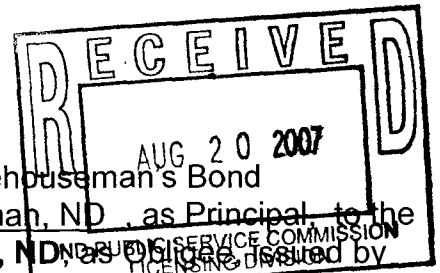


ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Public Service Commission Licensee, issued by **Western Surety Company**, as Surety, with liability commencing August 1, 1996.

Effective July 30th, 20 07, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00)

to:

Two hundred eighty-five thousand and No/100ths-----(\$ 285,000.00)

Effective November 1st, 20 07, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred eighty-five thousand and No/100ths-----(\$ 285,000.00)

to:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 31st day of July, 20 07.

Bowman Grain, Inc.

BY: Ryan Brooks (Principal)
President (Title)

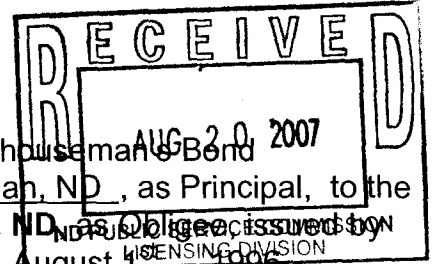
Western Surety Company

BY: Jacci Wacker
Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: Susan A. Reuter
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Oblige, issued by **Western Surety Company**, as Surety, with liability commencing August 1, 1996.

Effective July 24th, 20 07, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

to:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00)

Effective November 1st, 20 07, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00)

to:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

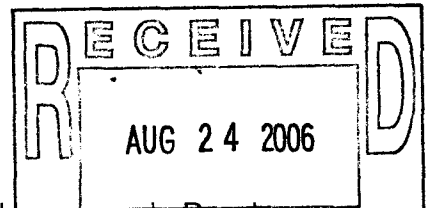
Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 25th day of July, 20 07.

Bowman Grain, Inc.
BY: [Signature] (Principal)
President (Title)

Western Surety Company
BY: [Signature]
Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission
BY: [Signature]
(Title)



ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. – Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Oblige, issued by **Western Surety Company**, as Surety, with liability commencing August 1st, 1996.

Effective August 7th, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

to:

Two hundred twenty-five thousand and No/100ths-----(\$ 225,000.00)

Effective November 1st, 20 06, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred twenty-five thousand and No/100ths-----(\$ 225,000.00)

to:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 9th day of August, 20 06.

Bowman Grain, Inc.

BY: [Signature] (Principal)
[Signature] (Title)

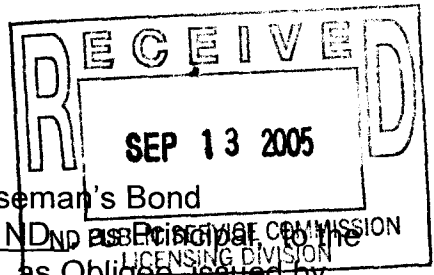
Western Surety Company

BY: [Signature]
Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: [Signature]
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND as Principal to the State of North Dakota, Public Service Commission, Bismarck, ND, as Obligor, issued by Western Surety Company, as Surety, with liability commencing August 1st, 1996.

Effective August 26th, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

to:

Two hundred twenty-five thousand and No/100ths-----(\$ 225,000.00)

Effective November 26th, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred twenty-five thousand and No/100ths-----(\$ 225,000.00)

to:

Two hundred thousand and No/100ths-----(\$ 200,000.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

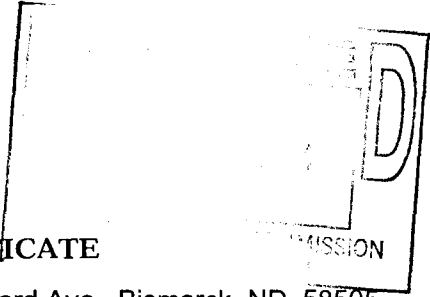
Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 30th day of August, 20 05.

Bowman Grain, Inc.
BY: Ryan Brooks (Principal)
president
(Title)

ACCEPTED BY ND
Public Service Commission
BY: Susan K. Richter
(Title)

Western Surety Company
BY: Jacqui Wacker
Jacqui Wacker, Attorney-In-Fact



ASSUMPTION OF LIABILITY CERTIFICATE

Obligee: State of North Dakota Public Service Comm. 600 E. Boulevard Ave Bismarck, ND 58505

Principal: Bowman Grain, Inc. Box 91 Bowman, ND 58623

Effective 08/01/04 this Certificate assumes liability on Bond Number 142347578

executed and previously filed by American Casualty Company of Reading, PA

hereinafter referred to as the Company, in favor of the above-named Obligee.

This certifies that, in consideration of the Agreements and covenants herein contained and other good and valuable consideration, WESTERN SURETY COMPANY hereby assumes liability as surety under the above described bond.

BY ISSUANCE OF THIS CERTIFICATE IT IS AGREED:

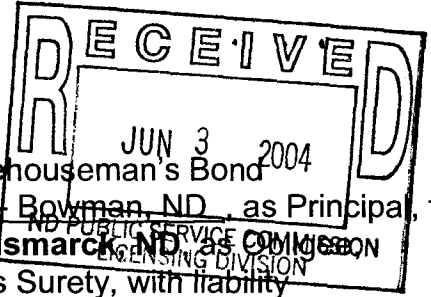
1. That the liability of WESTERN SURETY COMPANY under said bond (a) shall be subject to all of the terms, conditions, limitations and warranties contained in said bond and any amendment thereto or agreement between the Obligee and the Company affecting the same; and (b) shall in no event be greater than would have been the liability of the Company had this Certificate not been issued.
2. That all rights of the Company, which would have been available to the Company by reason of its suretyship under the aforementioned bond, or otherwise, if this Certificate had not been executed, shall inure to the benefit of and be fully enforceable by WESTERN SURETY COMPANY.
3. Signed and dated this 16th day of June, 2004.



BY: Paul T. Bruflat
Paul T. Bruflat, Senior Vice President
Western Surety Company

Certified Mail No. 7003-1680-0002-0652-8387

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Commission issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1st, 19 96.

Effective May 17th, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby ~~INCREASED~~ / **DECREASED**

From:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00----)

To:

Two hundred thousand and No/100ths-----(\$ 200,000.00----)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 17th day of May, 20 04.

Bowman Grain, Inc.

(Principal)

BY: Ryan Brooks president
(Title)

American Casualty Company of Reading,

BY: Jacci Wacker
Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: Susan Richter
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1st, 19 96.

Effective August 10th, 20 00, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00)

to:

Two hundred seventy-five thousand and No/100ths-----(\$ 275,000.00)

Effective November 1st, 20 00, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred seventy-five thousand and No/100ths-----(\$ 275,000.00)

to:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 10th day of August, 20 00.

Bowman Grain, Inc.

(Principal)
BY: Don Swanson GM

(Title)

American Casualty Company of Reading, PA
BY: Jacqi Wacker

Jacqi Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission
BY: Swan

(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

AUG 31

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1st, 19 96.

Effective August 12th, 19 99, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Two hundred thirty-seven thousand five hundred and No/100ths (\$ 237,500.00)

to:

Two hundred seventy-five thousand and No/100ths (\$ 275,000.00)

Effective November 1st, 19 99, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred seventy-five thousand and No/100ths (\$ 275,000.00)

to:

Two hundred thirty-seven thousand five hundred and No/100ths (\$ 237,500.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 12th day of August, 19 99.

Bowman Grain, Inc.

BY: [Signature] (Principal)
[Signature] (Title)

American Casualty Company of Reading, PA

BY: [Signature]
Jacqi Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: [Signature]
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. – Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND,** as Obligee, issued by **American Casualty Company of Reading, PA,** as Surety, with liability commencing August 1st, 19 96.

Effective August 1st, 19 99, it is understood and agreed that the amount of the above described bond shall be and is hereby **DECREASED**

From:

Four hundred seventy-five thousand and No/100ths-----(\$ 475,000.00----)

To:

Two hundred thirty-seven thousand five hundred and No/100ths-----(\$ 237,500.00----)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 27th day of July, 19 99.

American Casualty Company of Reading, PA

BY: Jacci Wacker
Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: Susan Richter
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

SEP 7

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1st, 19 96.

Effective September 1st, 19 98, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Four hundred seventy-five thousand and No/100ths (\$ 475,000.00)

to:

Five hundred twenty thousand and No/100ths (\$ 520,000.00)

Effective September 26th, 19 98, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Five hundred twenty thousand and No/100ths (\$ 520,000.00)

to:

Four hundred seventy-five thousand and No/100ths (\$ 475,000.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 3rd day of September, 19 98.

Bowman Grain, Inc.

(Principal)

BY: Don Swanson MGR

(Title)

American Casualty Company of Reading, PA

BY: Jacci Wacker

Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: Susan K. Richter

(Title)


SURETY COMPANY ACKNOWLEDGMENT

State of **Minnesota**

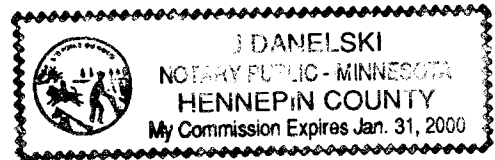
County of **Hennepin**

I, **J. Danelski** Notary Public of **Hennepin** County, in the State of **Minnesota** do hereby certify that **Jacci Wacker**, Attorney-in-Fact, of the **American Casualty Company of Reading, PA**, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed, sealed and delivered said instrument, for and on behalf of the **American Casualty Company of Reading, PA**, for the uses and purposes therein set forth.

Given under my hand and notarial seal at my office in the City of **Minneapolis** in said County, this **3rd** day of **September** A.D. 1998.



(Notary Public)



POWER OF ATTORNEY APPOINTING INDIVIDUAL ATTORNEY-IN-FACT

Know All Men By These Presents, That CONTINENTAL CASUALTY COMPANY, an Illinois corporation, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, a Connecticut corporation, AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, a Pennsylvania corporation (herein collectively called "the CCC Surety Companies"), are duly organized and existing corporations having their principal offices in the City of Chicago, and State of Illinois, and that they do by virtue of the signature and seals herein affixed hereby make, constitute and appoint J. Danelski, Mike Eberhardy, T. P. Killeen, Douglas L. Miller, Annette K. Rengel, Lori L. Robinson, Ross G. Sinclair, Jacci Wacker, Lois E. Wynecoop, Individually

of Minneapolis, Minnesota
their true and lawful Attorney(s)-in-Fact with full power and authority hereby conferred to sign, seal and execute for and on their behalf bonds, undertakings and other obligatory instruments of similar nature
- In Unlimited Amounts -

and to bind them thereby as fully and to the same extent as if such instruments were signed by a duly authorized officer of their corporations and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

This Power of Attorney is made and executed pursuant to and by authority of the By-Laws and Resolutions, printed on the reverse hereof, duly adopted, as indicated, by the Boards of Directors of the corporations.

In Witness Whereof, the CCC Surety Companies have caused these presents to be signed by their Group Vice President and their corporate seals to be hereto affixed on this 4th day of November, 1997.



CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

Marvin J. Cashion

Marvin J. Cashion Group Vice President

State of Illinois, County of Will, ss:
On this 4th day of November, 1997, before me personally came Marvin J. Cashion, to me known, who, being by me duly sworn, did depose and say: that he resides in the City of Chicago, State of Illinois; that he is a Group Vice President of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA described in and which executed the above instrument; that he knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed pursuant to authority given by the Boards of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



Eileen T. Pachuta

My Commission Expires June 5, 2000 Eileen T. Pachuta Notary Public

CERTIFICATE

I, Mary A. Ribikawskis, Assistant Secretary of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA do hereby certify that the Power of Attorney herein above set forth is still in force, and further certify that the By-Law and Resolution of the Board of Directors of each corporation printed on the reverse hereof are still in force. In testimony whereof I have hereunto subscribed my name and affixed the seals of the said corporations this 3rd day of September, 1998



CONTINENTAL CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

Mary A. Ribikawskis

Mary A. Ribikawskis Assistant Secretary

Authorizing By-Laws and Resolutions

ADOPTED BY THE BOARD OF DIRECTORS OF CONTINENTAL CASUALTY COMPANY:

This Power of Attorney is made and executed pursuant to and by authority of the following By-Law duly adopted by the Board of Directors of the Company.

"Article IX—Execution of Documents

Section 3. Appointment of Attorney-in-fact. The Chairman of the Board of Directors, the President or any Executive, Senior or Group Vice President may, from time to time, appoint by written certificates attorneys-in-fact to act in behalf of the Company in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. Such attorneys-in-fact, subject to the limitations set forth in their respective certificates of authority, shall have full power to bind the Company by their signature and execution of any such instruments and to attach the seal of the Company thereto. The Chairman of the Board of Directors, the President or any Executive, Senior or Group Vice President or the Board of Directors, may, at any time, revoke all power and authority previously given to any attorney-in-fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Company at a meeting duly called and held on the 17th day of February, 1993.

"Resolved, that the signature of the President or any Executive, Senior or Group Vice President and the seal of the Company may be affixed by facsimile on any power of attorney granted pursuant to Section 3 of Article IX of the By-Laws, and the signature of the Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile to any certificate of any such power and any power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certified by certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company."

ADOPTED BY THE BOARD OF DIRECTORS OF AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA:

This Power of Attorney is made and executed pursuant to and by authority of the following By-Law duly adopted by the Board of Directors of the Company.

"Article VI—Execution of Obligations and Appointment of Attorney-in-Fact

Section 2. Appointment of Attorney-in-fact. The Chairman of the Board of Directors, the President or any Executive, Senior or Group Vice President may, from time to time, appoint by written certificates attorneys-in-fact to act in behalf of the Company in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. Such attorneys-in-fact, subject to the limitations set forth in their respective certificates of authority, shall have full power to bind the Company by their signature and execution of any such instruments and to attach the seal of the Company thereto. The President or any Executive, Senior or Group Vice President may at any time revoke all power and authority previously given to any attorney-in-fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Company at a meeting duly called and held on the 17th day of February, 1993.

"Resolved, that the signature of the President or any Executive, Senior or Group Vice President and the seal of the Company may be affixed by facsimile on any power of attorney granted pursuant to Section 2 of Article VI of the By-Laws, and the signature of the Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile to any certificate of any such power and any power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certified by certificate so executed and sealed shall, with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company."

ADOPTED BY THE BOARD OF DIRECTORS OF NATIONAL FIRE INSURANCE COMPANY OF HARTFORD:

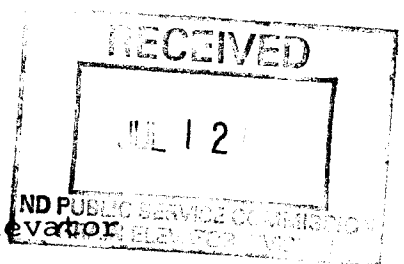
This Power of Attorney is made and executed pursuant to and by authority of the following Resolution duly adopted on February 17, 1993 by the Board of Directors of the Company.

"RESOLVED: That the President, an Executive Vice President, or any Senior or Group Vice President of the Corporation may, from time to time, appoint, by written certificates, Attorneys-in-Fact to act in behalf of the Corporation in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. Such Attorney-in-Fact, subject to the limitations set forth in their respective certificates of authority, shall have full power to bind the Corporation by their signature and execution of any such instrument and to attach the seal of the Corporation thereto. The President, an Executive Vice President, any Senior or Group Vice President or the Board of Directors may at any time revoke all power and authority previously given to any Attorney-in-Fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Company at a meeting duly called and held on the 17th day of February, 1993.

"RESOLVED: That the signature of the President, an Executive Vice President or any Senior or Group Vice President and the seal of the Corporation may be affixed by facsimile on any power of attorney granted pursuant to the Resolution adopted by this Board of Directors on February 17, 1993 and the signature of a Secretary or an Assistant Secretary and the seal of the Corporation may be affixed by facsimile to any certificate of any such power, and any power or certificate bearing such facsimile signature and seal shall be valid and binding on the Corporation. Any such power so executed and sealed and certified by certificate so executed and sealed, shall with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Corporation."

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator

Warehouseman's Bond No. 142347578 written on behalf of Bowman Grain, Inc. - Bowman, ND, as Principal, to the State of North Dakota, Public Service Commission, Bismarck, ND, as Obligee, issued by American Casualty Company of Reading, PA, as Surety, with liability commencing August 1, 1996.

EFFECTIVE August 1, 1996, it is understood and agreed that the amount of the above described bond shall be and is hereby INCREASED / DECREASED

From:

Four hundred fifty thousand and No/100ths (\$450,000.00)

To:

Four hundred seventy-five thousand and No/100ths (\$475,000.00)

It is also understood and agreed that in no event shall the liability, embodied in this bond, be cumulative.

Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 27th day of June, 1996.

Bowman Grain, Inc.

(Principal)

By: Robert Bremer, President (Title)

ACCEPTED by ND Public Service Comm.

American Casualty Company of Reading, PA

By: Susan A. Richter (Title)

By: Jacqui Wacker, Attorney-In-Fact

INDIVIDUAL

STATE OF)
COUNTY OF) SS:

On this _____ day of _____, 19____ before me personally appeared _____ to me known and known to me to be the individual described in and who executed the foregoing instrument and _____ acknowledged to me that _____ executed the same in his individual capacity.

Notary Public

COPARTNERSHIP

STATE OF)
COUNTY OF) SS:

On this _____ day of _____, 19____ before me personally appeared _____ to me known and known to me to be one of the firm of _____ described in and who executed the foregoing instrument and he/she thereupon acknowledged to me that he/she executed the same as and for the act and deed of said firm.

Notary Public

CORPORATE

STATE OF)
COUNTY OF) SS:

On this _____ day of _____, 19____ before me personally appeared _____ to me known, who, being by me first duly sworn, did depose and say that he/she resides in _____; that he/she is the _____ of _____ the corporation described in and which executed the foregoing instrument; that he/she knows the corporate seal of said corporation; that the corporate seal affixed to said instrument is such corporate seal; that it was so affixed by order and authority of the Board of Directors of said corporation, and that he/she signed his/her name thereto by like order and authority.

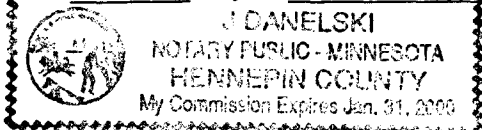
Notary Public

SURETY

STATE OF Minnesota)
COUNTY OF Hennepin) SS:

I, J. Danelski Notary Public of Hennepin County, in the State of Minnesota do hereby certify that Jacci Wacker Attorney-in-Fact, of the American Casualty Company of Reading, PA, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed, sealed and delivered said instrument, for and on behalf of the American Casualty Company of Reading, PA, for the uses and purposes therein set forth.

Given under my hand and notarial seal at my office in the City of Minneapolis in said County, this 27th day of June A.D. 19 96



J. Danelski
Notary Public



For All the Commitments You Make®

Office/Chicago, Illinois

POWER OF ATTORNEY APPOINTING INDIVIDUAL ATTORNEY-IN-FACT

Know All Men by these Presents, That AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, a corporation duly organized and existing under the laws of the Commonwealth of Pennsylvania, and having its principal office in the City of Chicago, and State of Illinois, does hereby make, constitute and appoint Jacci Wacker, Individually

of Minneapolis, Minnesota

its true and lawful Attorney-in-fact with full power and authority hereby conferred to sign, seal and execute in its behalf bonds, undertakings and other obligatory instruments of similar nature

- In Unlimited Amounts -

and to bind AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA and all the acts of said Attorney, pursuant to the authority hereby given are hereby ratified and confirmed.

This Power of Attorney is made and executed pursuant to and by authority of the following By-Law duly adopted by the Board of Directors of the Company.

"Article VI—Execution of Obligations and Appointment of Attorney-In-Fact

Section 2. Appointment of Attorney-in-fact. The Chairman of the Board of Directors, the President or any Executive, Senior or Group Vice President may, from time to time, appoint by written certificates attorneys-in-fact to act in behalf of the Company in the execution of policies of insurance, bonds, undertakings and other obligatory instruments of like nature. Such attorneys-in-fact, subject to the limitations set forth in their respective certificates of authority, shall have full power to bind the Company by their signature and execution of any such instruments and to attach the seal of the Company thereto. The Chairman of the Board of Directors, the President or any Executive, Senior or Group Vice President may at any time revoke all power and authority previously given to any attorney-in-fact."

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the Company at a meeting duly called and held on the 17th day of February, 1993.

"Resolved, that the signature of the President or any Executive, Senior or Group Vice President and the seal of the Company may be affixed by facsimile on any power of attorney granted pursuant to Section 2 of Article VI of the By-Laws, and the signature of the Secretary or an Assistant Secretary and the seal of the Company may be affixed by facsimile to any certificate of any such power and any power or certificate bearing such facsimile signature and seal shall be valid and binding on the Company. Any such power so executed and sealed and certified by certificate so executed and sealed shall with respect to any bond or undertaking to which it is attached, continue to be valid and binding on the Company."

In Witness Whereof, AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA has caused these presents to be signed by its Group Vice President and its corporate seal to be hereto affixed on this 10th day of May, 1995.

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA



M.C. Vonnahme

M.C. Vonnahme Group Vice President

State of Illinois, County of Cook, ss:

On this 10th day of May, 1995, before me personally came

M. C. Vonnahme, to me known, who, being by me duly sworn, did depose and say: that he resides in the Village of Darien, State of Illinois; that he is a Group Vice President of AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, the corporation described in and which executed the above instrument; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed pursuant to authority given by the Board of Directors of said corporation and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporation.



Linda C. Dempsey

My Commission Expires October 19, 1998

Linda C. Dempsey

Notary Public

CERTIFICATE

I, George R. Hobaugh, Assistant Secretary of AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, do hereby certify that the Power of Attorney herein above set forth is still in force, and further certify that Section 2 of Article VI of the By-Laws of the Company and the Resolution of the Board of Directors, set forth in said Power of Attorney are still in force. In testimony whereof I have hereunto subscribed my name and affixed the seal of the said Company this 27th day of June, 1996.



George R. Hobaugh

George R. Hobaugh

Assistant Secretary