

ARTICLES OF INCORPORATION

OF

IDAHO PACIFIC BENEFITS, INC.

FILED
99 SEP 16 AM 8:48
SECRETARY OF STATE
STATE OF IDAHO

The undersigned, acting as the incorporator of a corporation (hereinafter referred to as "Corporation") under the Idaho Business Corporation Act (the "Act"), adopts the following Articles of Incorporation for the Corporation:

ARTICLE I

NAME

IDAHO SECRETARY OF STATE

The name of the corporation shall be "IDAHO PACIFIC BENEFITS, INC."

09/16/1999 09:00
CK: 1377 CT: 63878 IN: 258349

ARTICLE II

PERIOD OF DURATION

1 @ 100.00 = 100.00 CORP # 2

C130463

The period of duration of the Corporation is perpetual.

ARTICLE III

PURPOSE AND POWERS

Section 1. The purpose for which this Corporation is organized is: The transaction of any or all lawful business for which corporations may be incorporated under the Act; to do everything necessary, proper, advisable or convenient for the conduct of said business; and to do all other things incident thereto or connected therewith, which are not forbidden by the Act, by other law, or by these Articles of Incorporation.

Section 2. The Corporation shall have and may exercise all powers necessary or convenient to effect its purpose including but not limited to the statutory powers specified in the appropriate sections of the Idaho Code, as amended and supplemented.

ARTICLE IV

AUTHORIZED SHARES

Section 1. NUMBERS. The aggregate number of shares of common stock which the Corporation shall have the authority to issue is 5,000 shares. The stock shall have \$100 par value.

Section 2. DIVIDENDS. The holders of the common stock shall be entitled to receive, when and as declared by the Board of Directors, as permitted by the Act, dividends or distributions payable either in cash, in property, or in shares of the capital stock of the Corporation.

Section 3. STOCK NONASSESSABLE. The private property of the shareholders of the Corporation shall not be subject to the payment of corporate debts to any extent whatsoever, and shares of the Corporation shall not be subject to assessment for the purpose of paying expenses, conducting business, or paying debts of the Corporation.

Section 4. VOTING POWER. The entire voting power for the election of the Directors and for all other purposes shall be vested exclusively in the holders of the common stock, who shall be entitled to one vote for each share of common stock held by them of record.

**ARTICLE V
PREEMPTIVE RIGHTS**

Shareholders of the Corporation shall have preemptive and preferential rights of subscription of any shares of the Corporation, whenever now or hereafter authorized, or to obligations convertible into stock of the Corporation, issued or sold, and the Board of Directors in issuing stock of the Corporation, or obligations convertible into stock, shall first offer such issue of stock or obligations to the shareholders of the Corporation.

**ARTICLE VI
REGISTERED OFFICE**

The address of the initial registered office of the Corporation is 3745 S RUSH CREEK PL BOISE ID 83706 the name of its initial registered agent is Larry T. Blackburn.

**ARTICLE VII
BOARD OF DIRECTORS**

The number of Directors of the Corporation shall be as specified in the By-Laws. The number of Directors constituting the initial Board of Directors is two (2) and the name and address of the persons who are to serve as Directors until the first annual meeting or until their successors are elected and shall qualify is:

<u>Name</u>	<u>Address</u>
Larry T. Blackburn	3745 S. Rush Creek Place, Boise, Idaho 83706
Judy A. Blackburn	3745 S. Rush Creek Place, Boise, Idaho 83706

**ARTICLE VIII
INCORPORATOR**

Larry T. Blackburn	3745 S. Rush Creek Place, Boise, Idaho 83706
--------------------	--

**ARTICLE IX
SPECIAL PROVISIONS**

The stock of this corporation is intended to qualify under the requirements of Section 1244 of the Internal Revenue Code and the regulations issued thereunder. Such actions as may be necessary shall be deemed to have been taken by the appropriate officers to accomplish this compliance.

ARTICLES OF INCORPORATION - Page 3

Dated this 1st day of September, 1999

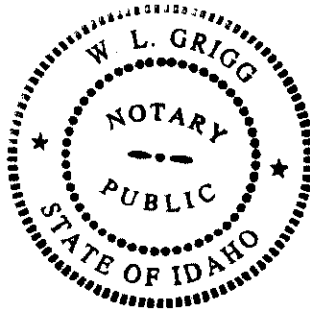
Larry T. Blackburn

State of Idaho)
 :SS
County of Canyon)

On this 1st day of September, 1999, before me the undersigned notary public in and for the State of Idaho, personally appeared Larry T. Blackburn, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same.

In witness whereof, I have hereunto set my hand and affixed my official seal, the day and year above written herein.

W L Grigg
Notary Public for Idaho



Residing at Nampa
My commission expires: 8/28/2000