

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company – Falkirk, 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 January 8th, 20 08, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred sixty thousand and No/100ths-----(\$ 360,000.00)

to:

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

Effective May 31st, 20 08, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

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

to:

Three hundred sixty thousand and No/100ths-----(\$ 360,000.00)

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 January, 20 08.

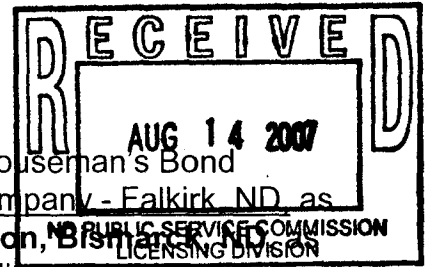
Falkirk Farmers Elevator Company
BY: [Signature] (Principal)

(Title)

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

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

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company - Falkirk ND as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND** Obligee, issued by **Western Surety Company**, as Surety, with liability commencing August 1st, 19 96.

Effective August 1st, 20 07, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred sixty-five thousand and No/100ths-----(\$ 365,000.00)

to:

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

Effective December 31st, 20 07, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

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

to:

Three hundred sixty thousand and No/100ths-----(\$ 360,000.00)

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

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

Signed, sealed and dated this 3rd day of August, 20 07.

Falkirk Farmers Elevator Company

(Principal)
BY: [Signature]

(Title)

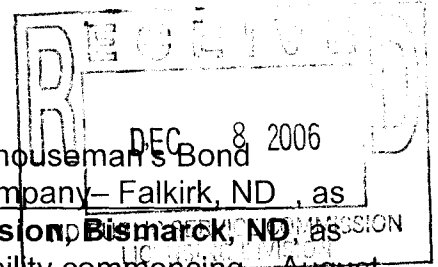
Western Surety Company
BY: Jacci Wacker

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. 141552626 written on behalf of Falkirk Farmers Elevator Company - Falkirk, 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 November 15th, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Three hundred ten thousand and No/100ths-----(\$ 310,000.00)

to:

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

Effective July 31st, 20 07, 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 sixty-five thousand and No/100ths-----(\$ 365,000.00)

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

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

Signed, sealed and dated this 17th day of November, 20 06.

Falkirk Farmers Elevator Company
BY: Michael Grentner (Principal)
President (Title)

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

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

ENDORSEMENT FOR INCREASE OR DECREASE

OCT 26 2006

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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 October 6th, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

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

to:

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

Effective October 31st, 20 06, 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 ten thousand and No/100ths-----(\$ 310,000.00)

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.

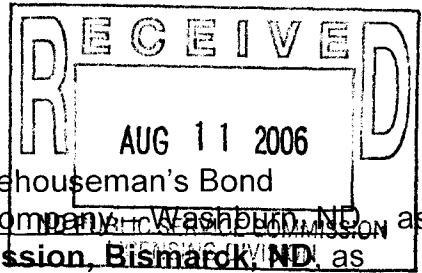
Signed, sealed and dated this 10th day of October, 20 06.

Falkirk Farmers Elevator Company
BY: Michael Guenther (Principal)
President (Title)

Western Surety Company
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. 141552626 written on behalf of Falkirk Farmers Elevator Company, Washburn, 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 July 28th, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Three hundred five thousand and No/100ths-----(\$ 305,000.00)

to:

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

Effective October 31st, 20 06, 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 five thousand and No/100ths-----(\$ 305,000.00)

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 1st day of August, 20 06.

Falkirk Farmers Elevator Company
BY: [Signature] (Principal)
GM (Title)

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

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

ENDORSEMENT FOR INCREASE OR DECREASE

OCT 26 2006

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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 July 17th, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

From:

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

To:

Three hundred five thousand and No/100ths-----(\$ 305,000.00----)

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

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

Signed, sealed and dated this 17th day of July, 20 06.

Falkirk Farmers Elevator Company
(Principal)

BY: Michael Duentner President
(Title)

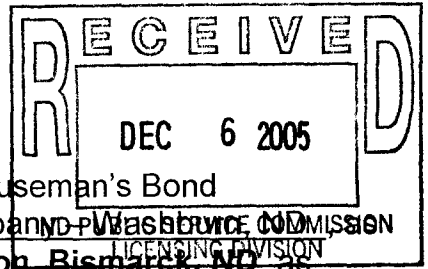
Addition of Hazen, ND location

Western Surety Company
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. 141552626 written on behalf of Falkirk Farmers Elevator 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 November 8th, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

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

to:

Two hundred sixty thousand and No/100ths-----(\$ 260,000.00)

Effective December 8th, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Two hundred sixty thousand and No/100ths-----(\$ 260,000.00)

to:

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

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

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

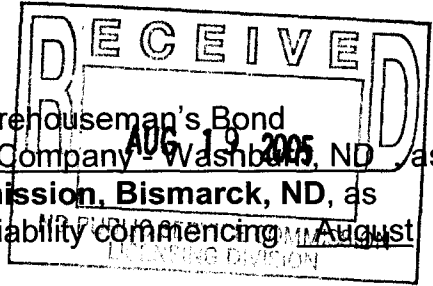
Signed, sealed and dated this 7th day of November, 20 05.

Falkirk Farmers Elevator Company
BY: Michael Guenther, President (Principal)
(Title)

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

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

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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 8th, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

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

to:

Three hundred five thousand and No/100ths-----(\$ 305,000.00)

Effective November 8th, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Three hundred five thousand and No/100ths-----(\$ 305,000.00)

to:

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

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

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

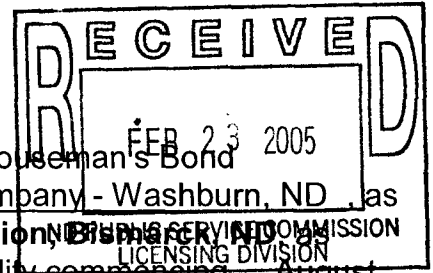
Signed, sealed and dated this 9th day of August, 20 05.

Falkirk Farmers Elevator Company
BY: Michael Guenther (Principal)
(Title)

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

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

ENDORSEMENT FOR INCREASE OR DECREASE



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, ND as Principal, to the **State of North Dakota, Public Service Commission**, as Obligee, issued by **Western Surety Company**, as Surety, with liability commencing August 1st, 1996.

Effective February 10th, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

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

to:

Two hundred fifty thousand and No/100ths-----(\$ 250,000.00)

Effective March 29th, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred fifty thousand and No/100ths-----(\$ 250,000.00)

to:

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

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

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

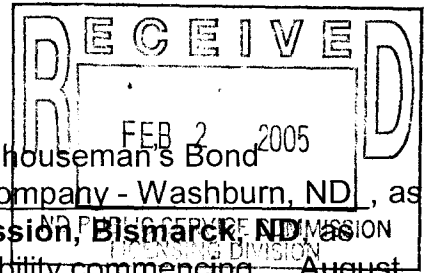
Signed, sealed and dated this 4th day of February, 20 05.

Falkirk Farmers Elevator Company
BY: Michael Quentner (Principal)
President (Title)

Western Surety Company
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. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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 January 10th, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

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

to:

Two hundred fifty thousand and No/100ths-----(\$ 250,000.00)

Effective February 10th, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Two hundred fifty thousand and No/100ths-----(\$ 250,000.00)

to:

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

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 12th day of January, 20 05.

Falkirk Farmers Elevator Company

BY: Michael Guenther, President
(Principal)
(Title)

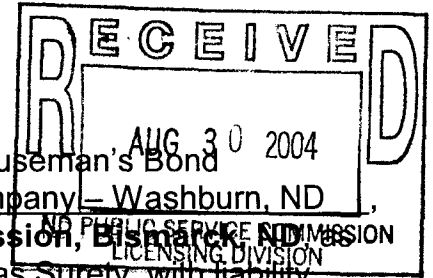
Western Surety Company

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. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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 August 3rd, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

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

to:

Three hundred ten thousand and No/100ths-----(\$ 310,000.00)

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

Three hundred ten thousand and No/100ths-----(\$ 310,000.00)

to:

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

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

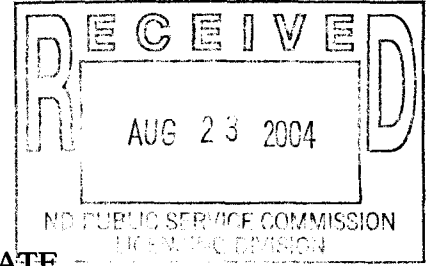
Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 9th day of August, 20 04.

Falkirk Farmers Elevator Company
BY: Michael Guenther, President
(Principal)
(Title)

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

ACCEPTED BY ND
Public Service Commission
BY: Barbara A. Richter
(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: Falkirk Farmers Elevator Co. 101 Main Street Washburn, ND 58577

Effective 08/01/04 this Certificate assumes liability on Bond Number 14155 26 26

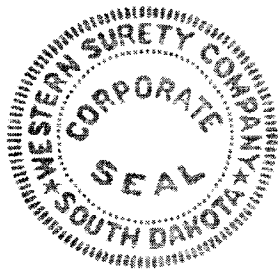
executed and previously filed by American Casualty Company of Reading, PA (\$225,000),

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:

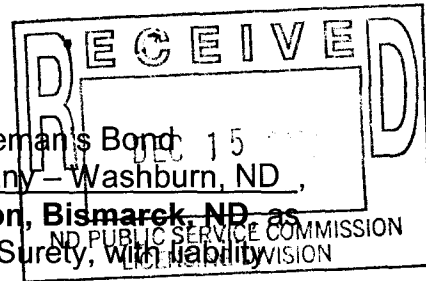
1. That the liability of WESTERN SURETY COMPANY under said bond (a) shall be subject to all of the terms, conditions, limitations and warranties contained in said bond and any amendment thereto or agreement between the Obligee and the Company affecting the same; and (b) shall in no event be greater than 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 11th day of August, 2004.



BY: Paul T. Brufat
Paul T. Brufat, 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. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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 November 17th, 20 03, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

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

to:

Two hundred ninety thousand and No/100ths-----(\$ 290,000.00)

Effective December 15th, 20 03, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Two hundred ninety thousand and No/100ths-----(\$ 290,000.00)

to:

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

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.

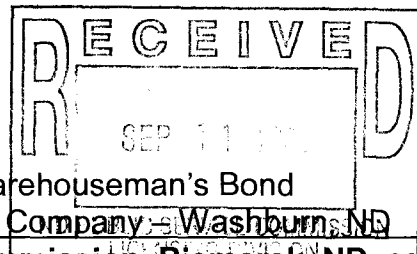
Signed, sealed and dated this 19th day of November, 20 03.

Falkirk Farmers Elevator Company
BY: Michael Guntner (Principal)
President (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. 141552626 written on behalf of Falkirk Farmers Elevator Company - Washburn, 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, 20 03, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Two hundred twelve thousand five hundred and No/100ths-----(\$ 212,500.00)

to:

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

Effective December 15th, 20 03, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

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

to:

Two hundred twelve thousand five hundred and No/100ths-----(\$ 212,500.00)

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 25th day of August, 20 03.

Falkirk Farmers Elevator Company
BY: Michael Luenthor (Principal)
President (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. 141552626 written on behalf of Falkirk Farmers Elevator Company - Falkirk, 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 October 26th, 20 00, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Two hundred twelve thousand five hundred and No/100ths-----(\$ 212,500.00)

to:

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

Effective December 31st, 20 00, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

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

to:

Two hundred twelve thousand five hundred and No/100ths-----(\$ 212,500.00)

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

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

Signed, sealed and dated this 27th day of October, 20 00.

Falkirk Farmers Elevator Company
BY: Michael Quentner - President (Principal)
(Title)

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

ACCEPTED BY ND
Public Service Commission
BY: Suzanne D. Richter
(Title)

ENDORSEMENT FOR INCREASE OR DECREASE

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Company – Falkirk, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND,** as Obligee, issued by **American Casualty Company of Reading, PA,** as Surety, with liability commencing August 1st, 19 96.

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

From:

Four hundred twenty-five thousand and No/100ths-----(\$ 425,000.00----)

To:

Two hundred twelve thousand five hundred and No/100ths-----(\$ 212,500.00----)

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)

ENDORSEMENT FOR INCREASE OR DECREASE

FEB 11 1999

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Co. - Falkirk, 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 February 1st, 19 99, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Four hundred twenty-five thousand and No/100ths (\$ 425,000.00)

to:

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

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

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

to:

Four hundred twenty-five thousand and No/100ths (\$ 425,000.00)

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 26th day of January, 19 99.

Falkirk Farmers Elevator Co.
(Principal)
BY: Diana Swanson - President
(Title)

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

ACCEPTED BY ND
Public Service Commission
BY: Susan J. Rukter
(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

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

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 26th day of January, 1999



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

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

NOV 11 1998

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Co. - Falkirk, 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 November 3rd, 19 98, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Four hundred twenty-five thousand and No/100ths (\$ 425,000.00)

to:

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

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

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

to:

Four hundred twenty-five and No/100ths (\$ 425,000.00)

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 November, 19 98.

Falkirk Farmers Elevator Co.
BY: Deana Swanson - President (Principal)
(Title)

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

ACCEPTED BY ND
Public Service Commission
BY: Susan Rinker
(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 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 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 4th day of November, 1998.



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

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

JUL 9

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552626 written on behalf of Falkirk Farmers Elevator Co. - Falkirk, 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 May 27th, 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 thirty-five thousand and No/100ths (\$ 535,000.00)

To:

Four hundred twenty-five thousand and No/100ths (\$ 425,000.00)

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 June, 19 98.

Falkirk Farmers Elevator Co.
BY: [Signature] (Principal)
V.P.
(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**

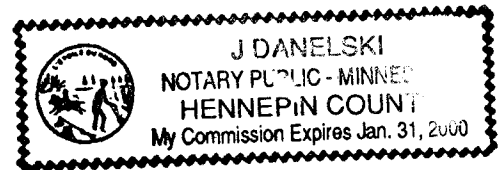
County of **Hennepin**

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 16th 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 16th 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:

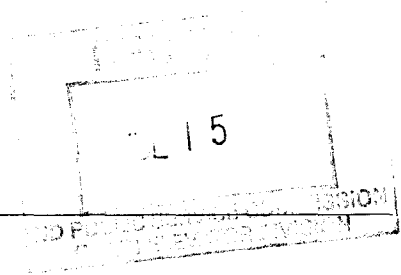
This Power of Attorney is made and executed pursuant to and by authority of the following Resolution duly adopted on February 17, 1993 by the Board of Directors of the Company.

"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 1203188
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA
BOND NO. 141552626

ASSUMPTION OF LIABILITY CERTIFICATE

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

PRINCIPAL: FALKIRK FARMERS ELEVATOR CO, Falkirk, ND \$535,000 Bond

THIS CERTIFICATE ASSUMES LIABILITY ON BOND NUMBER BND 1203188 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. 141552626 FOR LIABILITY ACCRUED UNDER FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ BOND NO. BND 1203188.

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

BY: Jacci Wacker
ATTORNEY-IN-FACT

ENDORSEMENT FOR INCREASE OR DECREASE

10504

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. BND 120 31 88 written on behalf of Falkirk Farmers Elevator Company - Falkirk, ND, as Principal, to the State of North Dakota, Public Service Commission, Bismarck, ND, as Obligee, issued by FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, as Surety, with liability commencing August 1, 1991.

EFFECTIVE August 1, 1994, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED /-DECREASED-**

From:

FIVE HUNDRED TWENTY THOUSAND AND NO/100-----(\$ 520,000.00-----)

To:

FIVE HUNDRED THIRTY-FIVE THOUSAND AND NO/100-----(\$ 535,000.00-----)

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 July, 1994.

Falkirk Farmers Elevator Company
(Principal)

By: Susan Nege President
(Title)

**ACCEPTED by ND
Public Service Comm.**

By: Susan K. Pichter
(Title)

FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ

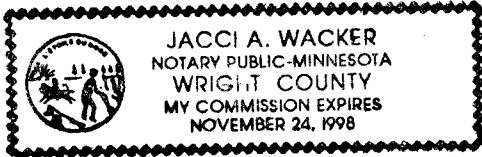
By: Cheryl M. Kiecker
Cheryl M. Kiecker (Attorney)

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 18th day of July, 1994, before me personally appeared Cheryl M. Kiecker, to me known, who, being by me duly sworn, did depose and say: that S he reside(s) at Minnetonka, MN; that S he is ~~not~~ the Attorney of Firemen's Insurance Company of Newark, New Jersey, 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

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

My commission expires Nov. 24, 1998

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

Cheryl M. Kiecker 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

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 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 14 day of October, 1993
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 14 day of October, 1993 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 18th day of July, 1994.



W. W. Cowling

W. W. Cowling, Assistant Secretary

ENDORSEMENT

This Endorsement forms a part of Bond No. BND 120 31 88 written on behalf of Falkirk Farmers Elevator Company - Falkirk, 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 August 1, 19 91.

EFFECTIVE September 5, 19 92, it is hereby understood and agreed that coverage under the attached bond is INCREASED from:

FIVE HUNDRED TWENTY THOUSAND AND NO/100-----Dollars (\$ 520,000.00-----)

to:

FIVE HUNDRED TWENTY-FIVE THOUSAND AND NO/100-----Dollars (\$ 525,000.00-----)

EFFECTIVE December 5, 19 92, it is hereby understood and agreed that coverage under the attached bond is DECREASED from:

FIVE HUNDRED TWENTY-FIVE THOUSAND AND NO/100-----Dollars (\$ 525,000.00-----)

to:

FIVE HUNDRED TWENTY THOUSAND AND NO/100-----Dollars (\$ 520,000.00-----)

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 10th day of September, 19 92.

Falkirk Farmers Elevator Company
(Principal)
By: [Signature]
(Title)

Firemen's Insurance Company of Newark, NJ
By: [Signature]
Cheryl M. Gardner (Attorney)

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

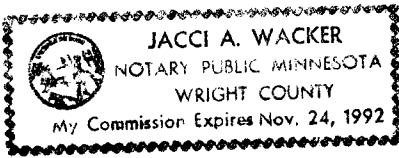
STATE OF Minnesota

COUNTY OF Hennepin

ss.:

On this 10th day of September, 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 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.

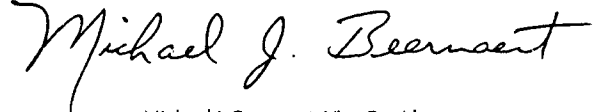
FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Attest:

By



Robert W. Adler, Sr., Assistant Vice President



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.



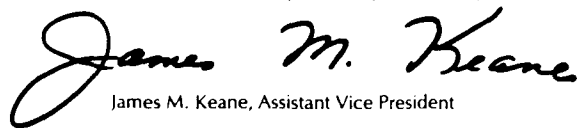
CERTIFICATE



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 10th day of September, 19 92.



James M. Keane, Assistant Vice President