

Bond No. 158556686

NOTARY PUBLIC

KNOW ALL MEN BY THESE PRESENTS:
That Ferris S. Ritchey, III of Shelby County
State of Alabama hereinafter called the Principal and
AMERICAN CASUALTY COMPANY OF READING, PA hereinafter called the
Surety, a Corporation organized under the laws of the State of
PENNSYLVANIA with its Home Office in the City of READING,
State of PENNSYLVANIA are held and firmly bound unto the
THE STATE OF ALABAMA hereinafter called the Obligee; in the sum of
TEN THOUSAND AND NO/100 - - - (\$10,000)- -- Dollars for the payment
whereof to the Obligee, the Principal binds himself, his heirs,
executors, administrators, and assigns, and the Surety binds itself,
its successors and assigns, jointly and severally firmly by these
presents.

Inst # 1997-12614

Signed, sealed and dated, this 7th day of April 1997.

Whereas, the above-named principal has been duly appointed to
the office of NOTARY PUBLIC of the State of Alabama for the term of
office beginning on March 24, 1997 and ending on March 24, 2001

Now, therefore, the condition of the foregoing obligation is
such, that if the Principal shall faithfully perform such duties as
may be imposed on him by law and shall honestly account for all money
that may come into his own hands in his official capacity during the
said term, then the obligation shall be void; otherwise it shall
remain in force.

X Ferris S. Ritchey, III
Principal

AMERICAN CASUALTY COMPANY OF READING, PA

BY: Patsy Parrish
PATSY PARRISH, Attorney-in-Fact

Patricia L. Long approved and ordered to be recorded this 22 day of April
Patricia L. Long Judge of Probate Court Shelby County.

OATH OF OFFICE

I, Ferris S. Ritchey, III }
State of ALABAMA }
County } PROBATE COURT

I, Ferris S. Ritchey, III 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 7th DAY OF April 1997

X Mary J. Coalm
NOTARY PUBLIC

X Ferris S. Ritchey, III
PRINCIPAL

04/23/1997-12614
12:56 PM
SHELBY COUNTY JUDGE OF PROBATE
002 MCD
17.00
12:56 PM
SHELBY COUNTY JUDGE OF PROBATE
002 MCD
17.00

POWER OF ATTORNEY APPOINTING INDIVIDUAL ATTORNEY-IN-FACT

Know All Men By These Presents, That CONTINENTAL CASUALTY COMPANY, an Illinois corporation, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, a Connecticut corporation, AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, a Pennsylvania corporation (herein collectively called "the CNA Surety Companies"), are duly organized and existing corporations having their principal offices in the City of Chicago, and State of Illinois, and that they do by virtue of the signature and seals herein affixed hereby make, constitute and appoint Thomas A. Roberts, H. Carlton Rushin, Patsy Parrish, Individually

of Birmingham, Alabama

their true and lawful Attorney(s)-in-Fact with full power and authority hereby conferred to sign, seal and execute for and their behalf bonds, undertakings and other obligatory instruments of similar nature

- In Unlimited Amounts -

and to bind them thereby as fully and to the same extent as if such instruments were signed by a duly authorized officer of their corporation and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

This Power of Attorney is made and executed pursuant to and by authority of the By-Laws and Resolutions, printed on the reverse hereof, adopted, as indicated, by the Boards of Directors of the corporations.

In Witness Whereof, the CNA Sureties Companies have caused these presents to be signed by their Group Vice President and their corporate seals to be hereto affixed on this 13th day of September, 1996



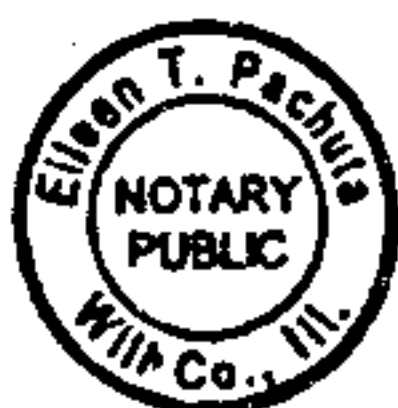
CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

M.C. Vonnahme

Group Vice President

State of Illinois, County of Cook, ss:

On this 13th day of September, 1996, before me personally came M. C. Vonnahme, to me known, who, being by me duly sworn, did depose and say: that he resides in the Village of Darien, State of Illinois; that he is a Group Vice President of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA described in and which executed the above instrument; that he knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed pursuant to authority given by the Boards of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



My Commission Expires June 5, 2000

Eileen T. Pachuta

Notary Public

CERTIFICATE

I, John M. Littler, Assistant Secretary of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA do hereby certify that the Power of Attorney herein above set forth is still in force, and further certify that the By-Law and Resolution of the Board of Directors of each corporation printed on the reverse hereof are still in force. In testimony whereof I have hereunto subscribed my name and affixed the seals of the said corporations this 7TH day of APRIL, 1997.



CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

John M. Littler

Assistant Secretary