

AETNA CASUALTY & SURETY COMPANY OF AMERICA
Hartford, Connecticut 06156

POWER OF ATTORNEY AND CERTIFICATE OF AUTHORITY OF ATTORNEY(S)-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, THAT AETNA CASUALTY & SURETY COMPANY OF AMERICA, a corporation duly organized under the laws of the State of Connecticut, and having its principal office in the City of Hartford, County of Hartford, State of Connecticut, hath made, constituted and appointed, and does by these presents make, constitute and appoint **D. Richard Stinson or Larry C. Gorman** - -

of **San Francisco, CA**, its true and lawful Attorneys-in-Fact, with full power and authority hereby conferred to sign, execute and acknowledge at any place within the United States, or, if the following line be filled in, within the area there designated _____, the following instrument(s):
by his sole signature and act, any and all bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any and all consents incident thereto

and to bind AETNA CASUALTY & SURETY COMPANY OF AMERICA, thereby as fully and to the same extent as if the same were signed by the duly authorized officers of AETNA CASUALTY & SURETY COMPANY OF AMERICA, and all the acts of said Attorneys-in-Fact, pursuant to the authority herein given, are hereby ratified and confirmed.

This appointment is made under and by authority of the following Standing Resolutions of said Company which Resolutions are now in full force and effect:

VOTED: That each of the following officers: President, Any Executive Vice President, Any Senior Vice President, Any Vice President, Any Assistant Vice President, Any Secretary, Any Assistant Secretary, may from time to time appoint Resident Vice Presidents, Resident Assistant Secretaries, Attorneys-in-Fact, and Agents to act for and on behalf of the Company and may give any such appointee such authority as his or her certificate of authority may prescribe to sign with the Company's name and seal with the Company's seal bonds, recognizances, contracts of indemnity, and other writings obligatory in the nature of a bond, recognizance, or conditional undertaking, and any of said officers or the Board of Directors may at any time remove any such appointee and revoke the power and authority given him or her.

VOTED: That any bond, recognizance, contract of indemnity, or writing obligatory in the nature of a bond, recognizance, or conditional undertaking shall be valid and binding upon the Company when (a) signed by the President, an Executive Vice President, a Senior Vice President, a Vice President, an Assistant Vice President or by a Resident Vice President, pursuant to the power prescribed in the certificate of authority of such Resident Vice President, and duly attested and sealed with the Company's seal by a Secretary or Assistant Secretary or by a Resident Assistant Secretary, pursuant to the power prescribed in the certificate of authority of such Resident Assistant Secretary; or (b) duly executed (under seal, if required) by one or more Attorneys-in-Fact pursuant to the power prescribed in his or her certificate or their certificates of authority.

IN WITNESS WHEREOF, AETNA CASUALTY & SURETY COMPANY OF AMERICA has caused this instrument to be signed by its Asst. Secretary and its corporate seal to be hereto affixed this 7th day of February, 1997

AETNA CASUALTY & SURETY COMPANY OF AMERICA

By Rose Gonsoulin
Assistant Secretary

STATE OF CONNECTICUT }
COUNTY OF HARTFORD } ss. Hartford

On this 7th day of February, 1997, before me personally came **ROSE GONSOULIN** to me known, who, being by me duly sworn, did depose and say: that he/she is Assistant Secretary of AETNA CASUALTY & SURETY COMPANY OF AMERICA, the corporation described in and which executed the above instrument; that he/she knows the seal of said corporation; that the seal affixed to the said instrument is such corporate seal; and that he/she executed the said instrument on behalf of the corporation by authority of his/her office under the Standing Resolutions thereof.

Rosalind R. Christie
My commission expires **NOVEMBER 30, 1998** Notary Public
Rosalind R. Christie

COPY

No. 108190
filed and recorded at request of
Travelers Insurance

Feb. 14, 1997
At 5 minutes past 2 o'clock ^{PM}
Lincoln County Nevada Recorder.

Harold Jones
COUNTY RECORDER