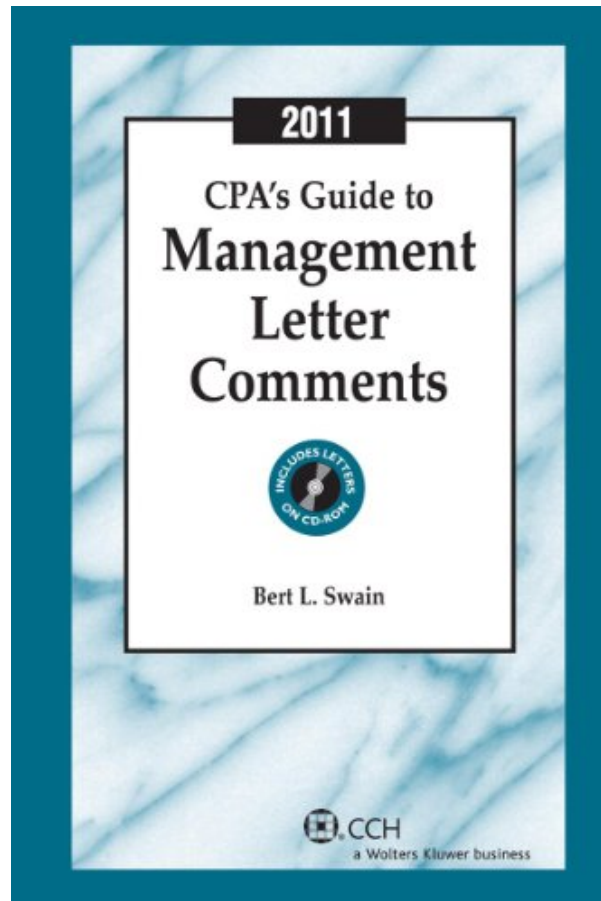
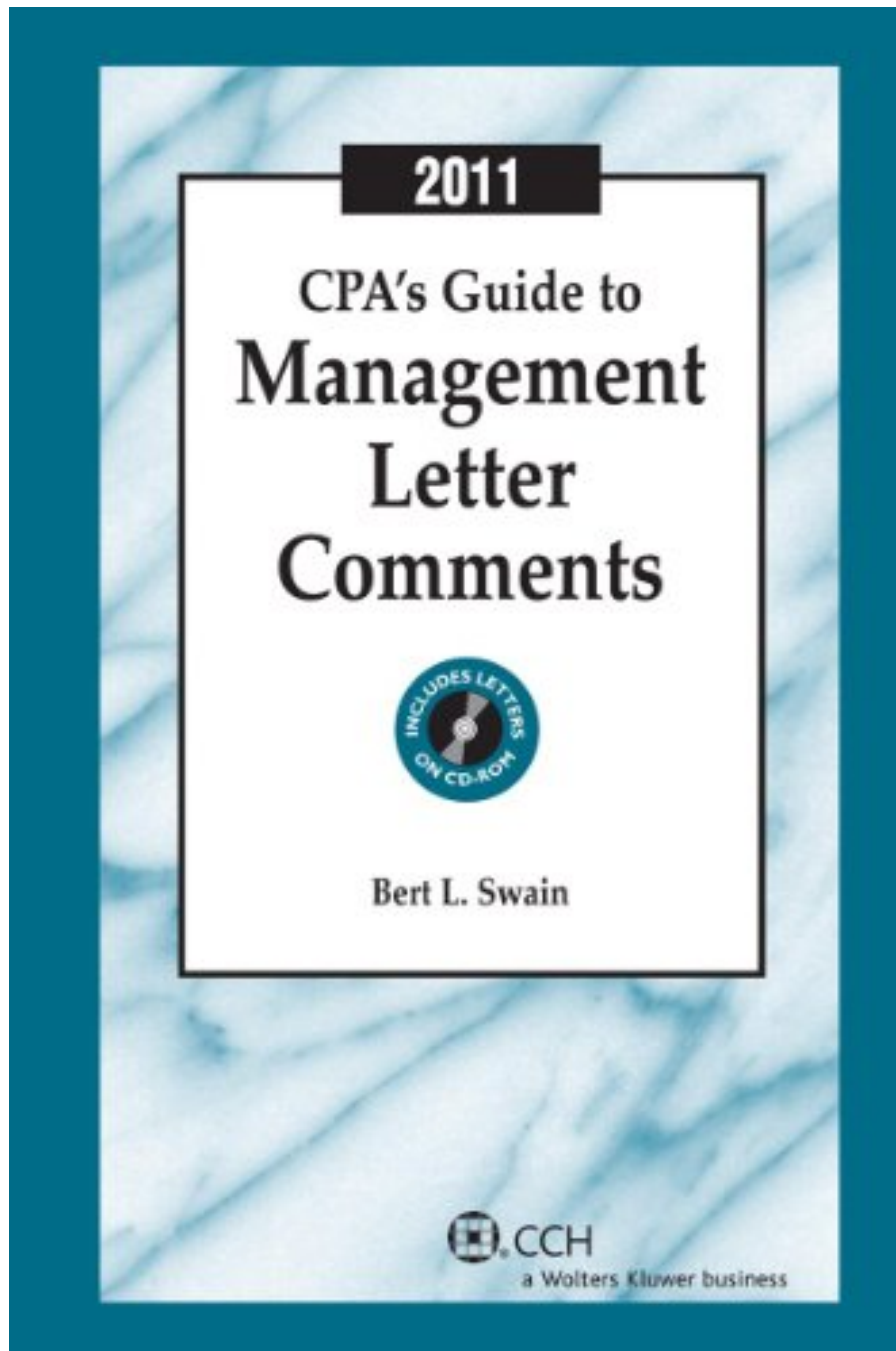


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Bert Swain attended American University on scholarship and graduated in 1979 with a Bachelor s Degree in Accounting. He later returned and earned a Master s Degree in Taxation, in 1987. After graduation in 1979, Mr. Swain was immediately employed by a national accounting firm, where he gained broad experience in audits of many types of organizations. In 1983, Mr. Swain joined Kamerow, Weintraub & Swain, LLP, to manage the audit and accounting segment of the practice that now encompasses numerous clients in various industries such as professional services, retail, not-for-profit, and others. He is also the Director of Quality Control with regard to the firm s accounting and audit practice. Mr. Swain is a member of the American Institute of Certified Public Accountants (former Council member), the Maryland Association of Certified Public Accountants, the Association of Practicing Certified Public Accountants, the Association of Certified Fraud Examiners, and the Greater Washington Society of Certified Public Accountants (GWSCPA), where he has served as a member of the Board of Governors and was President for the 1995-96 fiscal year.

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