



UNITED STATES FIDELITY AND GUARANTY COMPANY
 135 NORTH PENNSYLVANIA STREET
 SUITE 1000
 INDIANAPOLIS, IN 46204

TELEPHONE
 317 267 2700

R I D E R

KNOWN ALL MEN BY THESE PRESENTS, that Henry F. Eggers Company,

Inc., as Principal (P) and

UNITED STATES FIDELITY AND GUARANTY COMPANY, as Surety, under Bond No.

31-0130-00183 80 8 dated the 31st day of December 1980

in favor of Lake County, Indiana as Oblige, agree that

the Principal's Name NOT of said bond be amended as follows:

FROM: Henry F. Eggers Company, Inc. This Document is the property of

TO: Fred Eggers & Sons Excavation, Inc. the Lake County Recorder!

PROVIDED, HOWEVER, that said bond shall be subject to all its agreements, limitations and conditions except as herein expressly modified, and further that this bond and all riders attached thereto, including this rider, shall not be cumulative.

THIS RIDER shall become effective this 1st day of March, 1993.

SIGNED, SEALED AND DATED this 4th day of March, 1993.

ATTORNEY-IN-FACT AFFIDAVIT

STATE OR COMMONWEALTH OF Indiana
 COUNTY OR CITY OF Marion } ss:

Before me, a Notary Public, personally came Donald J. Kersey known to me, and known to be the Attorney-in-Fact of United States Fidelity and Guaranty Company, a Maryland Corporation, which executed the attached bond as surety, who deposed and said that his signature and the corporate seal of said United States Fidelity and Guaranty Company were affixed by order and authority of said Company's Board of Directors, and that the execution of the attached bond is the free act and deed of United States Fidelity and Guaranty Company.

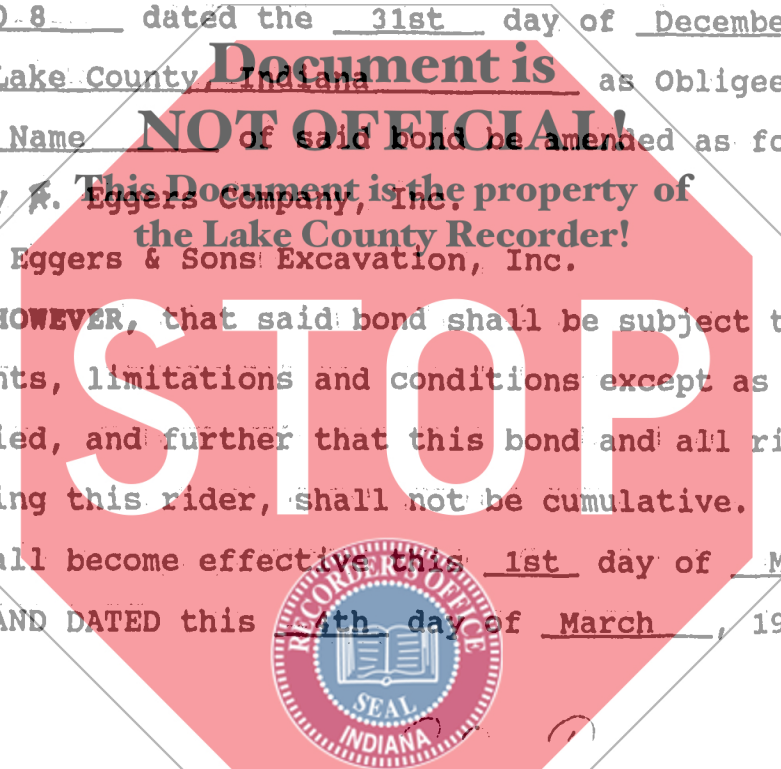
Given under my hand and seal this 4th day of March, 1993.

Glenn L. Collins
 Notary Public.

My Commission expires _____

4

Bond # 19207489



STATE OF INDIANA
 FILED
 RECORDER
 35 MAR 93

1300



UNITED STATES FIDELITY AND GUARANTY COMPANY
 135 NORTH PENNSYLVANIA STREET
 SUITE 1000
 INDIANAPOLIS, IN 46204

93017029

TELEPHONE
 317 267-2700

R I D E R

KNOWN ALL MEN BY THESE PRESENTS, that Henry F. Eggers Company,
Inc., as Principal(s) and
 UNITED STATES FIDELITY AND GUARANTY COMPANY, as Surety, under Bond No.
31 0130 00183 80 8 dated the 31st day of December 1980
 in favor of Lake County, Indiana as Oblige, agree that
 the Principal's Name of said bond be amended as follows:

FROM: Henry F. Eggers Company, Inc.
TO: Fred Eggers & Sons Excavation, Inc.

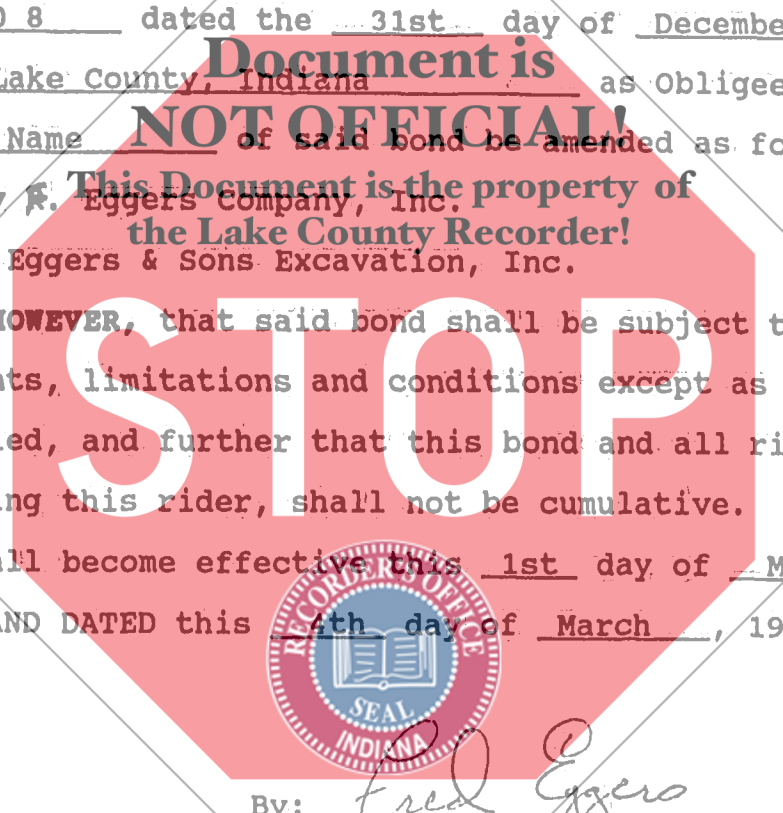
PROVIDED, HOWEVER, that said bond shall be subject to
 all its agreements, limitations and conditions except as herein
 expressly modified, and further that this bond and all riders attached
 thereto, including this rider, shall not be cumulative.

THIS RIDER shall become effective this 1st day of March, 1993.
 SIGNED, SEALED AND DATED this 4th day of March, 1993.

By: Fred Eggers
 Fred Eggers & Sons Excavation, Inc.

By: Henry F. Eggers
 Henry F. Eggers Company, Inc.

UNITED STATES FIDELITY
 AND GUARANTY COMPANY
 By: Donald J. Kersey
 Donald J. Kersey Attorney-In-Fact



STATE OF INDIANA
 LAKE COUNTY
 RECORDER
 66 MAR 93

Bond # 19207489

Certified Copy

No 026257

GENERAL POWER OF ATTORNEY

NO. 104338



KNOW ALL MEN BY THESE PRESENTS:

That UNITED STATES FIDELITY AND GUARANTY COMPANY, a corporation organized and existing under the laws of the State of Maryland, and having its principal office at the City of Baltimore, in the State of Maryland, does hereby constitute and appoint Donald J. Kersey

of the City of Indianapolis, State of Indiana
its true and lawful attorney(s) in and for the State of ~~Indiana~~

for the following purposes, to wit:

To sign its name as surety to, and to execute, seal and acknowledge any and all bonds, and to respectively do and perform any and all acts and things set forth in the resolution of the Board of Directors of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, a certified copy of which is hereto annexed and made a part of this Power of Attorney; and the said UNITED STATES FIDELITY AND GUARANTY COMPANY, through us, its Board of Directors, hereby ratifies and confirms all and whatsoever the said Donald J. Kersey!

may lawfully do in the premises by virtue of these presents.

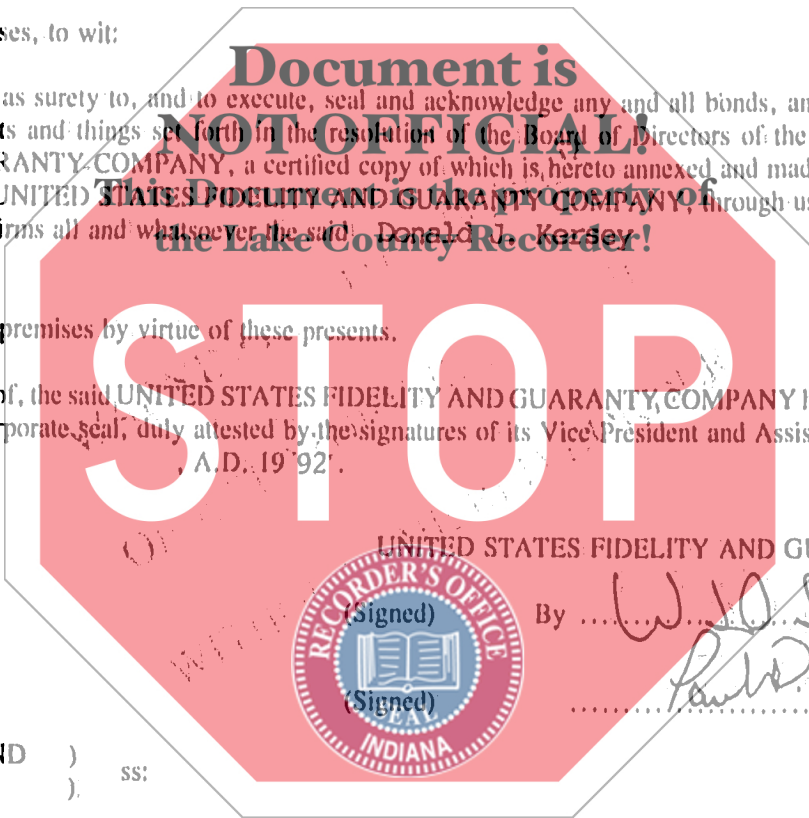
In Witness Whereof, the said UNITED STATES FIDELITY AND GUARANTY COMPANY has caused this instrument to be sealed with its corporate seal, duly attested by the signatures of its Vice President and Assistant Secretary, this 10th day of July, A.D. 19 92.



(SEAL)

STATE OF MARYLAND)
BALTIMORE CITY)

ss:



UNITED STATES FIDELITY AND GUARANTY COMPANY

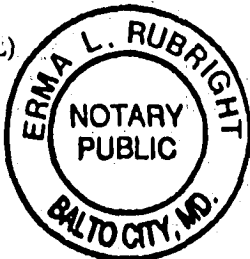
By W.J.D. Somerville, Jr. Vice President

Paul D. Sims Assistant Secretary

On this 10th day of July, A.D. 19 92, before me personally came W.J.D. Somerville, Jr., Vice President of the UNITED STATES FIDELITY AND GUARANTY COMPANY and Paul D. Sims, Assistant Secretary of said Company, with both of whom I am personally acquainted, who being by me severally duly sworn, said, that they, the said W.J.D. Somerville, Jr. and Paul D. Sims, were respectively the Vice President and the Assistant Secretary of the said UNITED STATES FIDELITY AND GUARANTY COMPANY, the corporation described in and which executed the foregoing Power of Attorney; that they each knew the seal of said corporation; that the seal affixed to said Power of Attorney was such corporate seal, that it was so affixed by order of the Board of Directors of said corporation, and that they signed their names thereto by like order as Vice President and Assistant Secretary, respectively, of the Company.

My Commission expires the first day in August A.D. 19 94

(SEAL)



(Signed)

Erma L. Rubright
NOTARY PUBLIC

COPY OF RESOLUTIONS

Authority for Appointment

That Whereas, it is necessary for the effectual transaction of business that this Company appoint agents and attorneys with power and authority to act for it and in its name in States other than Maryland, and in the Territories of the United States and in the Provinces and Territories of Canada;

Therefore, be it Resolved, that this Company do, and it hereby does, authorize and empower its President or either of its Vice Presidents in conjunction with its Secretary or one of its Assistant Secretaries, under its corporate seal, to appoint any person or persons as attorney or attorneys-in-fact, or agent or agents of said Company, in its name and as its act, to execute and deliver any and all contracts guaranteeing the fidelity of persons holding positions of public or private trust; guaranteeing the performances of contracts other than insurance policies and executing or guaranteeing bonds and undertakings, required or permitted in all actions or proceedings, or by law allowed, and

Also, in its name and as its attorney or attorneys-in-fact, or agent or agents to execute and guarantee the conditions of any and all bonds, recognizances, obligations, stipulations, undertakings or anything in the nature of either of the same, which are or may be by law, municipal or otherwise, or by any Statute of the United States or of any State or Territory of the United States or of the Provinces or Territories of Canada, or by the rules, regulations, orders, customs, practice or discretion of any board, body, organization, office or officer, local, municipal or otherwise, be allowed; required or permitted to be executed, made, taken, given, tendered; accepted, filed or recorded for the security or protection of, by or for any person or persons; corporation, body, office, interest, municipality or other association or organization whatsoever, and all capacities whatsoever, conditioned for the doing or not doing of anything or any conditions which may be provided for in any such bond, recognizance, obligation; stipulation, or undertaking, or anything in the nature of either of the same.

I, Paul D. Sims, an Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY, do hereby certify that the foregoing is a full, true and correct copy of the original Power of Attorney given by said Company to Donald J. Kersey

of Indianapolis, Indiana, authorizing and empowering him to sign bonds as therein set forth, which Power of Attorney has never revoked and is still in full force and effect;

And I do further certify that said Power of Attorney was given in pursuance of a resolution adopted at a regular meeting of the Board of Directors of said Company, duly called and held at the office of the Company in the City of Baltimore, on the 25th day of November, 1981, at which meeting a quorum of the Board of Directors was present, and that the foregoing is a true and correct copy of said resolution, and the whole thereof as recorded in the minutes of said meeting.

Facsimile, Typewritten or Mechanically Reproduced Signatures

RESOLVED, That the facsimile, typewritten or mechanically reproduced signature of any Officers and the seal of this Company, whether heretofore or hereafter, wherever appearing upon a certified copy of any Power of Attorney issued by this Company, shall be treated the same as a handwritten signature and affixed seal, such certification may be by the facsimile signature of any Assistant Secretary of the Company.

This certified copy may be signed by facsimile, typewritten or mechanically reproduced signature under and by authority of the above resolution adopted by the Board of Directors of UNITED STATES FIDELITY AND GUARANTY COMPANY at a meeting duly called and held on the 26th day of March, 1993, at which meeting a quorum of the Board of Directors was present, and that the foregoing is a true and correct copy of said resolution which continues in full force and effect.

In Testimony Whereof, I have hereunto set my hand and the seal of the UNITED STATES FIDELITY AND GUARANTY COMPANY on March 4, 1993



Paul D. Sims (Date)

Assistant Secretary