	BOND NO. S15 65 42
THE STATE OF ALABAMA, SHELBY County Know All	Men By These Presents
That we BARBARA A. KIDD as Pr	rincipal & AMERICAN LIBERTY INSURANCE COMPANY,
as Surety are held and firmly bound unto the State of Alabama,	in the sum of Ten Thousand and No/100 (\$10,000.00) Dellags,
for the payment of which well and truly to be made and don	e, we bind ourselves, our heirs, executors, administrators and
assigns, firmly by these presents, and we hereby waive our righ	t to claim personal property exempt under the laws of Alabema.
Sealed with our seals, and dated this 25TH day of _	* * * * * * * * * * * * * * * * * * *
The conditon of the above obligation, That whereas the above	ove bound BARBARA A. KIDD
	was duly appointed to the
office of Notary Public on the 14TH day of APRIL, 1	993; for the term of 4 years from the 14TH day
of <u>APRIL 1993</u> in Precinct No in an	
	shall faithfully perform and discharge
	then the above obligation to be void, otherwise to remain
in full force and effect.	Bat AKID
	BARBARA A KIDD
	ANACDICAN LIBERTY INCLIDANCE COMPANY
11.1. 100 12.0	AMERICAN LIBERTY INSURANCE COMPANY (L.S.)
Authorized Resident Agent	BY: Monna Melton (L.S.) Attorney-in-Fact
Taken and approved this \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Thomas a mounder 2
	Judge of Probate
THE STATE OF ALABAMA, OATH OF	OFFICE
of the United States, and the constitution of the State of Alaban	solemnly swear that I will support the constitution na, so long as I continue a citizen thereof; and that I will faithful.
Subscribed and sworn to before me this day o	I am about to enter, to the best of my ability. So help me God. I
Jan Zani)	Barbara W. Park
Notary Public	

POWER OF ATTORNEY

AMERICAN LIBERTY INSURANCE COMPANY Surety Administrative Offices P.O. Box 712 Des Moines, Iowa 50303

KNOW ALL MEN BY THESE PRESENTS, that American Liberty Insurance Company, a Corporation duly organized and existing under the laws of the State of Alabama, hath made, constituted and appointed and does by these presents make, constitute and appoint:

R. A. Falsetti, D.V. Skelton

Birmingham, AL

D.L. Hixenbaugh, K.E. Kingery,

J.A. Thornton

Des Moines, IA

its true and lawful Attorney(s)-In-Fact, with full power and authority hereby conferred in its named, place and stead, to execute, acknowledge and deliver any and all bonds, recognizances, contracts of indemnity and other conditional or obligatory undertakings:

Any and All Bonds

and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the common seal of the Corporation and duly attested by its Assistant Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises. This Power of Attorney is executed and may be revoked pursuant to and by authority granted by resolution duty adopted by the Executive Committee of the Board of Directors of American Liberty Insurance Company on the 7th day of February, 1980 which reads as follows:

"RESOLVED, By the Executive Committee of American Liberty Insurance Company, that the President or any Vice President shall have the Power, by and with the concurrence of the Secretary, or any Assistant Secretary, to appoint and revoke the appointments of attorneys-in-fact or agents with power and authority, as defined or limited in their respective powers of attorney and to authorize them to execute on behalf of the Company, and affix the seal of the Company thereto, bonds, undertakings, recognizances, contracts of indemnity and other written obligations in the nature thereof."

IN WITNESS WHEREOF, American Liberty Insurance Company has caused these presents to be signed by its President, attested by its Assistant Secretary and its corporate seal to be hereto affixed this first day of July, 1988.

ATTEST:

AMERICAN LIBERTY INSURANCE COMPANY

By

Vicki W. Harris, Assistant Secretary

Inst # 1993-10211

101654AA988R+QRIED

SHELBY COUNTY JUDGE OF PRODATE

N.

15.00

STATE OF ALABAMA COUNTY OF SHELBY

On this first day of July, 1988 before me personally came M, E. Harris to me known, who, being by me duly sworn, did depose and say, that he resides in Shelby County, Alabama, that he is President of American Liberty Insurance Company, the Corporation described herein and which executed the above instrument; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Corporation; and that he signed his name thereto by like order.

Joan M. Brooks, Notary Public

Commission Expires 3/12/92

CERTIFICATION

I, David L. Hixenbaugh, the Assistant Secretary of American Liberty Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney, executed by said American Liberty Insurance Company, which is still in full force and effect.

In witness whereof, I have hereunto set my hand and affixed the seal of said Corporation, in Polk County, Iowa this twentysixth day of July, 1988.

David L. Hixenbaugh, Assistant Secretary

Form 7030