

Bond No. 3S042594

2002-06288
2002-06288

NOTARY PUBLIC BOND

KNOW ALL MEN BY THESE PRESENTS, that Jerry P. Smith, as Principal, and Lumbermens Mutual Casualty Company, a corporation organized and existing under the laws of the State of Illinois, as Surety are held and firmly bound unto the State of Alabama, in the sum of Ten Thousand and 00/100 Dollars (\$10,000.00) lawful money of the United States of America, to be paid to the said State of Alabama, or its assigns, for which payment well and truly to be made, we bind ourselves, our heirs, executors and successors, jointly and severally, firmly by these presents.

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, that whereas, the Principal was duly appointed a Notary Public in and for the State of Alabama for the term of four years from the date of his/her commission, commencing February 10, 2002.

NOW, THEREFORE, if the said Principal shall well, truly and faithfully perform all official duties required of him/her by law, and all such additional duties, as may hereafter be imposed on him/her as such officer by any law of the State of Alabama, then the above obligation to be void; otherwise to remain in full force and virtue.

Signed, sealed and dated this 10th day of February, 2002.

WITNESS

JERRY P. SMITH

By: Vicki M. Walker
Vicki M. Walker, Notary Public

By: Jerry P. Smith
Principal

STATE: ALABAMA

COUNTY: JEFFERSON

My commission expires: 04/23/04

WITNESS

LUMBERMENS MUTUAL CASUALTY COMPANY

By: Julie L. Walker
Julie L. Walker, Witness

By: Leslie L. Rudat
Leslie L. Rudat, Attorney-in-Fact

COUNTERSIGNED

By: Barbara Sue Garren
Barbara Sue Garren
Licensed Resident Agent
State of Alabama

2-18-02 Patricia Yeager Brumister
02/18/2002-08288
03:44 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 23.00

POWER OF ATTORNEY

Know All Men By These Presents:

That the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company, corporations organized and existing under the laws of the State of Illinois, having their principal office in Long Grove, Illinois, (hereinafter collectively referred to as the "Company") do hereby appoint

Nancy M. Kunold, Karen L. Jensen, Christine A. Hartung, Pamela L. Nunez, Leslie L. Rudat, Elena Zunic,
Marjorie A. Altemus and Elizabeth Hartzberg of Pittsburgh, Pennsylvania (EACH).....

their true and lawful agent(s) and attorney(s)-in-fact, to make, execute, seal, and deliver during the period beginning with the date of issuance of this power and ending on the date specified below, unless sooner revoked for and on its behalf as surety, and as their act and deed:

Any and all bonds and undertakings

EXCEPTION: NO AUTHORITY is granted to make, execute, seal and deliver any bond or undertaking which guarantees the payment or collection of any promissory note, check, draft or letter of credit.

This authority does not permit the same obligation to be split into two or more bonds in order to bring each such bond within the dollar limit of authority as set forth herein.

This appointment may be revoked at any time by the Company.

The execution of such bonds and undertakings in pursuance of these presents shall be as binding upon the said Company as fully and amply to all intents and purposes, as if the same had been duly executed and acknowledged by their regularly elected officers at their principal office in Long Grove, Illinois.

This Power of Attorney is executed by authority of resolutions adopted by the Executive Committees of the Boards of Directors of the Company on February 23, 1988 at Chicago, Illinois, true and accurate copies of which are hereinafter set forth and are hereby certified to by the undersigned Secretary as being in full force and effect:

"VOTED, That the Chairman of the Board, the President, or any Vice President, or their appointees designated in writing and filed with the Secretary, or the Secretary shall have the power and authority to appoint agents and attorneys-in-fact, and to authorize them to execute on behalf of the Company, and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings, obligatory in the nature thereof, and any such officers of the Company may appoint agents for acceptance of process."

This Power of Attorney is signed, sealed and certified by facsimile under and by authority of the following resolution adopted by the Executive Committee of the Boards of Directors of the Company at a meeting duly called and held on the 23rd day of February, 1988:

"VOTED, That the signature of the Chairman of the Board, the President, any Vice President, or their appointees designated in writing and filed with the Secretary, and the signature of the Secretary, the seal of the Company, and certifications by the Secretary, may be affixed by facsimile on any power of attorney or bond executed pursuant to resolution adopted by the Executive Committee of the Board of Directors on February 23, 1988 and any such power so executed, sealed and certified with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding upon the Company."

In Testimony Whereof, the Company has caused this instrument to be signed and their corporate seals to be affixed by their authorized officers, this August 10, 1999.

Attested and Certified:

Lumbermens Mutual Casualty Company
American Motorists Insurance Company
American Manufacturers Mutual Insurance Company

Robert P. Hames



by

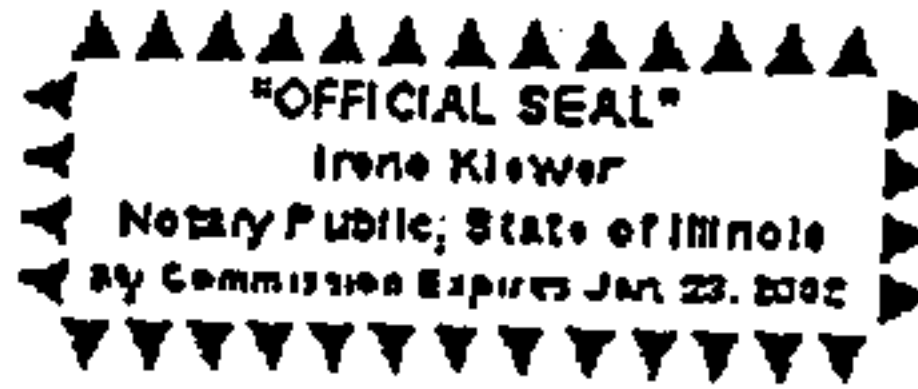
J. S. Kemper III

J. S. Kemper, III, Exec. Vice President

Robert P. Hames, Secretary

STATE OF ILLINOIS SS
COUNTY OF LAKE

I, Irene Klewer, a Notary Public, do hereby certify that J. S. Kemper, III and Robert P. Hames personally known to me to be the same persons whose names are respectively as Exec. Vice President and Secretary of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company, Corporations organized and existing under the laws of the State of Illinois, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they being thereunto duly authorized signed, sealed with the corporate seals and delivered the said instrument as the free and voluntary act of said corporations and as their own free and voluntary acts for the uses and purposes therein set forth.



My commission expires 1-28-02

Irene Klewer

Irene Klewer, Notary Public

CERTIFICATION

I, J.K. Conway, Corporate Secretary of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company, do hereby certify that the attached Power of Attorney dated August 10, 1999 on behalf of the person(s) as listed above is a true and correct copy and that the same has been in full force and effect since the date thereof and is in full force and effect on the date of this certificate; and I do further certify that the said J. S. Kemper, III and Robert P. Hames, who executed the Power of Attorney as Executive Vice President and Secretary respectively were on the date of the execution of the attached Power of Attorney the duly elected Executive Vice President and Secretary of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company on this

February 10, 2002



J. K. Conway

J. K. Conway, Corporate Secretary

This Power of Attorney limits the acts of those named therein to the bonds and undertakings specifically named therein and they have no authority to bind the Company except in the manner and to the extent herein stated.

Inst. # 2002-08288

FK 0362 6-96
Power of Attorney - Term

02/18/2002-08288
03:44 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
003 CH 23.00

Printed in U.S.A