



NOTARY BOND

THE STATE OF ALABAMA
COUNTY OF

KNOW ALL MEN BY THESE PRESENTS:

BOND NO. GA SB 9968826

That we Ruth Ann Thomas 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 5th day of November, 19 98

WHEREAS, the above-named Principal has been duly appointed Notary Public State at Large
(State at Large or County) beginning the 5th day of November 19 98 for 98 the
term of four years in Precinct No. At Large 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

Robert G. Cleveland

Alabama Resident Agent
2032 Valleydale Rd
Birmingham, AL 35244

Address

Ruth A. Thomas (L.S.)
Principal

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

By

Baker Attorney-in-Fact



Approved and filed this 13 day of Nov, 19 98

Patricia Lynn Schmidt
Judge of Probate

By

THE STATE OF ALABAMA
County of

OATH OF OFFICE

Ruth Ann Thomas
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 12th
day of November 19 98

Ruth A. Thomas Principal

Zerna N. Vansward
Notary Public

MY COMMISSION EXPIRES NOVEMBER 20, 2001

11/13/1998-45198
01:40 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 CRH 17.00



Inst. # 1998-45198



Power of Attorney

General Accident

438 Walnut Street, Philadelphia, PA 19106

GA-SB-9968826

01:40 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
002 CRH 17.00

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(s)-in-Fact may do in pursuant herof, 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 blanks) 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 the 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. Porter, its Vice President, and its corporate seal to be hereto affixed, this 23rd day of June, 19 97

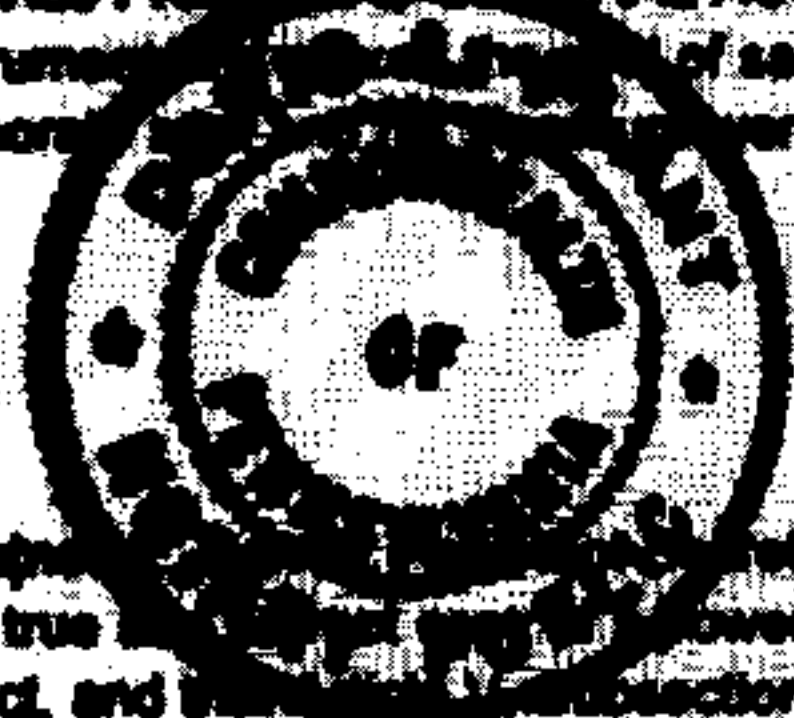
Commonwealth of Pennsylvania
Philadelphia County



GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

Dennis S. Porter
Dennis S. Porter, Vice President

On this 23rd day of June, 19 97, personally appeared Dennis S. Porter to me known to be the Vice President of GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, and acknowledged that he executed and attested the foregoing instrument as a true and lawful act of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, that said corporate seal and the foregoing were duly affixed pursuant to the by-laws and a resolution of the board of directors of said Company.



NOTARIAL SEAL
DORIS L. PLANT, Notary Public
City of Philadelphia, Phila. County
My Commission Expires Nov. 9, 1998

Doris L. Plant
Notary Public in and for the Commonwealth of Pennsylvania

I, James E. Carroll, Secretary of the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, do hereby certify that the above and foregoing is a true and lawful power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect, and that 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 hereto set my hand and affixed the seal of said Company this _____ day of _____, 19 _____



James E. Carroll
James E. Carroll, Assistant Secretary

This Power of Attorney may not be used to

this document is printed on a brown background

June 23, 2001