

RESOLUTION OF THE
WHITE MOUNTAIN APACHE TRIBE OF THE
FORT APACHE INDIAN RESERVATION

WHEREAS, ERISA, Ltd. and its principal owner, Jim Hebets, have assisted the Tribe in the administration of the White Mountain Apache Tribe Discretionary Contribution Plan (the "Discretionary Contribution Plan") and in the design of the White Mountain Apache Tribe Retirement Savings Plan (the "Retirement Savings Plan"); and

WHEREAS, ERISA, Ltd, has also made a recommendation to the Tribe that the investments in both the Discretionary Contribution Plan and the Retirement Savings Plan be handled on an "allocated account" rather than a "pooled account" basis in order to simplify plan administration in the future and reduce plan administration costs; and

WHEREAS, ERISA, Ltd. has also presented to the Tribe a proposal to invest the assets of both the Discretionary Contribution Plan and the Retirement Savings Plan with Massachusetts Financial Services ("MFS").

BE IT RESOLVED by the Tribal Council of the White Mountain Apache Tribe that ERISA, Ltd. is hereby retained to assist the Tribe in selecting an appropriate investment vehicle for the assets of both the Discretionary Contribution Plan and the Retirement Savings Plan.

BE IT FURTHER RESOLVED that the assets of both the Discretionary Contribution Plan and the Retirement Savings Plan shall be invested and administered on an allocated account basis rather than a pooled account basis.

BE IT FURTHER RESOLVED that employees participating in both plans will be allowed to select between the investment choices made available under both plans with respect to all contributions made to the plans on their behalf or by them.

BE IT FURTHER RESOLVED that the assets of both the Discretionary Contribution Plan and the Retirement Savings Plan shall be invested with MFS pursuant to the proposal presented by ERISA, Ltd.

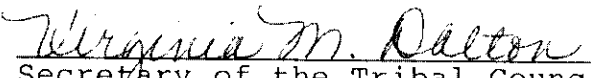
BE IT FURTHER RESOLVED that the Tribal Council recognizes that ERISA, Ltd. will receive a commission with respect to assets invested with MFS.

BE IT FURTHER RESOLVED that the Tribal Chairman Ronnie Lupe and Tribal Treasurer Edwin Kane are hereby authorized and directed to take all actions necessary or appropriate in order to transfer assets presently held by Massachusetts Mutual Life Insurance Company pursuant to the Discretionary Contribution Plan to MFS, as outlined above, effective as soon as possible.


The foregoing resolution was on April 11, 1991, duly adopted by a vote of nine for and zero against by the Tribal Council of the White Mountain Apache Tribe, pursuant to authority vested in it by Article V, Section 1 (i) of the Amended Constitution and Bylaws of the Tribe, ratified by the Tribe June 27, 1958, and approved by the Secretary of the Interior on May 29, 1958, pursuant to Section 16 of the Act of June 18, 1934 (48 Stat. 984).



Chairman of the Tribal Council



Secretary of the Tribal Council


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