

**POWER OF
ATTORNEY**

Insurance Company of North America
a CIGNA company

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Know all men by these presents: That INSURANCE COMPANY OF NORTH AMERICA, a corporation of the Commonwealth of Pennsylvania, having its principal office in the City of Philadelphia, Pennsylvania, pursuant to the following Resolution adopted by the Board of Directors of the said Company on December 5, 1983, to wit:

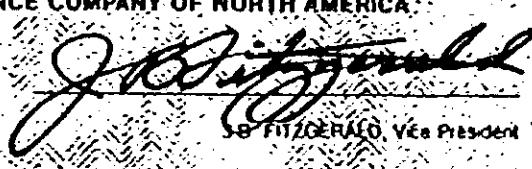
- RESOLVED, That pursuant to Article 3, 18 and 19 of the by-laws, the following Rules shall govern the execution for the Company of bonds, undertakings, recognizances, contracts and other writings in the nature thereof:
- (1) That the President, any Senior Vice President, any Vice President, any Assistant Vice President, or any Attorney in Fact, may execute for and on behalf of the Company any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof, that may be entered into necessary by the Corporate Secretary, or any Assistant Corporate Secretary, and the seal of the Company affixed thereto, and that the President, any Senior Vice President, any Vice President, any Assistant Vice President, may appoint and authorize any other Officer (selected by resolution of the Company), and Attorney in Fact to do, execute or attest to the execution of all such writings on behalf of the Company and to affix the seal of the Company thereto.
 - (2) Any such writing executed in accordance with these rules shall be as binding upon the Company in any case as though signed by the President and attested to by the Corporate Secretary.
 - (3) The signature of the President, or a Senior Vice President, or a Vice President, or an Assistant Vice President and the seal of the Company may be affixed by facsimile on any power of attorney granted pursuant to this Resolution, and the signature of a certifying Officer and the seal of the Company may be affixed by facsimile to any certificate of any such power, and any such power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company.
 - (4) Such other Officers of the Company, and Attorneys in Fact shall have authority to certify or verify copies of this Resolution, the By-Laws of the Company, and any affidavit or record of the Company heretofore in the discharge of their duties.
 - (5) The passage of this Resolution does not limit any earlier authority granted by Resolution of the Board of Directors adopted on June 9, 1953, May 28, 1975 and March 23, 1977.

doe hereby nominate, constitute and appoint T. R. GUY, GERALDINE GRAHAM, KATHLEEN SALOWITZ, LYNN H. OLSCHLAGER, THOMAS J. KRINOCK, ANGIE GREENSLADE, TERRY R. THOMASON, ARTHUR HAHN and THOMAS SOUSA, all of the City of Troy, State of Michigan,

each individually if there be more than one named, its true and lawful attorney-in-fact, to make, execute, seal and deliver on its behalf, and as its act and deed any and all bonds, undertakings, recognizances, contracts and other writings in the nature thereof. And that the execution of such writings in pursuance of these presents, shall be as binding upon said Company, as fully and amply as if they had been duly executed and acknowledged by the regularly elected officers of the Company at its principal office.

IN WITNESS WHEREOF, the said John B. Fitzgerald, Jr., Vice-President, has hereunto subscribed his name and affixed the corporate seal of the said INSURANCE COMPANY OF NORTH AMERICA this 26th day of March 1987.

INSURANCE COMPANY OF NORTH AMERICA

by 

John B. Fitzgerald, Jr., Vice President

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF PHILADELPHIA

On this 26th day of March A.D. 1987 before me, a Notary Public of the Commonwealth of Pennsylvania in and for the County of Philadelphia came John B. Fitzgerald, Jr., Vice-President of the INSURANCE COMPANY OF NORTH AMERICA to me personally known to be the individual and officer who executed the preceding instrument, and he acknowledged that he executed the same, and that the seal affixed to the preceding instrument is the corporate seal of said Company, that the said corporate seal and his signature were duly affixed by the authority and direction of the said corporation, and that Resolution, adopted by the Board of Directors of said Company, referred to in the preceding instrument, is now in force.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at the City of Philadelphia the day and year first above written.

Julia Anna Rohana, Notary Public
Philadelphia, Philadelphia County, Pa.
My Commission Expires August 20, 1990

JULIA ANNA ROHANA, Notary Public

I, James B. Wyne, Secretary of the Insurance Company of North America, do hereby certify that the original POWER OF ATTORNEY mentioned in the foregoing is a full, true and correct copy, is in full force and effect.

In witness whereof, I have hereunto subscribed my name as Secretary, and affixed the corporate seal of the Corporation, this 10th day of January 1988.

James B. Wyne

Secretary