

Explanation of Responses:

Executed on behalf of Gregory J. Orman by Jeanie Sell Latz, Attorney-in-Fact (see Attached Exhibit A)

/s/Gregory J. Orman by Jeanie Sell Latz

January 9, 2003

*****Signature of Reporting Person**

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Gregory J. Orman, does hereby constitute and appoint Bernard J. Beaudoin, Jeanie S. Latz or Mark G. English, his/her true and lawful attorney and agent, with full power and authority to execute in the name and on behalf of the undersigned individual a Report on Form 4 or Form 5 and all amendments thereto; hereby granting unto such attorney and agent full power of substitution and revocation in the premises; and hereby ratifying and confirming all that such attorney and agent may do or cause to be done by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 9th day of January, 2003.

/s/Gregory J. Orman
Signature

Name Printed: Gregory J. Orman

STATE OF MISSOURI)
) ss
COUNTY OF JACKSON)

On this 9th day of January, 2003, before me the undersigned, a Notary Public, personally appeared Gregory J. Orman, to be known to be the person described in and who executed the foregoing instrument, and who, being by me first duly sworn, acknowledged that he/she executed the same as his/her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

/s/Jacquetta L. Hartman
Notary Public
Ray, County,
Missouri
My Commission Expires:
April 8, 2004