

OFFICIAL BOND

BOND NO. S202234

STATE OF ALABAMA

Shelby County } Know All Men By These Presents
Alabama State at Large

That we Susan H. Clements as Principal & EMPLOYERS MUTUAL CASUALTY 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 23rd day of May, 1997

The condition of the above obligation, That whereas the above bound Susan H. Clements was, on the 23rd day of May, 1997 appointed to the Office of Notary Public; for the term of 4 years in Precinct No. _____ in and for said County.

Now, if the said Susan H. Clements 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.

Susan H. Clements (L.S.)
Susan H. Clements (L.S.)

EMPLOYERS MUTUAL CASUALTY COMPANY (L.S.)

BY: Chad A. Reid (L.S.)
Attorney-in-Fact

David J. Paulston
Authorized Resident Agent

Taken and approved this 9 day of June, 1997.

Chad A. Reid
Attorney-in-Fact

THE STATE OF ALABAMA}

OATH OF OFFICE

Shelby County

I, Susan Clements 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 faithfully 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 May, 1997.

Donna C. Guffitt
Notary Public

Susan Clements

06/09/1997-18037
02:01 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 17.00

EMC Insurance Companies

P.O. Box 712 • Des Moines, Iowa 50303

No. 277341

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 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 Iowa Corporation

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

HUDSON CLAYTON BUSH, CHAD A. REID, DAVID J. POUNDSTONE, INDIVIDUALLY, MONTGOMERY, 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 TWO HUNDRED FIFTY THOUSAND DOLLARS----- (\$250,000.00)-----

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.

August 1, 1998

The authority hereby granted shall expire _____ unless sooner revoked.

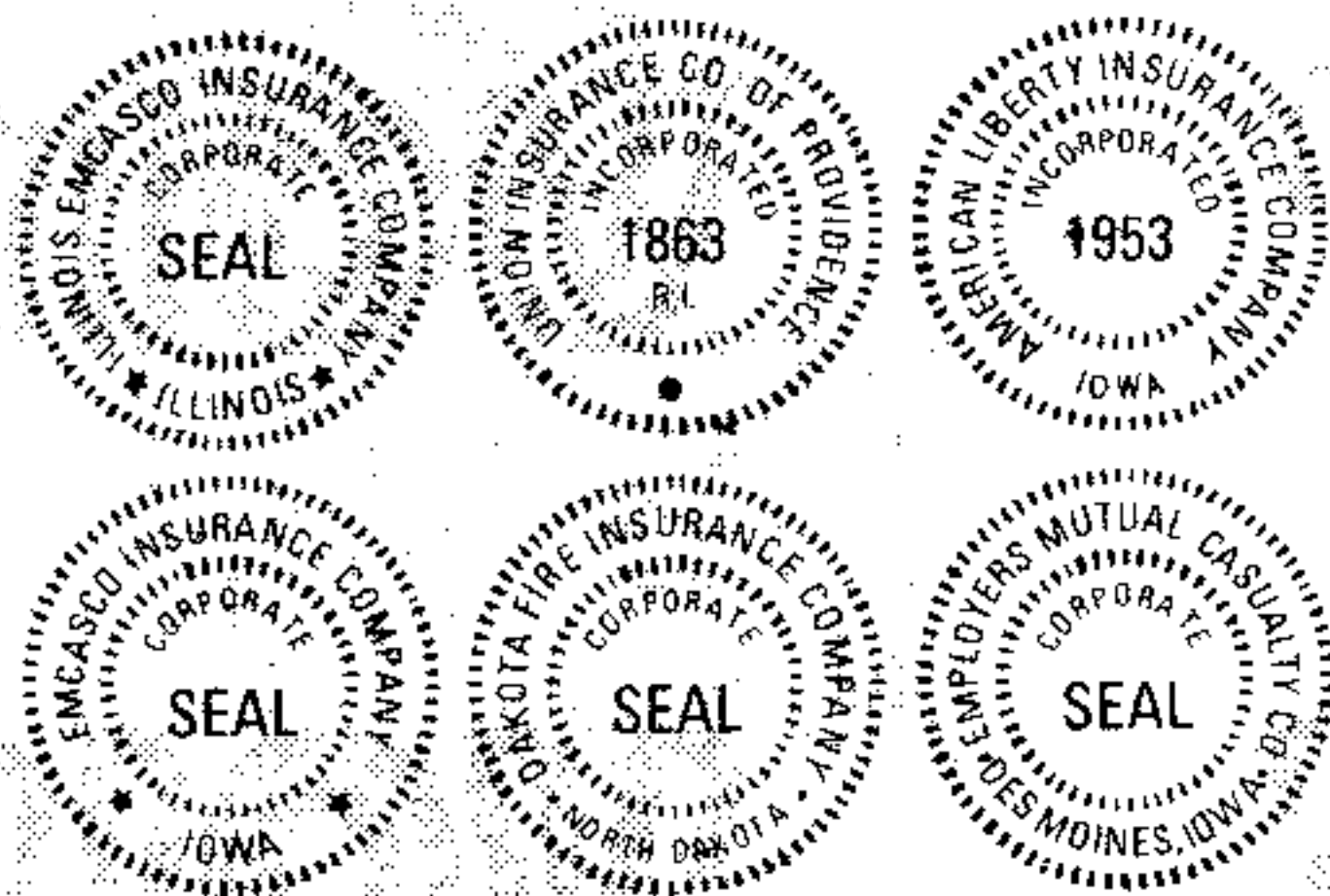
AUTHORITY FOR POWER OF ATTORNEY

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 effect 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 5th day of March, 1996.

Seals



Bruce G. Kelley, Chairman
of Companies 3, 4, 5
Companies 1 & 2

02:01 PM
SHELBY COUNTY JUDGE OF PROBATE
002 SNA
17.00

On this 5th day of March AD 19 96 before me a Notary Public in and for Polk County, Iowa, personally appeared 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, President, 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 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 September 30, 1997.

Notary Public

CERTIFICATE

I, David L. Hixenbaugh, Vice President of the Companies, do hereby certify that the foregoing resolution of the Boards of Directors by each of The

March 5, 1996

Companies, and this Power of Attorney issued pursuant thereto on behalf of Hudson Clayton Bush, Chad A. Reid, David J. Poundstone

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 23 day of May, 19 97

Vice-President