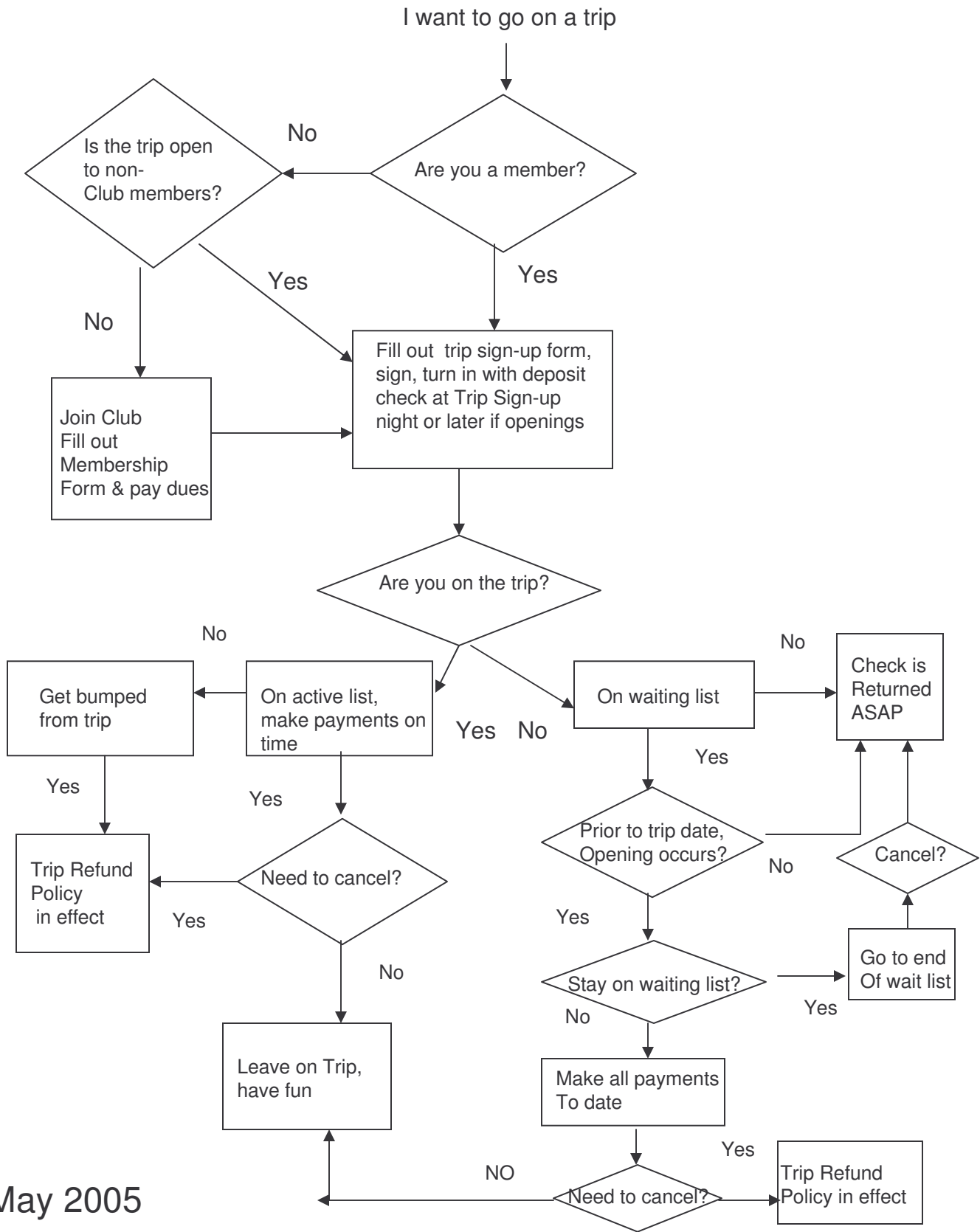


3M Ski Club Event/Trip Sign-up Policy Summary

Written By-Laws, section 10.3.3 supersedes flow chart depicted below



May 2005