

POWER OF ATTORNEY

THE STATE OF TENNESSEE

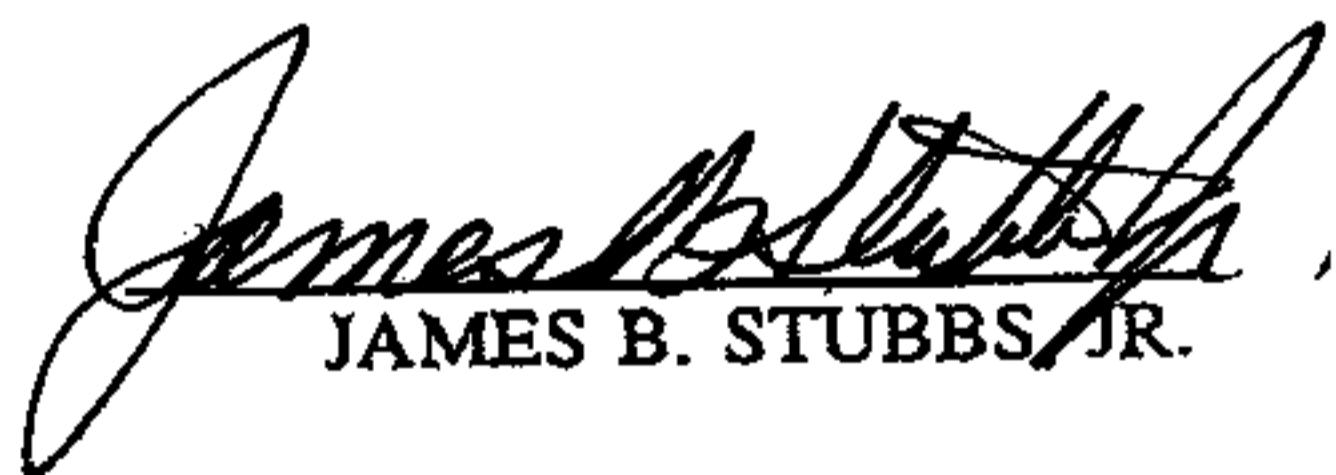
KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF SHELBY

That I, the undersigned, JAMES B. STUBBS, JR. of Shelby County, Tennessee, have constituted and appointed by these presents do hereby constitute and appoint my wife, Luisa B. Stubbs, of 3520 Branch Mill Road, Birmingham, Alabama, 35223, to be my agent and attorney-in-fact for me and in my name, place and stead to do any act that I might or could do and to exercise any and every power that I might or could exercise through any other person and that she shall deem proper or advisable, intending to hereby vest in him a full and universal power of attorney. Contained in the powers hereby granted and not limiting same in any way, I do hereby expressly empower my said attorney-in-fact to endorse my name on all checks, drafts and bills of exchange, to make deposits in bank accounts and to make withdrawals therefrom and draw checks thereon in my name and to make transfers of such funds and further to buy, sell, exchange and manage any and all real or personal property, all stock and bonds and other securities that I may own or in which I may have an interest in accordance with her discretion and judgment, hereby ratifying all that my said attorney-in-fact has done with respect to any and every aspect of my business and further ratifying and confirming all that she may do under and by virtue of this power of attorney.

This power of attorney shall be cumulative of any other power of attorney which I may have granted or may hereafter grant to my wife, Luisa B. Stubbs, and shall not terminate on disability of the principal.

WITNESS MY HAND at Memphis in Shelby County, Tennessee, this 26 day of May, 1998.


JAMES B. STUBBS, JR.

STATE OF TENNESSEE

COUNTY OF SHELBY

This instrument was acknowledged before me on May 26, 1998,
JAMES B. STUBBS, JR..


NOTARY PUBLIC
State of Tennessee

My commission expires: 11/13/99

06/04/1998-20703
12:59 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
DOI SNA 8.50