

State of Idaho

Department of State

CERTIFICATE OF AMENDMENT OF

STECKMAN AND LINNEBACH FINANCIAL GROUP, INC.

I PETE T. CENARRUSA, Secretary of State of the State of Idaho hereby certify that duplicate originals of Articles of Amendment to the Articles of Incorporation of STECKMAN AND LINNEBACH FINANCIAL GROUP, INC.

duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Amendment to the Articles of Incorporation and attach hereto a duplicate original of the Articles of Amendment.

Dated January 7, 19 83



Pete T. Cenarrusa
SECRETARY OF STATE

Corporation Clerk

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SEC. OF STATE

AM 7 PM 9 14

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RESTATED ARTICLES OF INCORPORATION OF
STECKMAN AND LINNEBACH FINANCIAL GROUP, INC.

We, the undersigned, acting as incorporators of a corporation under the Idaho Corporation Act, adopt the following Restated Articles of Incorporation for such corporation:

FIRST

The name of the corporation is STECKMAN AND LINNEBACH FINANCIAL GROUP, INC.

SECOND

The location and post office of the registered office of the corporation in the State of Idaho is 101 N. 4th Street, in the city of Coeur d'Alene, Idaho, 83814.

THIRD

The name and address of the registered agent of the corporation is, GREG LINNEBACH, and the registered office of the corporation is 101 N. 4th Street, in the City of Coeur d'Alene, State of Idaho, 83814.

FOURTH

The period of its duration is perpetual.

FIFTH

The purpose or purposes for which the corporation is

organized is the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act, including but not limited to the transaction of all aspects of the business of life, health, disability, property and casualty insurance.

SIXTH

The aggregate number of shares which the corporation shall have authority to issue for Class "A" Common stock is ONE HUNDRED THIRTY TWO THOUSAND, (132,000), with par value of ONE AND NO/100 (1.00) DOLLAR per share and for Class "B" Common stock is 100,000 shares without par value. Said Class "B" Common stock shall not have the right to vote for any purpose. The Board of Directors may from time to time fix the price expressed in dollars for the sale of the Class "B" Common stock.

SEVENTH

Any one or more of the Directors may be removed either with or without cause, at any time, by a vote of the stockholders holding a majority of the stock at any special meeting called for that purpose.

EIGHTH

The number of directors constituting the initial Board of Directors of the corporation shall be not less than two (2) nor more than seven (7), and the names and addresses of persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall

qualify are:

JAMES STONE	Rt.#1, Box 433 A Bonners Ferry, ID 83805
GREG LINNEBACH	101 N. 4th Street Coeur d'Alene, ID 83814

NINTH

The names and addresses of each incorporator is:

GREG LINNEBACH	101 N. 4th Street Coeur d'Alene, ID 83814
JAMES C. STONE	Rt.#1, Box 433 A Bonners Ferry, ID 83805

TENTH

The personal liability of each director and each stock holder for monetary damages for the breach of fiduciary duty as a director or stock holder provided that this section shall not limit the liability of a director or stockholder for those acts identified in 30-1-52 (2)(a)(b)(c) and (d), Idaho Code.

ELEVENTH

Each incorporator has subscribed to at least one share of stock.

Except for the designated amendments to paragraph fifth specifically authorizing the corporation to engage in th business of various types of insurance and to paragraph sixth authorizing an additional class of stock and empowering the directors to set the price for said stock and paragraph tenth limiting director

and stockholder liability, the Restated Articles of Incorporation correctly set forth without change the corresponding provisions of the Articles of Incorporation as originally stated and that these Restated Articles of Incorporation together with the designated amendments supersede the original Articles of Incorporation.

There is one class of stock entitled to vote on the amendments incorporated in these restated articles, there are 132,000 shares outstanding and 132,000 shares are entitled to vote on said amendments.

The number of shares of stock voting for said amendments is 132,000, the number of shares of stock voting against the amendments is 0.

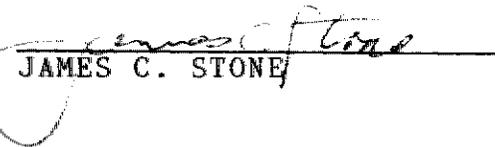
The date of adoption of the amendments included in these Restate Articles of Incorporation is the 21st day of December, 1987.

IN WITNESS WHEREOF, we have hereunto set our hands and seals the 21st day of December, 1987.

PRESIDENT


GREG LINNEBACH

SECRETARY:


JAMES C. STONE

RESTATED ARTICLES OF INCORPORATION OF
STECKMAN & LINNEBACH FINANCIAL GROUP, INC.-4
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STATE OF IDAHO)
) ss.
County of Kooteni)

I, NORMAN L. GISSEL, a Notary Public for the State of Idaho, does hereby certify that on this 21st day of December, 1987, personally appeared before me, MR. GREG LINNEBACH, who, being by me first duly sworn, declared that he is the President of STECKMAN AND LINNEBACH FINANCIAL GROUP, INC., that he signed the foregoing document as the President of the corporation, and that the statements therein contained are true.



NOTARY PUBLIC FOR IDAHO
Residing at Coeur d'Alene
My commission expires: 8/18/92

*(SEAL)

CORP.2

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RESTATED ARTICLED OF INCORPORATION OF
STECKMAN & LINNEBACH FINANCIAL GROUP INC.-5 and final.