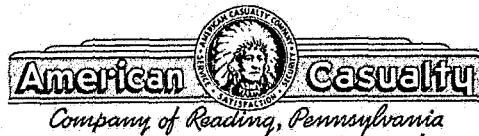


CERTIFIED COPY



NO. 1896

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That the AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, a Pennsylvania Corporation, having its principal office in the City of Reading, County of Berks, Commonwealth of Pennsylvania, pursuant to the following By-Law, adopted by the stockholders of the said Company on February 4th, 1947, to wit:

"Article III, Paragraph 4.—In addition to the Officers to be elected, as above specified, the President shall have power and authority to appoint such Assistant Vice Presidents, Assistant Secretaries, Assistant Treasurers, Resident Vice Presidents, Resident Assistant Secretaries and Attorneys-in-Fact as shall be necessary in the conduct of the Company's business, and to give such appointees full power and authority to sign all policies, bonds, recognizances, stipulations and all underwriting undertakings, and affix thereto in attestation the Company's seal where required. The President shall also have power to appoint such Managers, Agents, and other employees as the business of the Company may require. The President may at any time remove and revoke the authority of any such appointee.

does hereby constitute and appoint

J. A. RAFFTERY, of
St. Paul, Minnesota

its true and lawful attorney(s)-in-fact, to execute, seal and deliver for and on its behalf as surety, any and all bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, which are or may be allowed, required or permitted by law, statute, rule, regulation, contract or otherwise,

provided, however, that the penal sum of any one such instrument executed hereunder shall not exceed ONE HUNDRED THOUSAND AND NO/100 (\$100,000.00) DOLLARS

and the execution of such instrument(s) in pursuance of these presents, shall be as binding upon the said AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, as fully and amply, to all intents and purposes, as if the same had been duly executed and acknowledged by its regularly elected officers at its principal office.

IN WITNESS WHEREOF, the AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA has caused these presents to be signed and its corporate seal to be affixed by its authorized officer this 9th day of February, 1949.

H. G. EVANS

President.

COMMONWEALTH OF PENNSYLVANIA,
COUNTY OF BERKS,

SS:

On this 9th day of February, 1949 before me came the individual, to me personally known, who executed the preceding instrument, and being by me duly sworn, said that he is the therein described and authorized officer of the AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA; that the seal affixed to said instrument is the corporate seal of said Company, and the said corporate seal and his signature were duly affixed by the authority and direction of the said Corporation, and that Article III, Paragraph 4, of the By-Laws, of said Company, referred to in the preceding instrument, is now in force.

IN WITNESS WHEREOF, I have hereunto set my hand, and affixed my official seal at the City of Reading, the day and year first above written.

My commission expires April 7th, 1951

Phyllis Hamilton

Notary Public.

COMMONWEALTH OF PENNSYLVANIA,
COUNTY OF BERKS,

SS:

I, S. F. Hanna, Assistant Secretary of the AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, do hereby certify that the foregoing is a true and correct copy of Power of Attorney issued by said American Casualty Company of Reading, Pennsylvania, and that I have compared same with the ORIGINAL on file in the Home Office of said Company, and that it is a correct transcript thereof and of the whole of the said original, and that the said Power of Attorney has not been revoked and is now in full force and effect.

IN WITNESS WHEREOF, I have hereunto subscribed my name as Assistant Secretary, and affixed the corporate seal of the Company at the City of Reading, Pennsylvania, this 9th day of February, 1949.

Assistant Secretary.

10767

POWER OF ATTORNEY
Standard
Accident Insurance Company
DETROIT, MICHIGAN

KNOW ALL MEN BY THESE PRESENTS: That the STANDARD ACCIDENT INSURANCE COMPANY by J. P. HACKER its Vice-President in pursuance of authority granted by Section 10A of the By-Laws of said Company, which reads as follows:

"The President, or any Vice-President, shall have power and authority to appoint resident Vice-Presidents, resident Assistant Secretaries and Attorneys-in-fact and to 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."

does hereby nominate, constitute and appoint J. A. Rafferty of the City of St. Paul, State of Minnesota,

its true and lawful agent and attorney-in-fact, to make, execute, seal and deliver for and on its behalf, and as its act and deed any and all bonds and undertakings, except bonds guaranteeing the payment of principal and interest of notes, mortgage bonds and mortgages, in penalties not exceeding One Hundred Thousand - - - - - (\$100,000.00) Dollars each, in its business of guaranteeing the fidelity of persons holding places of public or private trust, and in the performance of contracts other than insurance policies, and executing and guaranteeing bonds or other undertakings not exceeding One Hundred Thousand - - - - - (\$100,000.00) Dollars, each as aforesaid, required or permitted in all actions or proceedings, or by law required or permitted.

All such bonds and undertakings as aforesaid to be signed for the Company and the Seal of the Company attached thereto by the said J. A. Rafferty, individually, as occasion may require.

And the execution of such bonds or undertakings in pursuance of these presents, shall be as binding upon said Company, as fully and amply, to all intents and Purposes, as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its office in Detroit, State of Michigan, in their own proper persons.

IN WITNESS WHEREOF, the said STANDARD ACCIDENT INSURANCE COMPANY has caused these presents to be signed by its Vice-President, and its Corporate Seal to be affixed thereto this

31st day of January 19 49.

Standard Accident Insurance Company

(COMPANY SEAL)

by J. P. HACKER
Vice-President.

STATE OF MICHIGAN, }
COUNTY OF WAYNE } ss.

On this 31st day of January A. D. 19 49 before the subscriber a Notary Public of the State of Michigan, in and for the County of Wayne, duly commissioned and qualified came

J. P. HACKER

Vice-President of the STANDARD ACCIDENT INSURANCE

COMPANY, to me personally known to be the individual and officer described in, and who executed the preceding instrument, and he acknowledged the execution of the same, and being by me duly sworn, deposeth and saith, that he is the officer of the Company aforesaid, and that the seal affixed to the preceding instrument is the Corporate Seal of said Company, and the said Corporate Seal and his signature of officer was duly affixed and subscribed to the said instrument by the authority and direction of the said Corporation and that Section 10A of the by laws of said Company referred to in the preceding instrument is now in force.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my Official Seal at the City of Detroit, the day and year first above written.

(NOTARIAL SEAL)

SHIRLEY J. HUNTER
My Commission Expires Sept. 30, 1949 Notary Public.

I. W. J. Nichols, Assistant Secretary of the Standard Accident Insurance Company, hereby certify that the foregoing is a true and correct copy of Power of Attorney issued on behalf of J. A. Rafferty, and that same is still in force,

SUBSCRIBED AND SWORN TO BEFORE

me this 31st day of January, 1949

E. W. J. Nichols
My Commission Expires May 12, 1952.

Shirley J. Hunter
Assistant Secretary.

10767

O.P.

STATE OF MINNESOTA
DEPARTMENT OF STATE
FILED
MAR 1 - 1949

Wickert
Secretary of State