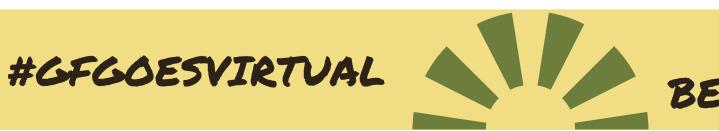


VIRTUAL CERTIFICATE OF COMPLETION





LIFE'S A BEAUTIFUL RIDE