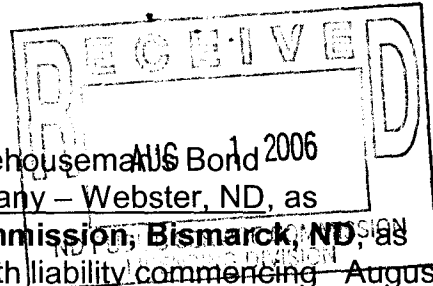


ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552772 written on behalf of Garske Elevator Company - Webster, 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, 1996.

Effective August 1st, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

From:

One hundred seventy-five thousand and No/100ths----- (\$ 175,000.00----)

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 19th day of July, 20 06.

Garske Elevator Company
(Principal)

BY: John Baker Pres.
(Title)

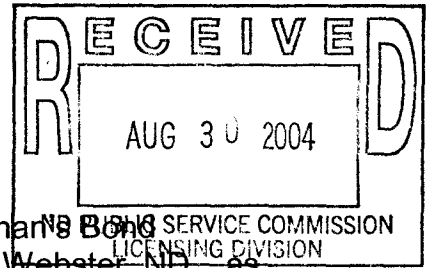
Western Surety Company

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

ACCEPTED BY ND
Public Service Commission

BY: Susan Runtz
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552772 written on behalf of Garske Elevator Company - Webster, 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 September 1st, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

From:

One hundred sixty-two thousand five hundred and No/100ths-----(\$ 162,500.00----)

To:

One hundred seventy-five thousand and No/100ths-----(\$ 175,000.00----)

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 18th day of August, 20 04.

Garske Elevator Company
(Principal)

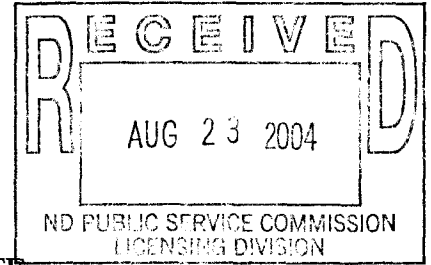
BY: John Baker president
(Title)

Western Surety Company

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

ACCEPTED BY ND
Public Service Commission

BY: Susan R. Ruitter
(Title)



ASSUMPTION OF LIABILITY CERTIFICATE

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

Principal: Garske Elevator Company 121 Garske Street Webster, ND 58382

Effective 08/01/04 this Certificate assumes liability on Bond Number 14155 27 72

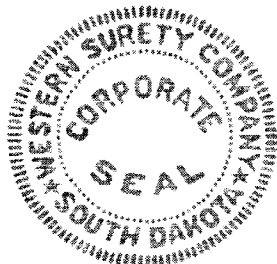
executed and previously filed by American Casualty Company of Reading, PA (\$162,500)

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 11th day of August, 2004.



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

Certified Mail No. 7003-1680-0002-0652-9759

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552772 written on behalf of Garske Elevator Company - Webster, 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 September 1st, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED /~~DECREASED~~**

From:

One hundred sixty-two thousand five hundred and No/100ths-----(\$ 162,500.00-----)

To:

One hundred seventy-five thousand and No/100ths-----(\$ 175,000.00-----)

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 18th day of August, 20 04.

Garske Elevator Company_____
(Principal)

BY: _____
(Title)

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

ACCEPTED BY ND
Public Service Commission

BY: _____
(Title)



General Purpose Rider

141552772
141552772

TO BE ATTACHED TO and form part of Bond Number 141552772 issued by the _____

American Casualty Company of Reading, PA

as Surety, on behalf of Garske Elevator Company

of Rt. 2, Box 10, Webster, ND 58382

_____, hereinafter referred to as the Principal, and
in favor of State of North Dakota, Public Service Commission, Grain Elevator Division

of 600 E. Blvd. Ave., Bismarck, ND 58505-0480

_____, hereinafter referred to as the Oblige, in the sum of

One hundred sixty-two thousand five hundred and No/100ths

Dollars (\$162,500.00), effective the 1st day of August, 1996.

NOW, THEREFORE, it is agreed that the Principal's address shall be amended to read:

121 Garske St.
Webster, ND 58382-8100

IT IS FURTHER AGREED that all other terms and conditions of this bond shall remain unchanged.

THIS RIDER IS TO BE EFFECTIVE the 14th day of June, 2000.

SIGNED, SEALED AND DATED this 3rd day of July, 2000.

Accepted By:

State of North Dakota, Public Service Commission,
Grain Elevator Division

Garske Elevator Company
(Principal)

By: _____

By: Donald Lee (Pres.) (Seal)

American Casualty Company of Reading, PA
(Surety)

By: Jacci Wacker (Seal)
Jacci Wacker Attorney-in-fact

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552772 written on behalf of Garske Elevator Company – Webster City, 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:

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

To:

One hundred sixty-two thousand five hundred and No/100ths-----(\$ 162,500.00----)

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 29th 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)

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. BNS 1272405

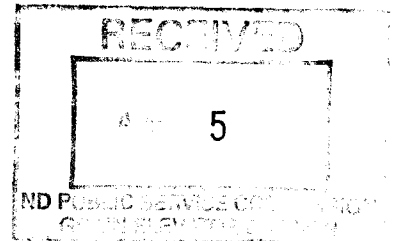
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
BOND NO. 141552772

ASSUMPTION OF LIABILITY CERTIFICATE

OBLIGEE: STATE OF NORTH DAKOTA
PSC GRAIN ELEVATOR DIV
600 E BLVD
BISMARCK, ND 58505-0480

PRINCIPAL: GARSKE ELEVATOR COMPANY
RT 2 BOX 10
WEBSTER, ND 58382

\$350,000 Bond



THIS CERTIFICATE ASSUMES LIABILITY ON BOND NUMBER BNS 1272405 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. 141552772 FOR LIABILITY ACCRUED UNDER FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ BOND NO. BNS 1272405.

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

BY: _____

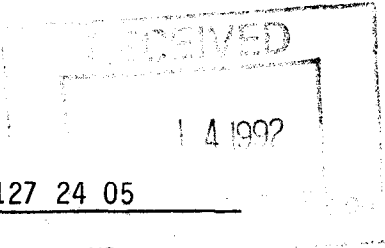
Jacqui Wacker
ATTORNEY-IN-FACT



For All the Commitments You Make®

OBLIGEE

ENDORSEMENT



This endorsement forms a part of Bond No. BNS 127 24 05

Written on behalf of Garske Elevator Company - Webster, ND

(Principal)

to State of North Dakota, Public Service Commission, Bismarck, ND

(Obligee)

issued by Firemen's Insurance Company of Newark, NJ

(Surety Company)

with liability commencing August 1, 19 91

EFFECTIVE August 1, 19 92, it is hereby understood and agreed that coverage under the attached bond is INCREASED from:

THREE HUNDRED FIFTY THOUSAND AND NO/100-----Dollars(\$350,000.00----)

to:
FOUR HUNDRED FIFTY THOUSAND AND NO/100-----Dollars(\$450,000.00----)

EFFECTIVE October 31, 19 92, it is hereby understood and agreed that coverage under the attached bond is DECREASED from:

FOUR HUNDRED FIFTY THOUSAND AND NO/100-----Dollars(\$450,000.00----)

to:
THREE HUNDRED FIFTY THOUSAND AND NO/100-----Dollars(\$350,000.00----)

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 August, 19 92.

Garske Elevator Company

Principal

By: Ralph Boback Pres.
Title

Accepted:

Firemen's Insurance Company of Newark, NJ

Surety

By: Suzanne Richter
Title

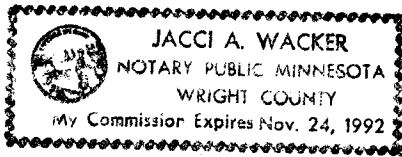
By: Cheryl M. Gardner
Cheryl M. Gardner, Attorney

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 4th 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.

Surety
Company
Acknowledgment



BOND-3768-A

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

My commission expires Nov 24, 1992

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 OBLIGEES

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 4th day of August, 1992.



James M. Keane, Assistant Vice President

ENDORSEMENT FOR INCREASE
OR DECREASE

4 1992



This endorsement forms a part of North Dakota Grain Warehouseman's
Bond No. BNS 127 24 05 issued by Firemen's Insurance Company of Newark, NJ
(Surety Company)
to Garske Elevator Company - Webster, ND
(Principal)
on behalf of State of North Dakota, Public Service Commission, Bismarck, ND
(Obligee)
dated the 1st day of August, 19 91.

It is understood and agreed that the amount of the above described bond shall be and is hereby (increased)
from: TWO HUNDRED SEVENTY-FIVE THOUSAND AND NO/100 (\$275,000.00) Dollars
to: THREE HUNDRED FIFTY THOUSAND AND NO/100 (\$350,000.00) 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 4th day of August, 19 92.

Garske Elevator Company
Principal
By: Ralph Bolzoff Pres.
Title

Accepted:
Susan L. Parkiter

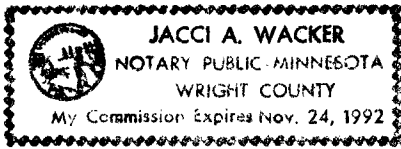
Firemen's Insurance Company of Newark, NJ
Surety
By: Cheryl M. Gardner
Cheryl M. Gardner Attorney

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 4th 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 s he reside(s) at Minneapolis, MN; that s he is/are the Attorney of Firemen's Insurance Company of Newark, NJ, the corporation described in and which executed the annexed instrument; that s he 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 s he 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.

Surety
Company
Acknowledgment



BOND-3768-A

Jacci A. Wacker
(Notary Public in and for the above County and State)
My commission expires Nov. 24, 1992

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

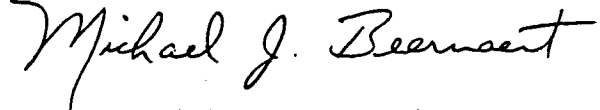
Attest:



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.



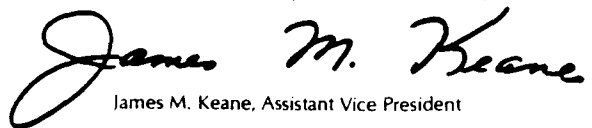
CERTIFICATE



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 4th day of August, 19 92.



James M. Keane, Assistant Vice President

ENDORSEMENT FOR INCREASE
OR DECREASE

This endorsement forms a part of North Dakota Grain Warehouseman's
Bond No. BNS 127 24 05 issued by Firemen's Insurance Company of Newark, NJ
(Surety Company)
to Garske Elevator Company - Webster, ND
(Principal)
on behalf of State of North Dakota, Public Service Commission, Bismarck, ND
(Obligee)
dated the 1st day of August, 19 91.

It is understood and agreed that the amount of the above described bond shall be and is hereby (decreased)
from: THREE HUNDRED FIFTY THOUSAND AND NO/100 (\$350,000.00) Dollars
to: TWO HUNDRED SEVENTY-FIVE THOUSAND AND NO/100 (\$275,000.00) Dollars
as of the 9th day of Sept., 19 91.

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 24th day of September, 19 91.

Garske Elevator Company
Principal
By: Ralph Bobeth Pres.
Title

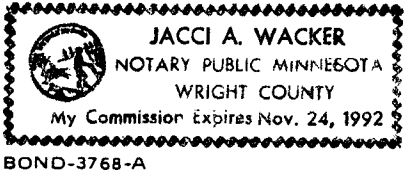
Accepted:
Susan H. Richter

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 24th day of September, 1991, 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.

Surety
Company
Acknowledgment



Jacci A. Wacker
(Notary Public in and for the above County and State)
My commission expires Nov. 24, 1992

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 OBLIGEES

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 24th day of September, 19 91.



James M. Keane, Assistant Vice President