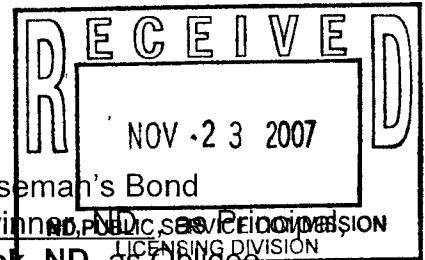


**ENDORSEMENT FOR INCREASE OR DECREASE**



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator - Gwinner, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Oblige, issued by **Western Surety Company**, as Surety, with liability commencing August 1<sup>st</sup>, 1996

Effective October 16<sup>th</sup>, 20 07, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

to:

One million sixty thousand and No/100ths-----(\$ 1,060,000.00 )

Effective March 1<sup>st</sup>, 20 08, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

One million sixty thousand and No/100ths-----(\$ 1,060,000.00 )

to:

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

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.

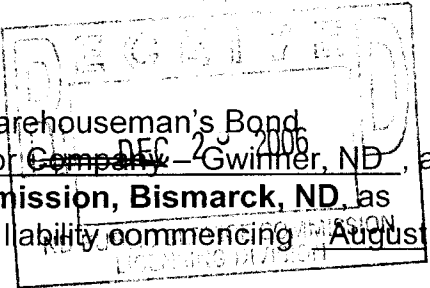
Signed, sealed and dated this 30<sup>th</sup> day of October, 20 07.

Gwinner Farmers Elevator  
BY: [Signature] (Principal)  
(Title)

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

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

**ENDORSEMENT FOR INCREASE OR DECREASE**



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, 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 1<sup>st</sup>, 1996.

Effective October 20<sup>th</sup>, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Nine hundred sixty thousand and No/100ths-----(\$ 960,000.00 )

to:

One million twenty thousand and No/100ths-----(\$ 1,020,000.00 )

Effective January 31<sup>st</sup>, 20 07, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

One million twenty thousand and No/100ths-----(\$ 1,020,000.00 )

to:

Nine hundred sixty thousand and No/100ths-----(\$ 960,000.00 )

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

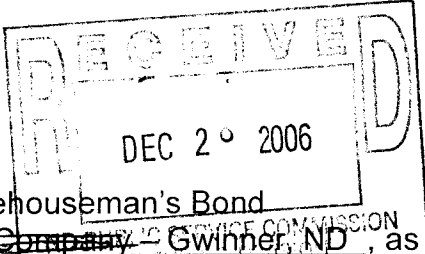
Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 24<sup>th</sup> day of October, 20 06.

Gwinner Farmers Elevator Company  
BY: [Signature] (Principal)  
P.S.  
(Title)

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

ACCEPTED BY ND  
Public Service Commission  
BY: \_\_\_\_\_  
(Title)



**ENDORSEMENT FOR INCREASE OR DECREASE**

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, 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 1<sup>st</sup>, 1996.

Effective October 20<sup>th</sup>, 20 06, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

**to:**

Nine hundred sixty thousand and No/100ths-----(\$ 960,000.00 )

Effective March 31<sup>st</sup>, 20 07, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

Nine hundred sixty thousand and No/100ths-----(\$ 960,000.00 )

**to:**

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

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 24<sup>th</sup> day of October, 20 06.

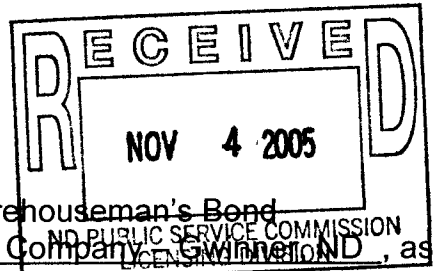
Gwinner Farmers Elevator Company  
BY: [Signature] (Principal)  
Pres (Title)

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

ACCEPTED BY ND  
Public Service Commission

BY: \_\_\_\_\_  
(Title)

**ENDORSEMENT FOR INCREASE OR DECREASE**



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company, Gwinner, 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 1, 1996.

Effective October 17<sup>th</sup>, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED from:**

One million twenty thousand and No/100ths-----(\$ 1,020,000.00 )

**to:**

One million one hundred twenty thousand and No/100ths-----(\$ 1,120,000.00 )

Effective February 28<sup>th</sup>, 20 06, it is hereby understood and agreed that coverage under the attached bond is **DECREASED from:**

One million one hundred twenty thousand and No/100ths-----(\$ 1,120,000.00 )

**to:**

One million twenty thousand and No/100ths-----(\$ 1,020,000.00 )

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

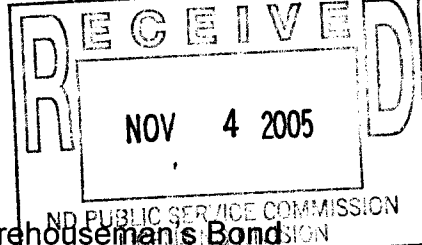
Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 19<sup>th</sup> day of October, 20 05.

Gwinner Farmers Elevator Company  
BY: [Signature] (Principal)  
Pres (Title)

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

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



**ENDORSEMENT FOR INCREASE OR DECREASE**

This endorsement forms a part of Grain Elevator Warehousemen's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, 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 1, 1996.

Effective October 17<sup>th</sup>, 20 05, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

**to:**

One million twenty thousand and No/100ths-----(\$ 1,020,000.00 )

Effective March 31<sup>st</sup>, 20 06, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

One million twenty thousand and No/100ths-----(\$ 1,020,000.00 )

**to:**

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

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.

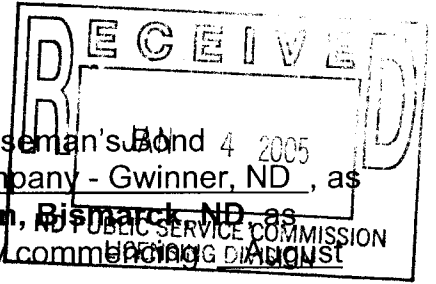
Signed, sealed and dated this 18<sup>th</sup> day of October, 20 05.

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

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

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

**ENDORSEMENT FOR INCREASE OR DECREASE**



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, 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 1<sup>st</sup>, 1996.

Effective November 9<sup>th</sup>, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Nine hundred seventy thousand and No/100ths-----(\$ 970,000.00 )

to:

One million ten thousand and No/100ths-----(\$ 1,010,000.00 )

Effective January 31<sup>st</sup>, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

One million ten thousand and No/100ths-----(\$ 1,010,000.00 )

to:

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

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.

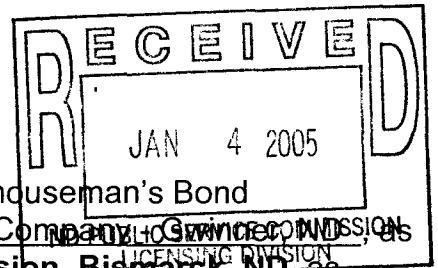
Signed, sealed and dated this 22nd day of November, 20 04.

Gwinner Farmers Elevator Company  
BY: [Signature] (Principal)  
President (Title)

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

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

**ENDORSEMENT FOR INCREASE OR DECREASE**



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company, Gwinner, 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 1<sup>st</sup>, 1996.

Effective October 20<sup>th</sup>, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** from:

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

to:

Nine hundred seventy thousand and No/100ths-----(\$ 970,000.00 )

Effective January 31<sup>st</sup>, 20 05, it is hereby understood and agreed that coverage under the attached bond is **DECREASED** from:

Nine hundred seventy thousand and No/100ths-----(\$ 970,000.00 )

to:

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00 )

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

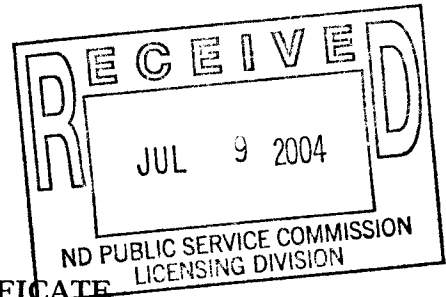
Nothing herein contained shall vary, alter or extend any of the provisions, conditions or other terms of this bond except as above stated.

Signed, sealed and dated this 20<sup>th</sup> day of October, 20 04.

Gwinner 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)



ASSUMPTION OF LIABILITY CERTIFICATE

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

Principal: Gwinner Farmers Elevator Company PO Box 69 Gwinner, ND 58040

Effective 08/01/04 this Certificate assumes liability on Bond Number 141552867

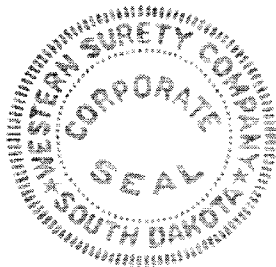
executed and previously filed by American Casualty Company of Reading, PA (\$770,000)

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 7th day of July, 2004.



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

Certified Mail No. 7003-1680-0002-0652-6666

**ENDORSEMENT FOR INCREASE OR DECREASE**

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1<sup>st</sup>, 19 96.

Effective May 25<sup>th</sup>, 20 04, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

**From:**

Six hundred eighty-five thousand and No/100ths-----(\$ 685,000.00----)

**To:**

Seven hundred seventy thousand and No/100ths-----(\$ 770,000.00----)

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 27<sup>th</sup> day of May, 20 04.

Gwinner Farmers Elevator Company  
(Principal)

BY: [Signature] President  
(Title)

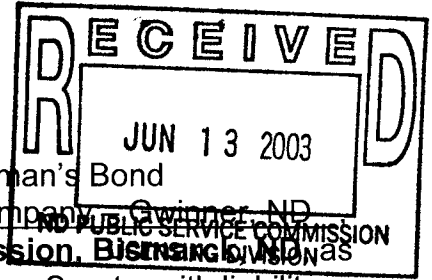
**American Casualty Company of Reading,**

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

ACCEPTED BY ND  
Public Service Commission

BY: [Signature]  
(Title)

**ENDORSEMENT FOR INCREASE OR DECREASE**



This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company, Gwinner, ND as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND** as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1<sup>st</sup>, 19 96.

Effective May 21st, 20 03, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

**From:**

Six hundred seventy-five thousand and No/100ths-----(\$ 675,000.00----)

**To:**

Six hundred eighty-five thousand and No/100ths-----(\$ 685,000.00----)

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

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

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

Gwinner Farmers Elevator Company

BY: [Signature] (Principal)

(Title)

**American Casualty Company of Reading, PA**

BY: [Signature]

Jacci Wacker, Attorney-In-Fact

ACCEPTED BY ND  
Public Service Commission

BY: [Signature]  
(Title)

**ENDORSEMENT FOR INCREASE OR DECREASE**

Feb 8 1999

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1<sup>st</sup>, 19 96.

Effective December 3<sup>rd</sup>, 19 99, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED** ~~DECREASED~~

**From:**

Five hundred ninety thousand and No/100ths-----(\$ 590,000.00----)

**To:**

Six hundred seventy-five thousand and No/100ths-----(\$ 675,000.00----)

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 3<sup>rd</sup> day of December, 19 99.

Gwinner Farmers Elevator Company  
\_\_\_\_\_  
(Principal)  
BY: [Signature]  
\_\_\_\_\_  
(Title)

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

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

**ENDORSEMENT FOR INCREASE OR DECREASE**

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company – Gwinner, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1<sup>st</sup>, 19 96.

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

**From:**

Eight hundred forty thousand and No/100ths-----(\$ 840,000.00----)

**To:**

Five hundred ninety thousand and No/100ths-----(\$ 590,000.00----)

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 14<sup>th</sup> 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 L. Rippet  
(Title)

**ENDORSEMENT FOR INCREASE OR DECREASE**

JUL 21

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. 141552867 written on behalf of Gwinner Farmers Elevator Company - Gwinner, ND, as Principal, to the **State of North Dakota, Public Service Commission, Bismarck, ND**, as Obligee, issued by **American Casualty Company of Reading, PA**, as Surety, with liability commencing August 1, 19 96.

Effective July 1, 19 97, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

**From:**

Seven hundred fifty-five thousand and No/100ths (\$ 755,000.00 )

**To:**

Eight hundred forty thousand and No/100ths (\$ 840,000.00 )

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 July, 19 97.

New Location: Havana.

Gwinner Farmers Elevator Company  
BY: Randy Mairs, Sec. (Principal)  
(Title)

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

ACCEPTED BY ND

Public Service Commission

BY: Susan K. Richter  
(Title)

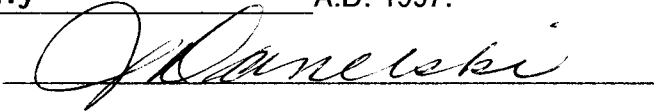
**SURETY COMPANY ACKNOWLEDGMENT**

State of **Minnesota**

County of **Hennepin**

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

Given under my hand and notarial seal at my office in the City of Minneapolis in said County, this 1st day of July A.D. 1997.



(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 CNA 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 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 CNA Sureties 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 September, 1996.



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

M.C. Vonnahme

Group Vice President

State of Illinois, County of Cook, ss:

On this 4th day of September, 1996, before me personally came M. C. Vonnahme, to me known, who, being by me duly sworn, did depose and say: that he resides in the Village of Darien, State of Illinois; that he is a Group Vice President of CONTINENTAL CASUALTY COMPANY, NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, and AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA described in and which executed the above instrument; that he knows the seals of said corporations; that the seals affixed to the said instrument are such corporate seals; that they were so affixed pursuant to authority given by the Boards of Directors of said corporations and that he signed his name thereto pursuant to like authority, and acknowledges same to be the act and deed of said corporations.



My Commission Expires June 5, 2000

Eileen T. Pachuta

Notary Public

**CERTIFICATE**

I, John M. Littler, 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 herunto subscribed my name and affixed the seals of the said corporations this 1st day of July, 1997.



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

John M. Littler

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 1182737

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA  
BOND NO. 141552867

## ASSUMPTION OF LIABILITY CERTIFICATE

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

PRINCIPAL: GWINNER FARMERS ELEVATOR COMPANY, Gwinner, ND

\$755,000 Bond

THIS CERTIFICATE ASSUMES LIABILITY ON BOND NUMBER BND 1182737 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. 141552867 FOR LIABILITY ACCRUED UNDER FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ BOND NO. BND 1182737.

AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA

BY: \_\_\_\_\_

*Jacqui Wacker*  
ATTORNEY-IN-FACT



For All the Commitments You Make®

OBLIGEE

**ENDORSEMENT FOR INCREASE OR DECREASE**

This endorsement forms a part of Grain Elevator

Warehouseman's Bond No. BND 118 27 37 written on behalf of  
Gwinner Farmers Elevator Company - Gwinner, 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 October 8, 1991.

**EFFECTIVE** June 5, 19 95, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / ~~DECREASED~~**

**From:**

Seven hundred forty-five thousand and No/100ths----- (\$ 745,000.00-----)

**To:**

Seven hundred fifty-five thousand and No/100ths----- (\$ 755,000.00-----)

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 6th day of June, 19 95.

Gwinner Farmers Elevator Company

(Principal)

By: David B. Nelson

president  
(Title)

ACCEPTED by ND  
Public Service Comm.

By: Susan A. Pickett  
(Title)

FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ

By: Jacci Wacker

Jacci Wacker

(Attorney)

SURETY COMPANY ACKNOWLEDGMENT

STATE OF MINNESOTA

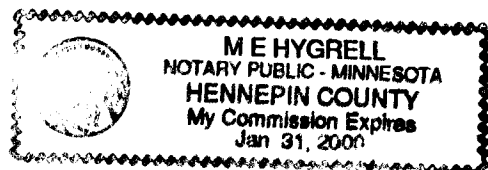
COUNTY OF HENNEPIN

On this 6th day of June, 1995, before me personally appeared Jacci Wacker, to me known, who, being by me duly sworn, did depose and say: that she reside(s) at Minneapolis, MN; that she is/are the Attorney of Firemen's Insurance Company of Newark, NJ, the corporation described in and which executed the annexed instrument; that she know(s) the corporate seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation; that she signed the same name(s) thereto by like order; and that the liabilities of said corporation do not exceed its assets as ascertained in the manner provided by law.

*M. E. Hygrell*

(Notary Public)

My commission expires January 31, 2000



# Firemen's Insurance Company of Newark, New Jersey

## GENERAL POWER OF ATTORNEY

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

Jacqi Wacker of Minnetonka, Minnesota

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

All Obligees

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

One Million (1,000,000) Dollars

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

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

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

In Witness Whereof, the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has caused its official seal to be hereunto affixed, and these presents to be signed by one of its Vice Presidents and attested by one of its Assistant Secretaries this 2 day of March, 1994.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Attest:

*J. H. Tanner*

J. H. Tanner, Vice President



By

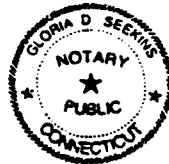
*Matthew Klimczak*

Matthew Klimczak, Vice President

STATE OF CONNECTICUT }  
COUNTY OF HARTFORD }

ss.:

On this 2 day of March, 1994, 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 6th day of June, 1995.



*W. W. Cowling*

W. W. Cowling, Assistant Secretary

**ENDORSEMENT FOR INCREASE OR DECREASE**

This endorsement forms a part of Grain Elevator Warehouseman's Bond No. BND 118 27 37 written on behalf of Gwinner Farmers Elevator Company - Gwinner, 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 October 8, 19 91.

**EFFECTIVE** September 15, 19 94, it is understood and agreed that the amount of the above described bond shall be and is hereby **INCREASED / DECREASED**

**From:**

SIX HUNDRED SEVENTY THOUSAND AND NO/100THS----- (\$ 670,000.00-----)

**To:**

SEVEN HUNDRED FORTY-FIVE THOUSAND AND NO/100THS----- (\$ 745,000.00-----)

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 8th day of September, 19 94.

**ADD LOCATION:**

Stirum, ND  
**LOCATIONS NOW INCLUDE:**  
Gwinner, ND; Forman, ND;  
Cogswell, ND; Stirum, ND

Gwinner Farmers Elevator Company  
(Principal)

By: David R. Nelson President  
(Title)

**ACCEPTED by ND  
Public Service Comm.**

By: Susan A. Richter  
(Title)

**FIREMEN'S INSURANCE COMPANY OF NEWARK, NJ**

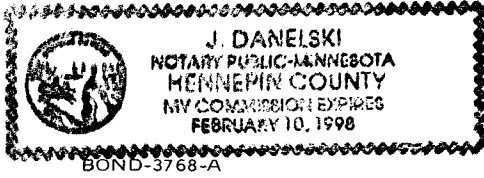
By: Jacci Wacker  
Jacci Wacker (Attorney)

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 8th day of September 1994, before me personally appeared Jacci Wacker, to me known, who, being by me duly sworn, did depose and say: that she reside(s) at Minneapolis, MN; that she is/are the Attorney of Firemen's Insurance Company of Newark, NJ, the corporation described in and which executed the annexed instrument; that she know(s) the corporate seal of said corporation; that the seal affixed to said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation; that she signed the same name(s) thereto by like order; and that the liabilities of said corporation do not exceed its assets as ascertained in the manner provided by law.

Surety  
Company  
Acknowledgment



J. Danielski  
(Notary Public in and for the above County and State)

My commission expires 2-10-98

# 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

Jacci Wacker of Minnetonka, Minnesota

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

All Obligees

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

One Million (1,000,000) Dollars

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

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

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

In Witness Whereof, the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY has caused its official seal to be hereunto affixed, and these presents to be signed by one of its Vice Presidents and attested by one of its Assistant Secretaries this 2 day of March, 1994.

FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

Attest:

By

*J. H. Tanner*

J. H. Tanner, Vice President



*Matthew Klimczak*

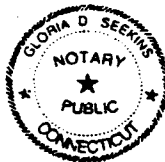
Matthew Klimczak, Vice President

STATE OF CONNECTICUT

COUNTY OF HARTFORD

ss.:

On this 2 day of March, 1994, 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.

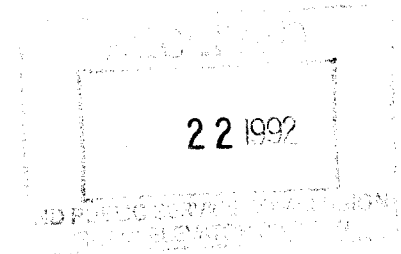
Signed and sealed at the town of Farmington, the State of Connecticut. Dated the 8th day of September, 1994.



*W. W. Cowling*

W. W. Cowling, Assistant Secretary

ENDORSEMENT FOR INCREASE  
OR DECREASE



This endorsement forms a part of North Dakota Grain Warehouseman's  
Bond No. BND 118 27 37 issued by Firemen's Insurance Company of Newark, NJ  
(Surety Company)  
to Gwinner Farmers Elevator Company - Gwinner, ND  
(Principal)  
on behalf of State of North Dakota, Public Service Commission, Bismarck, ND  
(Obligee)  
dated the 8th day of October, 19 91.

It is understood and agreed that the amount of the above described bond shall be and is hereby (increased)  
from: SIX HUNDRED FORTY-FIVE THOUSAND AND NO/100 ( \$645,000.00 ) Dollars  
to: SIX HUNDRED SEVENTY THOUSAND AND NO/100 ( \$670,000.00 ) Dollars  
as of the 9th day of September, 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 9th day of September, 19 92.

Gwinner Farmers Elevator Company  
Principal  
By: David R. Nelson *President*  
Title

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

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

STATE OF Minnesota

COUNTY OF Hennepin

ss.:

On this 9th 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



Jacqui 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

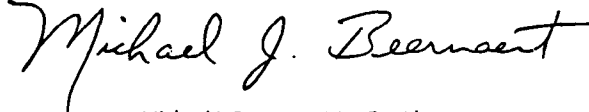
Attest:



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

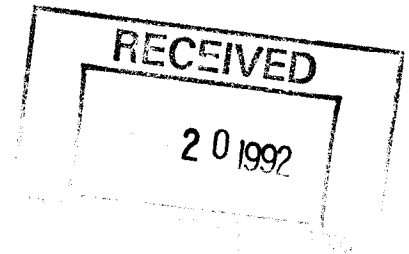
I, the undersigned, an Assistant Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, a New Jersey corporation, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, 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 9th day of September, 1992.



James M. Keane, Assistant Vice President

ENDORSEMENT FOR INCREASE  
OR DECREASE



This endorsement forms a part of North Dakota Grain Warehouseman's  
Bond No. BND 118 27 37 issued by Firemen's Insurance Company of Newark, NJ  
(Surety Company)  
to Gwinner Farmers Elevator Company - Gwinner, ND  
(Principal)  
on behalf of State of North Dakota, Public Service Commission, Bismarck, ND  
(Obligee)  
dated the 8th day of October, 19 91.

It is understood and agreed that the amount of the above described bond shall be and is hereby (increased)  
from: SIX HUNDRED FORTY THOUSAND AND NO/100 ( \$640,000.00 ) Dollars  
to: SIX HUNDRED FORTY-FIVE THOUSAND AND NO/100 ( \$645,000.00 ) Dollars  
as of the 17th 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 13th day of August, 19 92.

Gwinner Farmers Elevator Company  
Principal

By: Richard Hardy Mgr.  
Title

Accepted:

Susan T. Richter

State of North Dakota  
Public Service Commission

Firemen's Insurance Company of Newark, NJ  
Surety

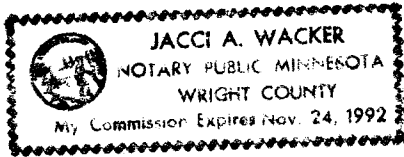
By: Cheryl M. Gardner  
Cheryl M. Gardner Attorney

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 13th 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 \_\_\_\_\_

# 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.*

Robert W. Adler, Sr., Assistant Vice President



By

*Michael J. Beernaert*

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*

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

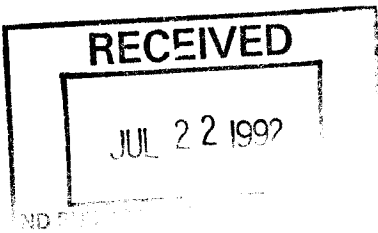
I, the undersigned, an Assistant Vice President of the FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY, a New Jersey corporation, DO HEREBY CERTIFY that the foregoing and attached Power of Attorney remains in full force and has not been revoked; and furthermore that the Resolution of the Board of Directors, 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 13th day of August, 19 92.



*James M. Keane*

James M. Keane, Assistant Vice President



**ENDORSEMENT FOR ~~INCREASE~~  
OR DECREASE AND REMOVE LOCATION**

This endorsement forms a part of Grain Elevator Warehouseman's  
Bond No. BND 118 27 37 issued by **FIREMEN'S INSURANCE COMPANY**  
**OF NEWARK, NEW JERSEY** to State of North Dakota, Public Service Comm.  
(Obligee)  
on behalf of Gwinner Farmers Elevator Company - Gwinner, ND  
(Principal)  
dated the 8th day of October, 19 91.

It is understood and agreed that the amount of the above described bond shall be and is hereby increased/decreased

**From:**  
SIX HUNDRED FIFTY-FIVE THOUSAND AND NO/100-----(\$655,000.00-----)

**To:**  
SIX HUNDRED FORTY THOUSAND AND NO/100----- (\$640,000.00-----)

as of the 9th day of June, 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 26th day of June, 19 92.

**REMOVE LOCATION:**  
Stirum, ND

**LOCATIONS INCLUDE:**  
Gwinner, ND; Foreman, ND;  
Cogswell, ND

Gwinner Farmers Elevator Company  
Principal  
By: David R. Nelson *president*  
Title

Firemen's Insurance Company of Newark, NJ  
Surety

**Accepted:**  
By: Susan A. Rechter  
Title

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

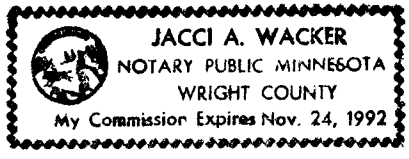
State of North Dakota  
Public Service Commission

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 26th day of June, 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



Jacqui 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

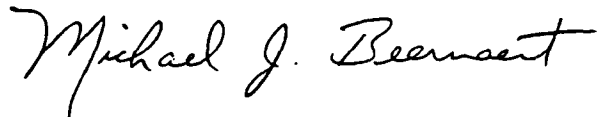
Attest:



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.



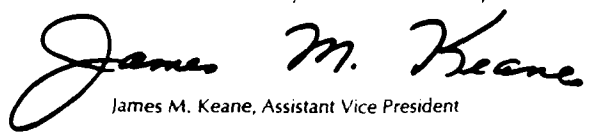
CERTIFICATE



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 26th day of June, 19 92



James M. Keane, Assistant Vice President

ENDORSEMENT

This endorsement forms a part of Bond No. BND 118 27 37  
Gwinner Farmers Elevator Company,  
Written on behalf of P.O. Box 67, Gwinner, ND 58040  
(Principal)  
to State of North Dakota, Public Service Commission, Bismarck, ND  
(Obligee)  
issued by Firemen's Insurance Company of Newark, New Jersey  
(Surety Company)  
with liability commencing October 8, 19 91.

EFFECTIVE January 9, 19 92, it is hereby understood and agreed that coverage under the attached bond is INCREASED from:

SIX HUNDRED FIFTY-FIVE THOUSAND AND NO/100----- Dollars (\$655,000.00---

to:  
SIX HUNDRED NINETY-FIVE THOUSAND AND NO/100---- Dollars (\$695,000.00---

EFFECTIVE February 9, 19 92, it is hereby understood and agreed that coverage under the attached bond is DECREASED from:

SIX HUNDRED NINETY-FIVE THOUSAND AND NO/100--- Dollars (\$695,000.00----

to:  
SIX HUNDRED FIFTY-FIVE THOUSAND AND NO/100---- Dollars (\$655,000.00----

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

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

Signed, sealed and dated this 30th day of December, 1991.

Gwinner Farmers Elevator Company  
Principal

By: David R. Nelson *president*  
Title

Accepted:

Firemen's Insurance Company of Newark, NJ  
Surety

By: Susan K. Richter  
*Admn Asst* Title

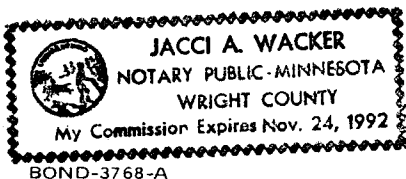
By: Cheryl M. Gardner  
Cheryl M. Gardner, Attorney

STATE OF Minnesota

COUNTY OF Hennepin ss.:

On this 30th day of December, 19 91, 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



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

My commission expires \_\_\_\_\_

# 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

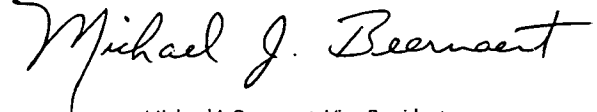
Attest:



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.



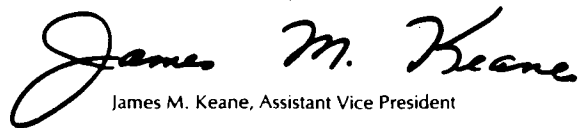
CERTIFICATE



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 30th day of December, 19 91.



James M. Keane, Assistant Vice President

ENDORSEMENT

This endorsement forms a part of Bond No. BND 118 27 37  
Gwinner Farmers Elevator Company,  
Written on behalf of P.O. Box 67, Gwinner, ND 58040  
(Principal)  
to State of North Dakota, Public Service Commission, Bismarck, ND  
(Obligee)  
issued by Firemen's Insurance Company of Newark, New Jersey  
(Surety Company)  
with liability commencing October 8, 19 91.

EFFECTIVE October 9, 19 91, it is hereby understood and agreed that coverage under the attached bond is INCREASED from:

SIX HUNDRED FIFTY-FIVE THOUSAND AND NO/100---- Dollars( \$655,000.00 )

to:  
SIX HUNDRED NINETY-FIVE THOUSAND AND NO/100--- Dollars( \$695,000.00 )

EFFECTIVE January 9, 19 92, it is hereby understood and agreed that coverage under the attached bond is DECREASED from:

SIX HUNDRED NINETY-FIVE THOUSAND AND NO/100-- Dollars( \$695,000.00 )

to:  
SIX HUNDRED FIFTY-FIVE THOUSAND AND NO/100--- Dollars( \$655,000.00 )

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

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

Signed, sealed and dated this 14th day of October 14, 19 91.

Gwinner Farmers Elevator Company  
Principal  
By: [Signature]  
Title

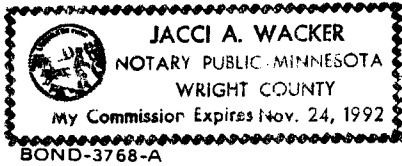
Accepted:  
By: [Signature]  
Admn. Asst. Title

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

STATE OF Minnesota  
COUNTY OF Hennepin ss.:

On this 14th day of October, 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

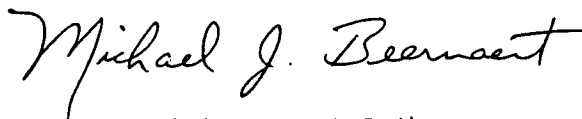
Attest:



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 14th day of October, 1991.



James M. Keane, Assistant Vice President