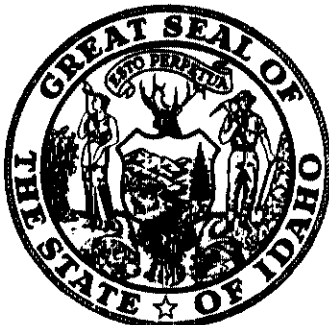
CERTIFICATE OF INCORPORATION OF

M. & H. INVESTMENTS, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: January 11, 1994



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

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ARTICLES OF INCORPORATION
OF

94 JAN 11 AM 8 42 M. & H. INVESTMENTS, INC.

The undersigned, in order to form a corporation pursuant to the Idaho Business Corporation Act, certify as follows:

ARTICLE I

The name of the corporation is M. & H. INVESTMENTS, INC.
(hereafter "Corporation").

ARTICLE II

The purposes for which this Corporation is organized are as follows:

1. To engage in Agent Representative/ Sales and
2. To engage in any other lawful activity or business for which corporations may be incorporated under the Idaho Business Corporation Act.

ARTICLE III

The Corporation shall have perpetual existence.

ARTICLE IV

The address of the initial registered office of the Corporation shall be 5745 N. Blackcat Road, Meridian, Idaho 83642 and the name of its initial registered agent at such address is Lorraine M. Fox.

ARTICLE V

The shares of stock to be issued by the Corporation shall consist of one class only, and the aggregate number of shares which the Corporation shall be authorized to issue shall be 50,000 shares of stock, each having a par value of \$1.00 per share. All shares of stock shall have the same rights in such Corporation and shall be nonassessable when paid in full.

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ARTICLE VI

The names and post office addresses of the incorporators and organizers, who have named themselves as the initial directors to serve until the first election of directors of the Corporation, are as follows:

NAME:
Lorraine M. Fox
Charles D. Fox

ADDRESS:
2104 S. Gum Street, Kennewick, WA 99336
P.O. Box 579, Pilot Rock, Oregon 97868

ARTICLE VII

The private property of the stockholders of this Corporation shall not be subject to the payment of the corporate debts in any amount or to any extent whatever.

ARTICLE VIII

The Corporation reserves the right to amend, alter, change or repeal any provisions contained in these Articles of Incorporation in the manner now or hereafter prescribed by statute, and all rights conferred upon stockholders herein are granted subject to this reservation.

Dated: Dec 23, 1993

Lorraine M. Fox
Lorraine M. Fox
Charles D. Fox
Charles D. Fox

STATE OF IDAHO)
) ss
County of Ada)

On this 23rd day of December, 1993,
before me, the undersigned, a Notary Public in and for said State,
personally appeared Lorraine M. Fox and Charles D. Fox,
known to me to be the person(s)
whose name(s) s subscribed to the within instrument, and
acknowledged to me that the statements contained therein are true.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year in this certificate first above
written.

Linda L. Torrens
Notary Public for Idaho 10-23-97
Residing at Boise, Idaho