



NOTARY BOND

Inst # 1996-30681

THE STATE OF ALABAMA
COUNTY OF }

KNOW ALL MEN BY THESE PRESENTS:

09/17/1996-30681
BOND NO. SB9975978
SHELBY COUNTY JUDGE OF PROBATE
002 MCD 17.00

That we Timothy L. Crawford as Principal, and
GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a corporation duly licensed to do business
in the State of Alabama, as Surety, are held and firmly bound unto the State of Alabama in the sum of Ten
Thousand Dollars (\$10,000), for the payment of which well and truly to be made and done, we bind ourselves,
our heirs, executors, administrators and assigns, firmly by these presents, and we hereby waive our right to claim
personal property exempt under the laws of Alabama.

Sealed with our seals, and dated this 16th day of August, 1996

WHEREAS, the above-named Principal has been duly appointed Notary Public State at Large (State at
Large or County) beginning the 16th day of August 1996 for the term of
four years in Precinct No. _____ in and for said County.

NOW, THEREFORE, the condition of this bond is that if the named Principal shall faithfully discharge the duties
of the office of Notary Public during his/her continuance therein, then this obligation shall be null and void;
otherwise, it shall remain in full force and effect.

Countersigned

By

Alabama Resident Agent

2032 Valleydale Road
Birmingham, AL 35244

Address

T. L. Crawford (L.S.)
Principal

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

By [Signature] (L.S.)
Attorney-in-Fact



Approved and filed this 17 day of Sept., 1996

Patricia Lange Schneider
Judge of Probate

By _____

THE STATE OF ALABAMA
County of }

OATH OF OFFICE

I Timothy L. Crawford do solemnly swear that I will support the Constitution of the
United States and the Constitution of the State of Alabama, so long as I continue a citizen thereof; and that I will
faithfully and honestly discharge the duties of the office upon which I am about to enter, to the best of my ability,
so help me God.

Subscribed and sworn to before me this 17th
day of Sept. 1996

T. L. Crawford Principal

[Signature]
Notary Public

Comm. Expires 6/30/2000

Inst # 1996-30681

GA Power of Attorney

436 Walnut Street, Philadelphia, Pennsylvania 19106

GA SB9975978

KNOW ALL MEN BY THESE PRESENTS, that the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a Pennsylvania corporation having its principal office in Philadelphia, Pennsylvania does hereby make, constitute and appoint Robert G. Cleveland,

Ron Simpson each individually if there be more than one named, its true and lawful Attorney-in-Fact, to make, execute, seal and deliver as surety for and on its behalf, and as its act and deed any and all bonds and undertakings of suretyship, and to bind the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA hereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney-in-Fact may do in pursuance hereof; provided that any bond or undertaking of suretyship executed under this authority shall be subject to the following limitations:

Any Probate or Fiduciary Bond in an Amount not to exceed\$1,000,000
Any Plaintiff's Court Bond in an amount not to exceed\$ 100,000
Any Public Official Bond (excluding blanket) in an amount not to exceed\$ 100,000
Any License & Permit Bond in an amount not to exceed\$ 25,000
Any Cost on Appeal or Removal Bond in an amount not to exceed\$ 2,000

This power of attorney is granted under and by authority of Subsection 5.1(b) of Article V of the by-laws of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA which became effective February 20, 1992 and which provisions are in full force and effect, reading as follows:

"5.1(b) The Board of Directors or President, Vice President, or other officer designated by them or either of them shall have power to appoint Attorneys-in-Fact and to authorize them to execute on behalf of the Company bonds and undertakings, recognizances, contracts of indemnity and other writings obligatory in the nature thereof, and to attach the seal of the Company thereto; and shall also have power to remove any such Attorney-in-Fact at any time and revoke the power and authority given to him. Any instrument executed by any such Attorney-in-Fact shall be as binding upon the Company as if signed by an Executive Officer, and sealed and attested by the Secretary."

This power of attorney is signed and sealed by facsimile under and by authority of the following resolution adopted by the board of directors of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, at a meeting held on the 20th day of February, 1992, at which a quorum was present, and said resolution has not been amended or repealed:

"Resolved, that in granting powers of attorney pursuant to subsection 5.1(b) of the by-laws of the Company the signature of such directors and officers and the seal of the Company may be affixed to any such power of attorney or any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached."

IN WITNESS WHEREOF, GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA has caused these presents to be signed by Dennis S. Perler, its Vice President, and its corporate seal to be hereto affixed, this 6th day of June 1996



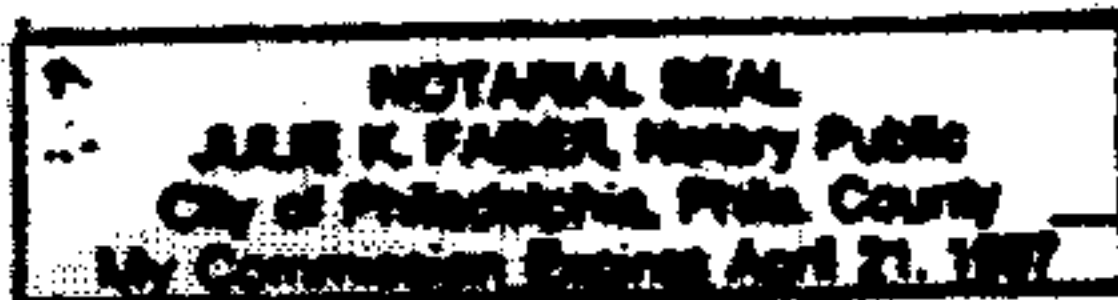
GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

Dennis S. Perler

Dennis S. Perler, Vice President

Commonwealth of Pennsylvania
Philadelphia County

On this 6th day of June 1996, personally appeared Dennis S. Perler to me known to be the Vice President of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, and acknowledged that he executed and attested the foregoing instrument and affixed the seal of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company. His corporate seal and his signature were duly affixed pursuant to the by-laws and the resolution of the board of directors of said Company.



Julie K. Faber

Notary Public in and for Commonwealth of Pennsylvania

I, James E. Carvell, Assistant Secretary of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, do hereby certify that the above and foregoing are true and correct copy of a power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect, and that Article V, Subsection 5.1(b) of the by-laws of the Company and the resolution set forth above are still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company this 6th day of June, 1996.



Inst # 96-3068

James E. Carvell

James E. Carvell, Assistant Secretary

June 6, 1998

This Power of Attorney may not be used to execute any bond with an inception date after

This document is printed on a brown recycled paper.

For verification of the authenticity of this Power of Attorney you may call, 1-800-288-2360 and ask for the Power of Attorney supervisor. Please refer to the Power of Attorney number, the above named individual(s) and details of the bond to which the power is attached. In Pennsylvania call 215-625-3081.