



NOTARY BOND

THE STATE OF ALABAMA
COUNTY OF

KNOW ALL MEN BY THESE PRESENTS:

BOND NO. GA SB 9968816

That we Madison A. Stedl 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 Tenth day of March, 19 99

WHEREAS, the above-named Principal has been duly appointed Notary Public State at Large (State at
Large or County) beginning the Tenth day of March 19 99 for 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

GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA
By [Signature]
Attorney-in-Fact



Approved and filed this 22 day of March, 19 99

[Signature]
Judge of Probate

By _____

THE STATE OF ALABAMA
County of

OATH OF OFFICE

I Madison A. Stedl 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 8th
day of March 19 99

[Signature]
Notary Public

Madison A. Stedl
03/22/1999 11:41
09:56 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 HWS 17.00

Inst # 1999-11741



Power of Attorney

GA SB 9968816

General Accident

438 Walnut Street, Philadelphia, PA 19106

KNOW ALL MEN BY THESE PRESENTS, that the GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, a Pennsylvania corporation, having its principal office in Philadelphia, Pennsylvania, has hereby made, executed and approved **Robert G. Cleveland, Ron Simpson**

each individually to have full power, sole and undivided Authority-in-Fact, to make, execute, seal and deliver as surety bond on appeal, and as to seal and deliver any and all bonds and undertakings of whatsoever kind and to have 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 that its said Attorney(s)-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 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 signature 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 hereunto affixed, this 23rd day of June, 1997

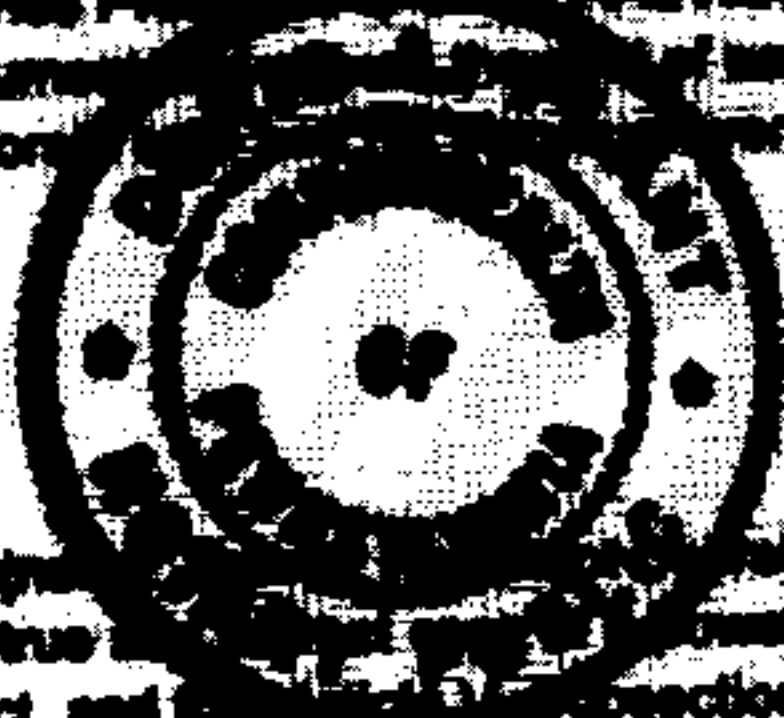
Commonwealth of Pennsylvania
Philadelphia County



GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA

Dennis S. Porter
Dennis S. Porter, Vice President

On this 23rd day of June, 1997, 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 correct copy of said corporation thereto and that the seal affixed to said instrument is the corporate seal of said Company, that said corporation is duly organized 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, 1999

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 correct copy of the power of attorney executed by GENERAL ACCIDENT INSURANCE COMPANY OF AMERICA, which is still in full force and effect, and that the 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 _____ day of _____, 19____



James E. Carroll
James E. Carroll, Assistant Secretary

June 23, 2001

This Power of Attorney may not be used to

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, Dial 215-625-3081.