

OFFICIAL BOND

BOND NO. S15 64 64

THE STATE OF ALABAMA, }
SHELBY County

Know All Men By These Presents

That we Dawn D. Junk as Principal & 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) Dollars,
for the payment of which well and truly to be made and done, we bind ourselves, our heirs, executors, administrators and
assigns, firmly by these presents, and we hereby waive our right to claim personal property exempt under the laws of Alabama.

Sealed with our seals, and dated this 29th day of March, 19 94

The conditon of the above obligation, That whereas the above bound Dawn D. Junk

_____ was duly appointed to the
office of Notary Public on the 29th day of March, 1994; for the term of 4 years from the 29th day
of March, 1994 in Precinct No. 12/04 in and for said County.

Now, if the said Dawn D. Junk shall faithfully perform and discharge
all the duties of said office during his continuance therein then the above obligation to be void, otherwise to remain
in full force and effect.

Dawn D. Junk (L.S.)
Dawn D. Junk

Annie Moore Hargrove
Annie Moore Hargrove
Authorized Resident Agent

AMERICAN LIBERTY INSURANCE COMPANY (L.S.)

BY: Hanna Skilton (L.S.)
Attorney-in-Fact

Taken and approved this 29th day of March, 19 94.

Thomas A. Snow
Judge of Probate

THE STATE OF ALABAMA, }
SHELBY County

OATH OF OFFICE

I, Dawn D. Junk solemnly swear that I will support the constitution
of the United States, and the constitution of the State of Alabama, so long as I continue a citizen thereof; and that I will faithful-
ly and honestly discharge the duties of the office upon which I am about to enter, to the best of my ability. So help me God.

Subscribed and sworn to before me this 29th day of March, 1994.

Annie Moore Hargrove
Annie Moore Hargrove
Notary Public

Dawn D. Junk

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
D.L. Hixenbaugh, K.E. Kingery, J.A. Thornton

Birmingham, AL
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 duly 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

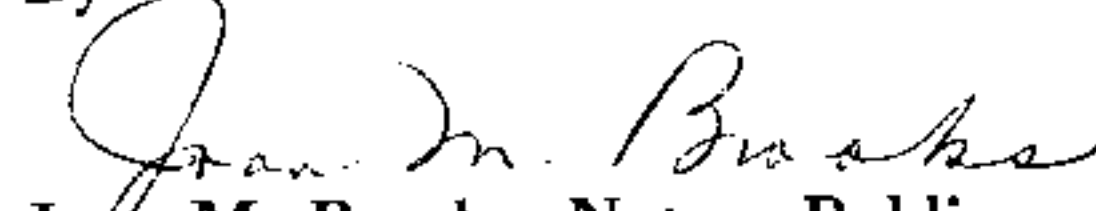

Vicki W. Harris, Assistant Secretary


M. E. Harris, President

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.

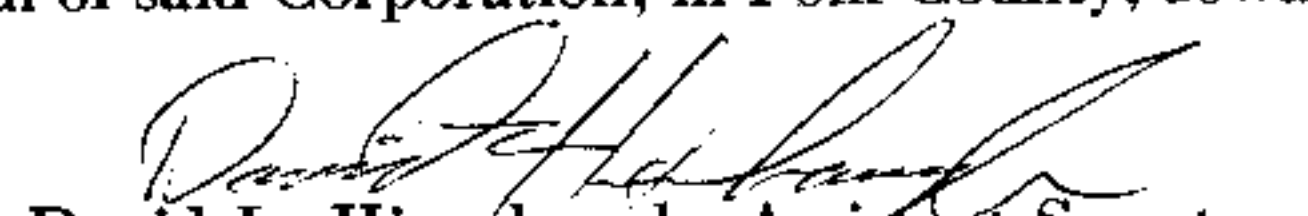
By


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 twenty-sixth day of July, 1988.


David L. Hixenbaugh, Assistant Secretary

EMC Insurance Companies

P.O. Box 712 • Des Moines, Iowa 50303

No. 149064

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, that:

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

4. Illinois Emcasco Insurance Company, an Illinois Corporation
5. Dakota Fire Insurance Company, a North Dakota Corporation
6. 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:

ANNIE MOORE HARGROVE, TIMOTHY J. HALL, DORIS K. HENDON, INDIVIDUALLY, LEEDS, 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:

IN AN AMOUNT NOT EXCEEDING ONE HUNDRED THOUSAND DOLLARS----- \$100,000.00

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, 1996 unless sooner revoked.

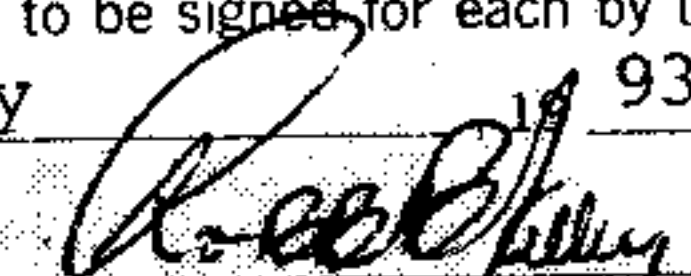
AUTHORITY FOR POWER OF ATTORNEY


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 the second regularly scheduled meeting of each company duly called and held in 1990.

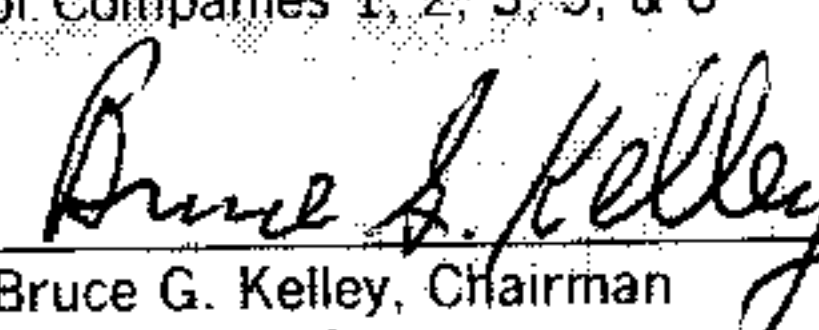
RESOLVED: The Chairman of the Board of Directors, the President, any Vice President, the Treasurer and the Secretary of Employers Mutual Casualty Company shall have power and authority to (1) appoint attorneys-in-fact and authorize them to execute on behalf of each Company and attach the seal of the 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.

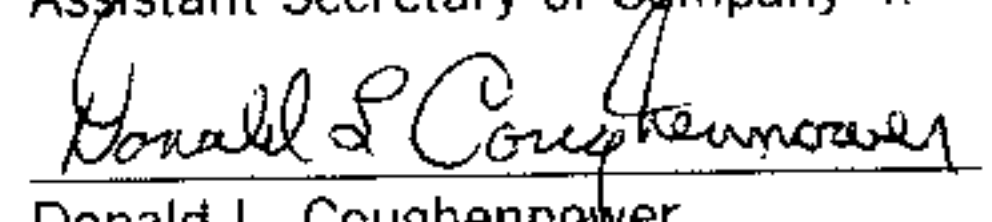
IN WITNESS WHEREOF, The Companies have caused these presents to be signed for each by their officers as shown, and the Corporate seals to be hereto affixed this 26th day of July, 1993.

Seals


 Robb B. Kelley, Chairman
 of Companies 1, 2, 3, 5, & 6



 Philip T. Van Ekeren, Secretary
 of Companies 1, 2, 3, 5;
 Assistant Secretary of Company 4.


 Bruce G. Kelley, Chairman
 of Company 4


 Donald L. Coughenower,
 Assistant Secretary of Company 6

On this 26th day of July, AD 1993 before me a Notary Public in and for Polk County, Iowa, personally appeared Robb B. Kelley, Philip T. Van Ekeren, Bruce G. Kelley, and Donald L. Coughenower, 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 each of The Companies by authority of their respective Boards of Directors; and that the said Robb B. Kelley, Phillip T. Van Ekeren, Bruce G. Kelley, and Donald L. Coughenower acknowledge the execution of said instrument to be the voluntary act and deed of each of The Companies.

My Commission Expires August 28, 1995.


 Notary Public

CERTIFICATE

I, David L. Hixenbaugh 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 July 26, 1993 on behalf of Annie Moore Hargrove, Timothy J. Hall, Doris K. Hendon 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 _____ day of _____, 19____.


 Vice-President