**STEPHEN P. MUIR**

Managing Principal & Chief Investment Officer; NEO Investment Counsel, LLC

November 15, 2004

Mr. Muir is the Managing Principal & Chief Investment Officer at NEO Investment Counsel, LLC, with considerable experience in finance, portfolio management, and equity research.

He received his undergraduate degree in business administration from Brigham Young University and an MBA from Case Western Reserve’s Weatherhead School of Management. He has been active on the boards of Cleveland Society of Security Analysts and The Church of Jesus Christ of Latter-Day Saints. He has also participated in a local Boy Scout troop as a committee chairman.

He is currently studying voice at The Settlement, and he and his wife, Annette, live in Solon.