Section III

PERSONNEL

EMPLOYEE HANDBOOK

I. GENERAL EMPLOYMENT POLICIES

A. Employment

The policy of the Company is to recruit, select and retain capable, well-qualified employees for all areas of business and to ensure that employees and applicants alike are considered without regard to race, religion, color, sex, age, national origin, handicap, familial or veteran status.

This policy applies to every aspect of employment, including recruitment, selection, promotion, transfer, training, compensation, reduction of force and termination.

B. Equal Employment Opportunity

It is the policy of the Company to give equal opportunity to all qualified persons without regard to race, religion, color, sex, age, national origin, handicap, sexual preference, familial or veteran status.

The Company's employment policy provides that all individuals be recruited, hired, assigned, advanced, compensated, and retained on the basis of their qualifications and treated equally in these and all other aspects without regard to race, religion, color, sex, age, national origin, handicap, familial or veteran status.

It shall be considered the responsibility of every supervisory employee to further the implementation of this policy and ensure conformance by the people they supervise.

C. Code of Ethics

The owners and management of (Name of Company) and its affiliated corporations and partnerships, believe that
the interest of our organization, our employees, our management, and the public, can best be served by the adoption of a formal code of ethical standards and practices for our Company. In accordance with this conviction, we present this Code of Ethics as being the basic underlying principles on which our business is operated. We expect that every employee of our business fully subscribes to and follow these principles and practices: 1. To conduct ourselves and our business in a highly professional manner, always conducting ourselves in ways that reflect the highest personal standards of honesty and integrity;

2. To conduct ourselves in a fair, equitable, and ethical manner in our dealings with fellow employees, with our residents, with the government agencies with whom we work, with our suppliers, and with our competitors;

3. To be certain that personnel, at all levels of our organization, are fully knowledgeable of the rules, regulations, policies, and procedures of the federal, state, or local government with whom we work and to act in conformity with all applicable laws and regulations, and to cooperate fully in every appropriate way with all governmental bodies, at all times;

4. To conduct our business at all times without regard to the race, religion, color, sex, age, national origin, handicap, sexual preference, familial or veteran status of the persons with whom we deal;

5. To further protect our employees, and the employees of other firms within our industry, and to protect the programs under which we work, we will report immediately to our supervisor or to other appropriate persons, any violations of laws, regulations, policies, or procedures that are detrimental to the long range success of our Company and our industry; and,

6. To keep constantly before our fellow employees, our residents, and others with whom we work, the value of the American free enterprise system, and particularly the freedom of individual opportunity, which is afforded each of us in the United States of America.