

Employers Mutual Companies

P. O. Box 712 Des Moines, Iowa 50303

S 117301

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

Notice: The warning elsewhere in this Power of Attorney affects the validity thereof. Please review carefully.

KNOW ALL MEN BY THESE PRESENTS, that:

Employers Mutual Casualty Company, an Iowa Corporation
Emcasco Insurance Company, an Iowa Corporation
Union Mutual Insurance Company of Providence,
a Rhode Island Corporation

Illinois Emcasco Insurance Company, an Illinois Corporation
Dakota Fire Insurance Company, a North Dakota Corporation
American Liberty Insurance Company, an Alabama Corporation

hereinafter referred to severally as "Company" and collectively as "Companies", each does, by these presents, make, constitute and appoint:

R. L. STEWART, M. E. HARRIS, RICHARD L. COCHRAN, VICKI HARRIS, DONNA SKELTON, INDIVIDUALLY,
BIRMINGHAM, ALABAMA-----

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings, and other obligatory instruments of a similar nature as follows:

ANY AND ALL BONDS

and to bind each Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of each such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

The authority hereby granted shall expire August 1, 1989 unless sooner revoked.

AUTHORITY FOR POWER OF ATTORNEY

This Power-of-Attorney is made and executed pursuant to and by the authority of the following resolution of the Boards of Directors of each of the Companies at meetings duly called and held on March 9, 1983.

RESOLVED: The Chairman of the Board of Directors, the President, any Vice President, the Treasurer and the Secretary shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of the Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power of attorney issued to them, to execute and deliver on behalf of the Company and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and any such instrument executed by any such attorney-in-fact shall be fully and in all respects binding upon the Company. Certification as to the validity of any power of attorney authorized herein made by an officer of Employers Mutual Casualty Company shall be fully and in all respects binding upon this company. The facsimile or mechanically reproduced signature of such officer, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power-of-attorney of the Company, shall be valid and binding upon the Company with the same force and affect as though manually affixed.

IN WITNESS WHEREOF, The Companies have caused these presents to be signed for each by their Chairman and Assistant Secretary, and the Corporate seals to be hereto affixed this 24th day of March, 1986.

WARNING: This power invalid if red diagonal imprint "Employers Mutual Companies" is not present in its entirety, and if the signatures of the officers and notary public do not appear in blue, and if the "EMC" watermark does not appear in the top half center of the page.

Seals

Robb B. Kelley
Chairman

John M. Van Sloun
Assistant Secretary

On this 24th day of March, 1986 before me a Notary Public in and for Polk County, Iowa, personally appeared Robb B. Kelley and John M. Van Sloun, who being by me duly sworn, did say that they are, and are known to me to be the Chairman and Assistant Secretary, respectively, of each of The Companies above; that the seals affixed to this instrument are the seals of said corporations; that said instrument was signed and sealed on behalf of each of The Companies by authority of their respective Boards of Directors; and that the said Robb B. Kelley and John M. Van Sloun acknowledge the execution of said instrument to be the voluntary act and deed of each of The Companies.

My Commission Expires

August 19, 1988

Notary Public

KATHY E. KINGERY
MY COMMISSION EXPIRES
August 19, 1988

CERTIFICATE

I, Richard E. Haskins of the Employers Mutual Casualty Company, do hereby certify that the foregoing resolution of the Boards of Directors by each of The Companies, and this Power of Attorney issued pursuant thereto on March 24, 1986 on behalf of R. L. Stewart, M.E. Harris, Richard L. Cochran, Vicki Harris, Donna Skelton are true and correct and are still in full force and effect.

In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 20th day of July, 1988.

Richard E. Haskins Vice-President