

---

# ALTERNATIVE DISPUTE RESOLUTION

---

---

**ACADEMY**

---

---

# **CERTIFICATE OF COMPLETION**

---

---

Is Awarded To

---

---

Scott Toner

---

---

For Course

---

---

## Addressing Customers of Different Cultures (.5 CME)

---

---

Guno Ritfeld, JD

---



---

Certificate

3656-13332-2488

---

---

October 10, 2019

---