

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **Western Surety Company**, as Surety, with liability commencing August 1st, 1996.

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

Three hundred seventy-five thousand and No/100ths-----(\$ 375,000.00)

to:

Four hundred ten thousand and No/100ths-----(\$ 410,000.00)

Effective April 1st, 20 08, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Four hundred ten thousand and No/100ths-----(\$ 410,000.00)

to:

Three hundred seventy-five thousand and No/100ths-----(\$ 375,000.00)

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.

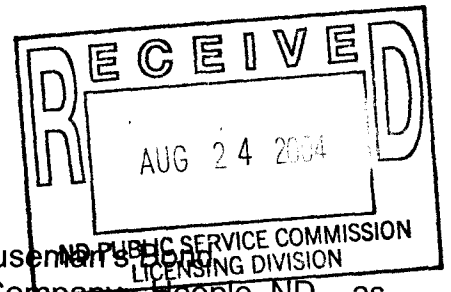
Signed, sealed and dated this 2nd day of November, 20 07.

Hoople Farmers Grain Company
BY: Tom Hunt (Principal)
Pres.
(Title)

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

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

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehousemen's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **Western Surety Company**, as Surety, with liability commencing August 1st, 19 96.

Effective August 11th, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

From:

Three hundred thirty-five thousand and No/100ths----- (\$ 335,000.00----)

To:

Three hundred seventy-five thousand and No/100ths----- (\$ 375,000.00----)

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 11th day of August, 20 04.

Hoople Farmers Grain Company
(Principal)

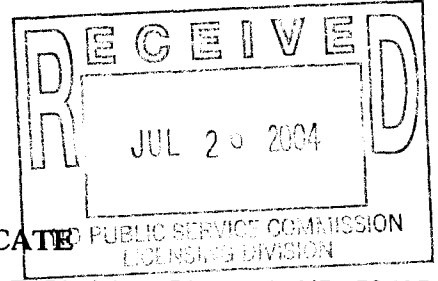
BY: Tim Huett President
(Title)

Western Surety Company

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

ACCEPTED BY ND
Public Service Commission

BY: Susan Richter
(Title)



ASSUMPTION OF LIABILITY CERTIFICATE

Obligee: State of ND Pub. Serv.Comm. Grain Elevator Div. 12th Fl. 600 E. Blvd Ave Bismarck, ND 58505

Principal: Hoople Farmers Grain Company PO Box 140 Hoople, ND 58243

Effective 08-01-04 this Certificate assumes liability on Bond Number 141552948

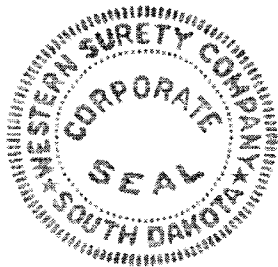
executed and previously filed by American Casualty Company of Reading, PA (\$335,000),

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:

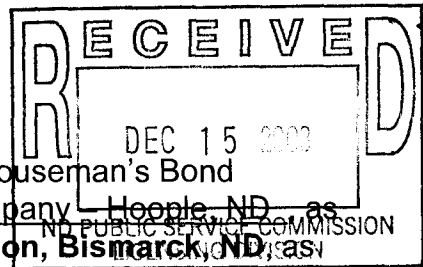
1. That the liability of WESTERN SURETY COMPANY under said bond (a) shall be subject to all of the terms, conditions, limitations and warranties contained in said bond and any amendment thereto or agreement between the Obligee and the Company affecting the same; and (b) shall in no event be greater than 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 21st day of July, 2004.



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

Certified Mail No. 7003-1680-0002-0652-8981

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 January 31st, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred thirty-five thousand and No/100ths-----(\$ 335,000.00)

to:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

Effective July 31st, 20 04, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

to:

Three hundred thirty-five thousand and No/100ths-----(\$ 335,000.00)

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.

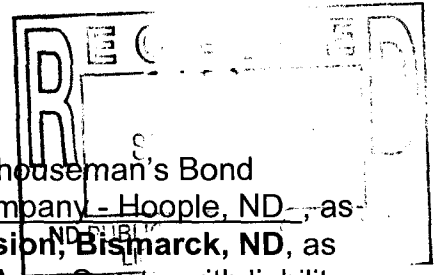
Signed, sealed and dated this 2nd day of December, 20 03.

Hoople Farmers Grain Company
BY: Tom Hunt V. Pres
(Principal)
(Title)

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



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 2nd, 20 03, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

Effective January 31st, 20 04, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

to:

Three hundred thirty-five thousand and No/100ths-----(\$ 335,000.00)

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.

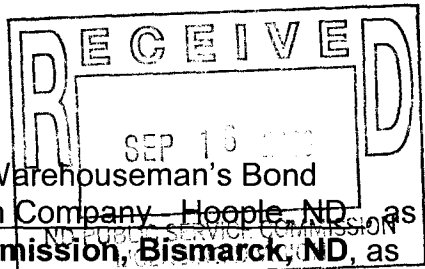
Signed, sealed and dated this 4th day of September, 20 03.

Hoople Farmers Grain Company
BY: *Bradley Nelson* (Principal)
pres. (Title)

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



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 20th, 20 03, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

to:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

Effective January 31st, 20 04, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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.

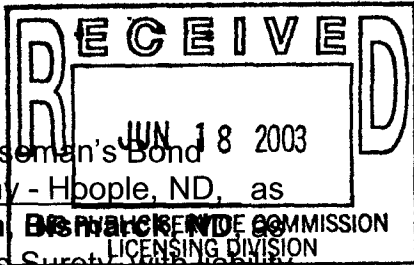
Signed, sealed and dated this 21st day of August, 20 03.

Hoople Farmers Grain Company
BY: Bradley Nelson pres
(Principal)
(Title)

American Casualty Company of Reading, PA
BY: Jacci Wacker
Jacci Wacker, Attorney-In-Fact

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

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, ND, as Principal, to the **State of North Dakota, Public Service Commission**, **Branch ND 00**, Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1st, 19 96.

Effective May 31st, 20 03, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

to:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

Effective July 31st, 20 03, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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.

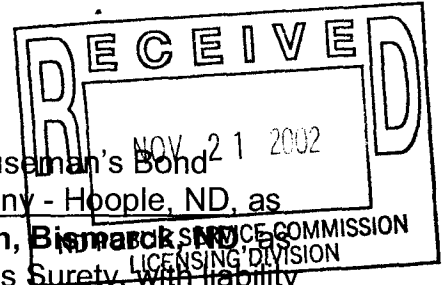
Signed, sealed and dated this 29th day of May, 20 03.

Hoople Farmers Grain Company
BY: Bradley Wilson (Principal)
pres.
(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)

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1st, 19 96.

Effective October 25th, 20 02, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred thirty-five thousand and No/100ths-----(\$ 335,000.00)

to:

Three hundred forty-five thousand and No/100ths-----(\$ 345,000.00)

Effective May 31st, 20 03, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Three hundred forty-five thousand and No/100ths-----(\$ 345,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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 28th day of October, 20 02.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA
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. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 13th, 20 01, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

to:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

Effective May 31st, 20 02, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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 14th day of August, 20 01.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA
BY: [Signature]
Jacci Wacker, Attorney-In-Fact

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

SEP 18 2001

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 17th, 20 01, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

Effective September 30th, 20 01, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

to:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

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 August, 20 01.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA
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. 141552948 written on behalf of Hoople Farmers Grain Company – Hoople, 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 24th, 20 00, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

to:

Three hundred seventy thousand and No/100ths-----(\$ 370,000.00)

Effective May 1st, 20 01, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Three hundred seventy thousand and No/100ths-----(\$ 370,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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 August, 20 00.

Hoople Farmers Grain Company

BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA

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

ACCEPTED BY ND
Public Service Commission

BY: [Signature]
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

Page 9

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company – Hoople, 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 15th, 20 00, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

Effective May 1st, 20 01, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

to:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

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 16th day of August, 20 00.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA
BY: [Signature]
Jacci Wacker, Attorney-In-Fact

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

ENDORSEMENT FOR INCREASE OR DECREASE

AUG 29 2000

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 7th, 20 00, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

to:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

Effective May 1st, 20 01, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Three hundred forty thousand and No/100ths-----(\$ 340,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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 2nd day of August, 20 00.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA
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. 141552948 written on behalf of Hoople Farmers Grain Company – Hoople, 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 25th, 19 99, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

to:

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

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

Three hundred fifty thousand and No/100ths-----(\$ 350,000.00)

to:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00)

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 August, 19 99.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
(Title)

American Casualty Company of Reading, PA
BY: [Signature]
Jacci Wacker, Attorney-In-Fact

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

SEP 15

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company – Hoople, 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:

Five hundred forty-five thousand and No/100ths-----(\$ 545,000.00----)

To:

Three hundred thirty thousand and No/100ths-----(\$ 330,000.00----)

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 14th 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 K Richter
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company – Hoople, 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 December 31st, 19 98, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Five hundred forty-five thousand and No/100ths (\$ 545,000.00)

to:

Five hundred seventy thousand and No/100ths (\$ 570,000.00)

Effective March 2nd, 19 99, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Five hundred seventy thousand and No/100ths (\$ 570,000.00)

to:

Five hundred forty-five thousand and No/100ths (\$ 545,000.00)

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 29th day of December, 19 98.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
[Signature] (Title)

American Casualty Company of Reading, PA
BY: [Signature]
Jacci Wacker, Attorney-In-Fact

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

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 T. P. Killeen, Ross G. Sinclair, Annette K. Rengel, Lori L. Robinson, Lois E. Wynecoop, J. Danelski, Douglas L. Miller, Mike Eberhardy, Jacci Wacker, 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 12th day of October, 1998.



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 Cook, ss:

On this 12th day of October, 1998, 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.



My Commission Expires March 6, 2000

Mary Jo Abel

Mary Jo Abel

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 29th day of December, 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."

JAN 25 1999

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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, 19 96.

Effective August 26th, 19 98, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Five hundred fifty-five thousand and No/100ths (\$ 555,000.00)

to:

Five hundred seventy thousand and No/100ths (\$ 570,000.00)

Effective December 31st, 19 98, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Five hundred seventy thousand and No/100ths (\$ 570,000.00)

to:

Five hundred forty-five thousand and No/100ths (\$ 545,000.00)

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 August, 19 98.

Hoople Farmers Grain Company
BY: Mark Jagerholt (Principal)
Pres. (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

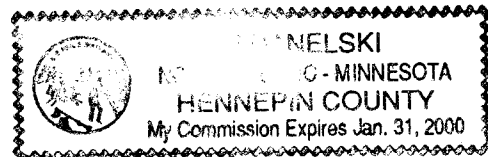
County of Hennepin

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 31st day of August 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.



My Commission Expires June 5, 2000

Eileen T. Pachuta

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 31st day of August, 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

AMENDED ORIGINAL

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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, 19 96.

Effective August 7th, 19 98, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Five hundred forty-five thousand and No/100ths (\$ 545,000.00)

to:

Five hundred fifty-five thousand and No/100ths (\$ 555,000.00)

Effective December 31st, 19 98, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Five hundred fifty-five thousand and No/100ths (\$ 555,000.00)

to:

Five hundred forty-five thousand and No/100ths (\$ 545,000.00)

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 7th day of August, 19 98.

Hoople Farmers Grain Company
BY: *Mark Jagerholt* (Principal)
(Title)

American Casualty Company of Reading, PA
BY: *Jacci Wacker*
Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND
Public Service Commission

BY: _____
(Title)

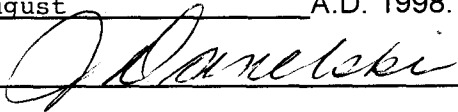
SURETY COMPANY ACKNOWLEDGMENT

State of Minnesota

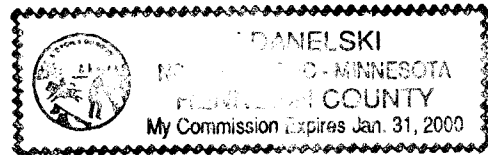
County of Hennepin

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 7th day of August 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 7th day of August, 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

29

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552948 written on behalf of Hoople Farmers Grain Company - Hoople, 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 98, it is understood and agreed that the amount of the above described bond shall be and is hereby ~~INCREASED~~ / **DECREASED**

From:

Five hundred sixty thousand and No/100ths (\$ 560,000.00)

To:

Five hundred forty-five thousand and No/100ths (\$ 545,000.00)

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 2nd day of June, 19 98.

Hoople Farmers Grain Company
BY: [Signature] (Principal)
[Signature] (Title)

American Casualty Company of Reading, PA
BY: [Signature]
Jacci Wacker, Attorney-In-Fact

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

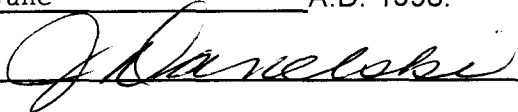
SURETY COMPANY ACKNOWLEDGMENT

State of **Minnesota**

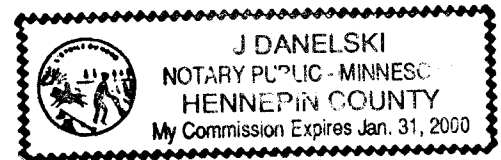
County of **Hennepin**

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 2nd day of June 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 2nd day of June, 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."

CNA INSURANCE COMPANIES

MINNEAPOLIS
700 PIPER JAFFRAY TOWER (55402)
P.O. BOX 9322
MINNEAPOLIS, MN 55440

FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ BOND NO. BND 1182740

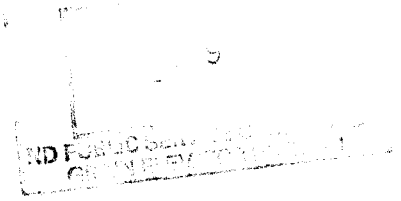
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
BOND NO. 141552948

ASSUMPTION OF LIABILITY CERTIFICATE

OBLIGEE: STATE OF NORTH DAKOTA
PSC GRAIN ELEVATOR DIV
600 E BLVD
BISMARCK, ND 58505-0430

PRINCIPAL: HOOPLE FARMERS GRAIN COMPANY
P.O. BOX 140
HOOPLE, ND 58243-0140

\$560,000 Bond



THIS CERTIFICATE ASSUMES LIABILITY ON BOND NUMBER BND 1182740 EXECUTED AND PREVIOUSLY FILED BY FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ, HEREINAFTER REFERRED TO AS THE COMPANY, IN FAVOR OF THE CAPTIONED OBLIGEE, EFFECTIVE AUGUST 1, 1996.

THIS CERTIFIES THAT AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA, IN CONSIDERATION OF THE AGREEMENTS AND CONVENANTS HEREIN CONTAINED AND OTHER GOOD AND VALUABLE CONSIDERATION, ASSUMES LIABILITY UNDER THE ABOVE DESCRIBED BOND.

BY ISSUANCE OF THIS CERTIFICATE IT IS AGREED:

1. THAT LIABILITY OF AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA UNDER SAID BOND (A) SHALL BE SUBJECT TO ALL OF THE TERMS, CONDITIONS, LIMITATIONS AND WARRANTIES CONTAINED IN THE ABOVE DESCRIBED 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 AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA.
3. THAT THIS CERTIFICATE ASSUMES LIABILITY UNDER AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA BOND NO. 141552948 FOR LIABILITY ACCRUED UNDER FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ BOND NO. BND 1182740.

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

BY: Jacci Wacker
ATTORNEY-IN-FACT

ENDORSEMENT

This Endorsement forms a part of Bond No. BND 118 27 40 written on behalf of Hoople Farmers Grain Company - Hoople, ND to (Principal) the State of North Dakota, Public Service Commission - Bismarck, ND (Obligee) issued by Firemen's Insurance Company of Newark, NJ with liability (Surety) commencing May 15, 19 91.

EFFECTIVE August 10, 19 95, it is hereby understood and agreed that coverage under the attached bond is **INCREASED** from:

Five hundred sixty thousand and No/100ths-----Dollars (\$ 560,000.00-----)

to:

Six hundred thousand and No/100ths-----Dollars (\$ 600,000.00-----)

EFFECTIVE November 8, 19 95, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Six hundred thousand and No/100ths-----Dollars (\$ 600,000.00-----)

to:

Five hundred sixty thousand and No/100ths-----Dollars (\$ 560,000.00-----)

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 7th day of August, 19 95.

Hoople Farmers Grain Company

(Principal)

By: Paul Wilson Pres.
(Title)

ACCEPTED by
ND Public Service
Commission

Firemen's Insurance Company of Newark, NJ

By: Jacci Wacker
Jacci Wacker (Attorney)

By: Susan Ruster
(Title)

SURETY COMPANY ACKNOWLEDGMENT

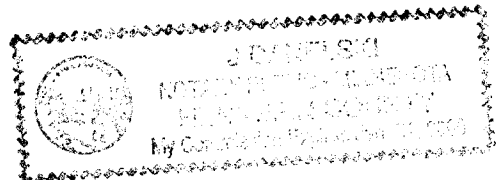
STATE OF MINNESOTA

COUNTY OF HENNEPIN

On this 7th day of August 19 95, before me personally appeared Jacci Wacker, to me known, who, being by me duly sworn, did depose and say: that she reside(s) at Minneapolis, MN; that she is/are the Attorney of Firemen's Insurance Company of Newark, NJ, the corporation described in and which executed the annexed instrument; that she know(s) the corporate seal of said corporation; that 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; that she signed the same name(s) thereto by like order; and that the liabilities of said corporation do not exceed its assets as ascertained in the manner provided by law.

J. Danilecki
(Notary Public)

My commission expires January 31, 2000



Firemen's Insurance Company of Newark, New Jersey

GENERAL POWER OF ATTORNEY

Know all men by these Presents, That the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has made, constituted and appointed, and by these presents does make, constitute and appoint

Jacqi Wacker of Minnetonka, Minnesota

its true and lawful attorney, for it and in its name, place, and stead to execute on behalf of the said Company, as surety, bonds, undertakings and contracts of suretyship to be given to

All Obligees

provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of

One Million (1,000,000) Dollars

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY at a meeting duly called and held on the 13th day of January, 1989:

"RESOLVED, that the Chairman of the Board, the Vice Chairman of the Board, the President, an Executive Vice President or a Senior Vice President or a Vice President of the Company, be, and that each or any of them hereby is, authorized to execute Powers of Attorney qualifying the attorney named in the given Power of Attorney to execute in behalf of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, bonds, undertakings and all contracts of suretyship; and that an Assistant Vice President, a Secretary or an Assistant Secretary be, and that each or any of them hereby is, authorized to attest the execution of any such Power of Attorney, and to attach thereto the seal of the Company.

"FURTHER RESOLVED, that the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached."

In Witness Whereof, the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has caused its official seal to be hereunto affixed, and these presents to be signed by one of its Vice Presidents and attested by one of its Assistant Secretaries this 2 day of March, 1995.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Attest:

J. H. Tanner

J. H. Tanner, Vice President



By

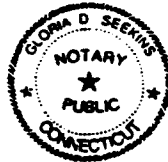
Matthew Klimczak

Matthew Klimczak, Vice President

STATE OF CONNECTICUT }
COUNTY OF HARTFORD }

ss.:

On this 2 day of March, 1995, before me personally came Matthew Klimczak, to me known, who being by me duly sworn, did depose and say that he is a Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the 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.



CERTIFICATE

Gloria D. Seekins

GLORIA D. SEEKINS
NOTARY PUBLIC
My Commission Expires

January 31, 1998

I, the undersigned, an Assistant Secretary of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, a New Jersey corporation, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, set forth in the said Power of Attorney, is now in force.

Signed and sealed at the town of Farmington, the State of Connecticut. Dated the 7th day of August, 1995.



W. W. Cowling

W. W. Cowling, Assistant Secretary

ENDORSEMENT FOR INCREASE
OR DECREASE

This endorsement forms a part of North Dakota Grain Warehouseman's
Bond No. BND 118 27 40 issued by Firemen's Insurance Company of Newark, NJ
(Surety Company)
to Hoople Farmers Grain Company - Hoople, ND
(Principal)
on behalf of State of North Dakota, Public Service Commission, Bismarck, ND
(Obligee)
dated the 15th day of May, 19 91.

It is understood and agreed that the amount of the above described bond shall be and is hereby (increased)
from: FIVE HUNDRED FIFTEEN THOUSAND AND NO/100 (\$515,000.00) Dollars
to: FIVE HUNDRED SIXTY THOUSAND AND NO/100 (\$560,000.00) Dollars
as of the 1st day of August, 19 92.

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 7th day of August, 19 92.

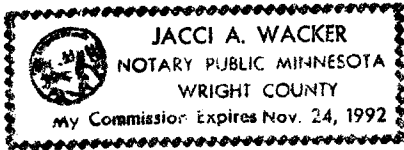
Hoople Farmers Grain Company
Principal
By: Greg Hall Pres
Title

Accepted:
Susan K. Richter
State of North Dakota
Public Service Commission

Firemen's Insurance Company of Newark, NJ
Surety
By: Cheryl M. Gardner
Cheryl M. Gardner Attorney

STATE OF Minnesota
COUNTY OF Hennepin ss.:

On this 7th day of August, 1992, before me personally appeared Cheryl M. Gardner, to me known, who, being by me duly sworn, did depose and say: that she reside(s) at Minneapolis, MN; that she is/are the Attorney of Firemen's Insurance Company of Newark, NJ, the corporation described in and which executed the annexed instrument; that she know(s) the corporate seal of said corporation; that 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; that she signed the same name(s) thereto by like order; and that the liabilities of said corporation do not exceed its assets as ascertained in the manner provided by law.



BOND-3768-A

Jacci A. Wacker
(Notary Public in and for the above County and State)

My commission expires Nov 24, 1992

urety
ompany
cknowledgment

Firemen's Insurance Company of Newark, New Jersey

180 Maiden Lane, New York, New York 10038

GENERAL POWER OF ATTORNEY

Know all men by these Presents, That the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has made, constituted and appointed, and by these presents does make, constitute and appoint

CHERYL M. GARDNER, MINNEAPOLIS, MINNESOTA

its true and lawful attorney, for it and in its name, place, and stead to execute on behalf of the said Company, as surety, bonds, undertakings and contracts of suretyship to be given to

ALL OBLIGEEES

provided that no bond or undertaking or contract of suretyship executed under this authority shall exceed in amount the sum of

UNLIMITED DOLLARS

This Power of Attorney is granted and is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Board of Directors of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY at a meeting duly called and held on the 20th day of February, 1975:

"RESOLVED, that the Chairman of the Board, the Vice Chairman of the Board, the President, an Executive Vice President or a Senior Vice President or a Vice President of the Company, be, and that each or any of them hereby is, authorized to execute Powers of Attorney qualifying the attorney named in the given Power of Attorney to execute in behalf of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, bonds, undertakings and all contracts of suretyship; and that an Assistant Vice President, a Secretary or an Assistant Secretary be, and that each or any of them hereby is, authorized to attest the execution of any such Power of Attorney, and to attach thereto the seal of the Company.

FURTHER RESOLVED, that the signatures of such officers and the seal of the Company may be affixed to any such Power of Attorney or to any certificate relating thereto by facsimile, and any such Power of Attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company when so affixed and in the future with respect to any bond, undertaking or contract of suretyship to which it is attached."

In Witness Whereof, the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has caused its official seal to be hereunto affixed, and these presents to be signed by one of its Vice Presidents and attested by one of its Assistant Vice Presidents this 1st day of May, 1985.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Attest:

Robert W. Adler, Sr., Assistant Vice President



By

Michael J. Beernaert, Vice President

STATE OF NEW YORK

COUNTY OF NEW YORK

}

ss:

On this 1st day of May, 1985, before me personally came Michael J. Beernaert, to me known, who being by me duly sworn, did depose and say that he is a Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the 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.



CERTIFICATE

ETHEL TARANTO
NOTARY PUBLIC, State of New York
No. 24-4663117 Qual. in Kings County
Commission Expires March 30, 1986

I, the undersigned, an Assistant Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, a New Jersey corporation, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, set forth in the said Power of Attorney, is now in force.

Signed and sealed at the City of New York, in the State of New York. Dated the 7th day of August, 19 92.



James M. Keane, Assistant Vice President