

State of Idaho

Department of State.

CERTIFICATE OF AMENDMENT OF

REMER & TROY INSURANCE AGENCY, INC.

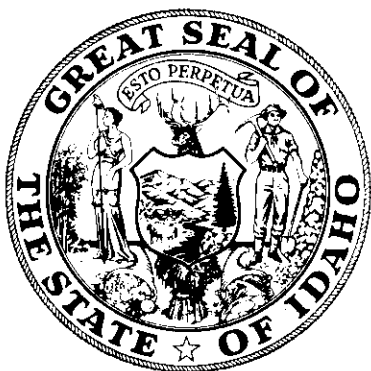
I PETE T. CENARRUSA, Secretary of State of the State of Idaho hereby, certify that
duplicate originals of Articles of Amendment to the Articles of Incorporation of _____

REMER & TROY INSURANCE AGENCY, 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 May 17, 1982



Pete T. Cenarrusa
SECRETARY OF STATE

Corporation Clerk

ARTICLES OF AMENDMENT TO
THE ARTICLES OF INCORPORATION OF
REMER & TROY INSURANCE AGENCY, INC.

Pursuant to the provisions of Section 30-1-61 of the Idaho Business Corporation Act, the undersigned corporation adopts the following articles of amendment to its Articles of Incorporation:

FIRST: The name of the corporation is REMER & TROY INSURANCE AGENCY, INC.

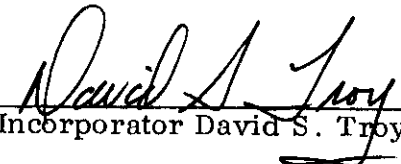
SECOND: The following amendments of the Articles of Incorporation were adopted by the incorporator on April 26, 1982 in the manner prescribed by the Idaho Business Corporation Act:

Article Third of the Articles of Incorporation be and the same hereby is amended as follows:

THIRD: The purpose or purposes for which the corporation is organized are: the transaction of any or all lawful businesses for which corporations may be incorporated under the Idaho Business Corporation Act including the business of life and/or disability insurance and property and/or casualty insurance.

THIRD: No shares of stock of the corporation were outstanding at such time the incorporator was the only one entitled to vote for such amendment and the incorporator's vote was affirmative.

DATED this 12th day of May, 1982.


Incorporator David S. Troy

STATE OF IDAHO)
) ss.
County of Nez Perce)

I, Beryl M. Vance, a Notary public, do hereby certify
that on this 12th day of May, 1982, personally appeared before me, DAVID S. TROY,
who, being by me first duly sworn, declared that he is the incorporator of REMER &
TROY INSURANCE AGENCY, INC., that he signed the foregoing document as an
incorporator of the corporation and that the statements therein contained are true.

Beryl M. Vance
Notary Public for Idaho
Residing at: Lewiston
My Commission Expires: 9/5/84