

STATE OF Maryland
-ss:
COUNTY OF Baltimore

I, Dorothy P. Dinsmore, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY that John C. Horseman, Vice-President of The Farmers and Bankers Life Insurance Company and R. W. Wait, Secretary of said Company, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice-President and Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company, for the uses and purposes therein set forth; and the said Secretary then and there acknowledged that he, as custodian of the corporate seal of said Company, did affix the corporate seal of said Company to said instrument to said instrument as his own free and voluntary act and as the free and voluntary act of said Company, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal, this 21 day of Jan, 1970.

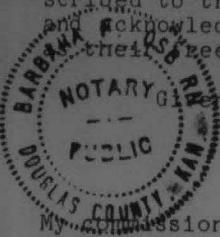
Dorothy P. Dinsmore
Notary Public
Dorothy P. Dinsmore

My commission expires July, 1970.

STATE OF KANSAS
-ss:
COUNTY OF DOUGLAS

I, Barbara F. Osborn, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY that Sidney L. Harrison, Raydell H. Harrison, Richard D. Peters, Mary Kathleen Peters, James H. Williams, and Virginia A. Williams

who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth



Given under my hand and Notarial Seal this 31st day of Dec., 1969.

Barbara F. Osborn
Notary Public
Barbara F. Osborn

My commission expires Dec. 4, 1971.

STATE OF KANSAS
-ss:
COUNTY OF DOUGLAS

I, Barbara F. Osborn, a Notary Public in and for and residing in said County, in the State aforesaid, DO HEREBY CERTIFY that Richard D. Peters, Mary Kathleen Peters, James H. Williams, and Virginia A. Williams

who are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument

as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.



Given under my hand and Notarial Seal this 31st day of Dec., 1969.

Barbara F. Osborn
Notary Public
Barbara F. Osborn

My commission expires December 4, 1971.