

UTICA MUTUAL INSURANCE COMPANY

NEW HARTFORD, NEW YORK

Bond No. SU...1653210.....

PUBLIC OFFICIAL BOND

BROAD FORM

KNOW ALL MEN BY THESE PRESENTS, That I Joseph D. Cremens
of 100 Josephine Avenue, Somerville, MA 02144.....as Principal, and
Utica Mutual Insurance Company, a corporation formed and existing under the laws of New York, with its Home Office located
in New Hartford, New York, and authorized to do business in the State of Massachusetts.....
as Surety, are held and firmly bound unto City of Cambridge, MA.....

in the penalty of Five Thousand and 00/100.....
.....Dollars (\$ 5,000.00.....),

to the payment whereof, well and truly to be made and done, the said Principal binds himself, his heirs, executors and administrators, and the said Surety binds itself, its successors and assigns, jointly and severally, firmly by these presents.

SIGNED, sealed and dated this7th..... day ofJuly....., A.D., 19 93.....

WHEREAS, the said Principal was duly elected or appointed to the office or position of
Constable..... for the term beginningJanuary 4,....., 19 93.....
and endingJanuary 4,....., 19 96.....

NOW, THEREFORE, The Condition of The Foregoing Obligation is Such, that if said Principal shall well and truly perform all the duties of his said office or position, and account for all funds coming into his hands by virtue of his said office or position as required by law, then this obligation shall be null and void, otherwise to be and remain in full force and virtue.

Joseph D. Cremens

Joseph D. Cremens
.....
PRINCIPAL

Countersigned at Weston, Ma......

this 10th day of July....., 19 93.....

Richard Owen
.....
RESIDENT AGENT

UTICA MUTUAL INSURANCE COMPANY

By *Rosemary Wadas*
.....
Rosemary Wadas ATTORNEY-IN-FACT

UTICA MUTUAL INSURANCE COMPANY

NEW HARTFORD, NEW YORK

No. 267

POWER OF ATTORNEY

Know all men by these Presents, the UTICA MUTUAL INSURANCE COMPANY, as a New York Corporation, having its principal office in the Town of New Hartford, County of Oneida, State of New York, does hereby make, constitute and appoint

Rosemary Wadas
Utica, New York

its true and lawful Attorney(s)-in-fact in their separate capacity if more than one is named above to make, execute, sign, seal and delivery for and on its behalf as surety and as its act and deed (without power of redelegation) any and all bonds and undertakings and other writings obligatory in the nature thereof (except bonds guaranteeing the payment of principal and interest of notes, mortgage bonds and mortgages) provided the amount of no one bond or undertaking exceeds UNLIMITED Dollars (\$ UNLIMITED).

The execution of such bonds and undertakings shall be as binding upon said UTICA MUTUAL INSURANCE COMPANY as fully and to all intents and purposes as if the same had been duly executed and acknowledged by its regularly elected officers and its Home Office in New Hartford, New York.

This Power of Attorney is granted under and by authority of the following resolution adopted by the Directors of the UTICA MUTUAL INSURANCE COMPANY on the 27th day of November, 1961.

"Resolved, that the President of any Vice-President, in conjunction with the Secretary or any Assistant Secretary, be and they are hereby authorized and empowered to appoint Attorneys-in-fact of the Company, in its name and as its acts, to execute and acknowledge for and on its behalf as Surety any and all bonds, recognizances, contracts of indemnity and all other writings obligatory in the nature thereof, with power to attach thereto the seal of the Company. Any such writings so executed by such Attorneys-in-fact shall be binding upon the Company as if they had been duly acknowledged by the regularly elected Officers of the Company in their own proper persons.

"No Therefore, the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney by a facsimile, and any such Power of Attorney bearing such facsimile signatures or seal shall be valid and binding upon the Company."

In Witness Whereof, the UTICA MUTUAL INSURANCE COMPANY has caused these presents to be signed by its Authorized Officers, this 8th day of December, 19 92

George P. Wardley
Secretary



UTICA MUTUAL INSURANCE COMPANY

Wallace H. Watkins
President

STATE OF NEW YORK }
COUNTY OF ONEIDA }

ss:

On this 8th day of December, 19 92, before me, a Notary Public in and for the State of New York, personally came WALLACE H. WATKINS and GEORGE P. WARDLEY to me known, who acknowledged execution of the preceding instrument and, being by me duly sworn, do depose and say, that they are President and Secretary respectively of UTICA MUTUAL INSURANCE COMPANY; and that the seal affixed to said instrument is the corporate seal of UTICA MUTUAL INSURANCE COMPANY; and that the said corporate seal is affixed and their signatures subscribed to said instrument by authority and order of the Board of Directors of said Corporation.

In Testimony Whereof, I have hereunto set my hand at New Hartford, New York, the day and year first above written.

STATE OF NEW YORK }
COUNTY OF ONEIDA }

ss:



Rosemary Wadas
Notary Public
Rosemary Wadas

I, Stephen J. Lorenz Assistant Secretary of the UTICA MUTUAL INSURANCE COMPANY do hereby certify that the foregoing is a true and correct copy of a Power of Attorney, executed by said UTICA MUTUAL INSURANCE COMPANY, which is still in full force and effect.

In Witness Whereof, I have hereunto set my hand and affixed the Seal of the said Corporation at New Hartford, New York, this 7th day of July, 19 93.

Stephen J. Lorenz
Assistant Secretary

ACKNOWLEDGMENT OF SURETY

Utica Mutual Insurance Company

Graphic Arts Mutual Insurance Company

STATE OF New York }
COUNTY OF Oneida } ss.:

On this 7th day of July, 1993, before me personally came Rosemary Wadas to me known, who, being by me duly sworn, did depose and say: that he resides in Whitesboro, New York that he is Attorney-in-Fact of the Corporation described in and which executed the attached instrument; that he knows the seal of said Corporation, that the seal affixed to said instrument is such corporate seal; that it was so affixed pursuant to power conferred on him by a Power of Attorney granted to him by said Corporation and that he signed said instrument as Attorney-in-Fact of said Corporation pursuant to such authority.

MICHAEL J. HUSS
Notary Public in the State Of New York
Appointed in Oneida County
My Commission Expires April 30, 1995

Michael J. Huss
NOTARY PUBLIC

PRINCIPAL'S INDIVIDUAL ACKNOWLEDGMENT

STATE OF Mass. }
COUNTY OF Middlesex } ss.:

On this 10th day of July, 1993, before me personally came Joseph D Cremens to me known and known to me to be the individual described in and who executed the foregoing instrument, and he acknowledged to me that he executed the same.

MY COMMISSION EXPIRES FEB. 6, 1998

C. Richard Powers
NOTARY PUBLIC

PRINCIPAL'S CO-PARTNERSHIP ACKNOWLEDGMENT

STATE OF _____ }
COUNTY OF _____ } ss.:

On this _____ day of _____, 19____, before me personally came _____, a member of the Co-partnership of _____, to me known and known to me to be the person who is described in the foregoing instrument and he acknowledges that he executed the same as and for the act and deed of the said Co-partnership.

NOTARY PUBLIC

PRINCIPAL'S CORPORATE ACKNOWLEDGMENT

STATE OF _____ }
COUNTY OF _____ } ss.:

On this _____ day of _____, 19____, before me personally came _____, to me known, who, being by me duly sworn, did depose and say, that he resides in _____; that he is _____ of _____, the Corporation described in and which executed the foregoing instrument; that he knows the Corporate Seal of said Corporation; and the Seal affixed to said instrument is such Corporate Seal; that it was so affixed by order of the Board of Directors of said Corporation, and that he signed his name thereto by like order.

NOTARY PUBLIC

UTICA MUTUAL INSURANCE COMPANY
FINANCIAL STATEMENT AS OF DECEMBER 31, 1992

From Annual Report Filed with New York Insurance Department

ASSETS	LIABILITIES AND SURPLUS
U.S. Governmental Direct and Guaranteed Bonds \$ 132,045,225	Reserve for All Losses \$ 614,753,629
All Other Bonds 947,190,811	Unearned Premiums 183,953,202
Stocks 44,079,989	Reserve for Claim Expense 155,610,640
Mortgages -0-	Dividends 8,179,672
Cash 6,815,072	Taxes Accrued 7,599,256
Equities & Deposits in Pools and Associations 10,049,219	Federal Income Tax 626,064
Premiums in Course of Collection 52,317,270	Miscellaneous Accounts Payable 65,719,338
Interest Due and Accrued 18,511,750	
Other Admitted Assets 58,031,876	
Total Admitted Assets \$ 1,269,041,212	Total Liabilities \$ 1,036,441,801

Surplus Funds:

Dividend Reserve \$ 2,482,963
General Voluntary Reserve 1,500,000
Special Contingent Surplus 1,700,000
Divisible Surplus 226,916,448
Surplus as regards Policyholders 232,599,411
Total \$ 1,269,041,212

STATE OF NEW YORK
COUNTY OF ONEIDA ss:

WALLACE H. WATKINS, President of the UTICA MUTUAL INSURANCE COMPANY, New Hartford, New York, being duly sworn, says that he is the above described officer of said Corporation, and that on the 31st day of December, 1992, all of the assets shown above were the absolute property of the said Corporation, free and clear from all liens or claims thereon except as above stated, and that the foregoing statement is a full and true exhibit of all assets and liabilities of the said Corporation at the close of business December 31, 1992, according to the best of his knowledge, information and belief.

Subscribed and sworn to before me the 19th day of March, 1993.

Rosemary Wadas

ROSEMARY WADAS
Notary Public in the State of New York
Appointed in Oneida County
My Commission Expires April 30, 1994

Wallace H. Watkins
President

Attest

George P. Wardley
Secretary

Consent Comm. # 1 *A-61*
UTICA MUTUAL INSURANCE COMPANY

**180 GENESEE STREET
NEW HARTFORD, NY 13413**

CONSTABLE
BOND

No. SU 1653210

on behalf of

Joseph D. Cremens
for approval of the surety.

in Favor of

In City Council, August 2, 1993
City of Cambridge, MA

Surety approved



POWERS INSURANCE AGENCY

56 COLPITTS ROAD
WESTON, MASS. 02193
(617) 894-1111