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LUMBERMENS MUTUAL CASUALTY COMPANY
AMERICAN MOTORISTS INSURANCE COMPANY
AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY



LICENSE AND PERMIT BOND

Bond No. 3SE070 428-06

Know all men by these presents, that SOUTH LAND EXCAVATING, 3514-178TH STREET, LANSING, ILLINOIS as Principal and The Undersigned Surety, are held and firmly bound unto ALL CITIES AND TOWNS IN LAKE COUNTY, INDIANA, as Oblige, in the penal sum of FIVE THOUSAND AND NO/100 Dollars (\$5,000.00) lawful money of the United States, for which payment, well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

Whereas, the Principal has applied to the Oblige for a license as a (or permit for) EXCAVATOR.

Now, therefore, the condition of this obligation is such, that if said Principal shall faithfully perform the duties of such licensee or permittee, and in all things comply with the ordinances, rules and regulations appertaining thereto, then this obligation shall be void, otherwise to remain in full force and effect, until DECEMBER 31, 1995.

This bond may be terminated at any time by the Surety upon sending notice in writing, by certified mail, to the clerk of the municipality with whom this bond is filed and at the expiration of thirty (30) days from the mailing of said notice, the liability of such Surety is thereby terminated and canceled; and provided further, that nothing herein shall affect any right or liability which shall have accrued under this bond prior to the date of such termination.

Signed, sealed and dated NOVEMBER 12, 1994.

Principal:

Donald J. ...

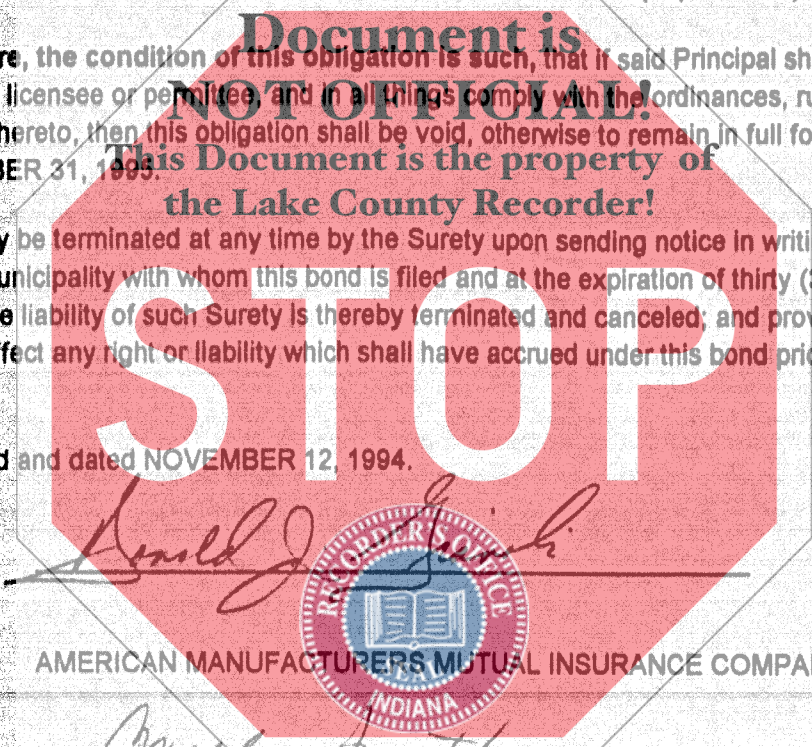
Surety:

AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY

Carole Smith
CAROLE SMITH, Attorney-in-Fact

Countersigned:

[Signature]
Resident Agent



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95 JAN 11 AM 9:48

AMASA G. ...
CHIEF DEP. RECORDER

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AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY
Home Office: Long Grove, IL 60049

POWER OF ATTORNEY
Know All Men By These Presents:

That the American Manufacturers Mutual Insurance Company, a corporation organized and existing under the laws of the State of Illinois, and having its principal office in Long Grove, Illinois, does hereby appoint

Carole Smith of Overland Park, Kansas *****

its true and lawful agent(s) and attorney(s)-in-fact, to make, execute, seal, and deliver during the period beginning with the date of issuance of this power and ending December 31, 1995, unless sooner revoked for and on its behalf as surety, and as its act and deed:

Any and all bonds and undertakings provided the amount of no one bond or undertaking exceeds FIVE HUNDRED THOUSAND DOLLARS (\$500,000.00) *****

EXCEPTION: NO AUTHORITY is granted to make, execute, seal and deliver any bond or undertaking which guarantees the payment or collection of any promissory note, check, draft or letter of credit.

This authority does not permit the same obligation to be split into two or more bonds in order to bring each such bond within the dollar limit of authority as set forth herein.

This appointment may be revoked at any time by the American Manufacturers Mutual Insurance Company.

The execution of such bonds and undertakings in pursuance of these presents shall be as binding upon the said American Manufacturers Mutual Insurance Company as fully and amply to all intents and purposes, as if the same had been duly executed and acknowledged by its regularly elected officers at its principal office in Long Grove, Illinois.

THIS APPOINTMENT SHALL CEASE AND TERMINATE WITHOUT NOTICE AS OF DECEMBER 31, 1995.

This Power of Attorney is executed by authority of a resolution adopted by the Executive Committee of the Board of Directors of said American Manufacturers Mutual Insurance Company on February 25, 1988 at Long Grove, Illinois, a true and accurate copy of which is hereinafter set forth and is hereby certified to by the undersigned Secretary as being in full force and effect:

"VOTED, That the Chairman of the Board, the President, or any Vice President, or their appointees designated in writing and filed with the Secretary, or the Secretary shall have the power and authority to appoint agents and attorneys-in-fact, and to authorize them to execute on behalf of the Company, and attach the seal of the Company thereto, bonds and undertakings, recognizances, contracts of indemnity and other writings, obligatory in the nature thereof, and any such officers of the Company may appoint agents for acceptance of process."

This Power of Attorney is signed, sealed and certified by facsimile under and by authority of the following resolution adopted by the Executive Committee of the Board of Directors of the Company at a meeting duly called and held on the 23rd day of February, 1988:

"VOTED, That the signature of the Chairman of the Board, the President, any Vice President, or their appointees designated in writing and filed with the Secretary, and the signature of the Secretary, the seal of the Company, and certifications by the Secretary, may be affixed by facsimile on any power of attorney or bond executed pursuant to resolution adopted by the Executive Committee of the Board of Directors on February 23, 1988 and any such power so executed, sealed and certified with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding upon the Company."

In Testimony Whereof, the American Manufacturers Mutual Insurance Company has caused this instrument to be signed and its corporate seal to be affixed by its authorized officers, this 26 day of April, 1994.

Attested and Certified:

AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY



F.C. McCullough
F.C. McCullough, Secretary

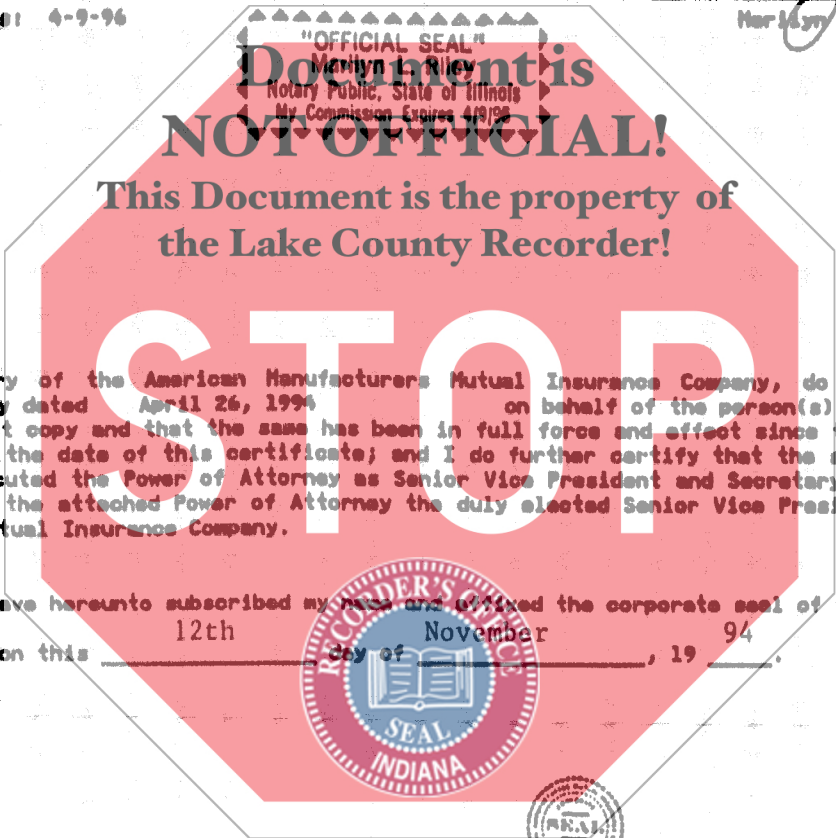
J.S. Kemper III
by J.S. Kemper, III, Senior Vice President

STATE OF ILLINOIS SS
COUNTY OF LAKE

I, Grace E. Condon, a Notary Public, do hereby certify that J. S. Keeper, III and F. C. McCullough personally known to me to be the same persons whose names are respectively as Senior Vice President and Secretary of the American Manufacturers Mutual Insurance Company, a Corporation of the State of Illinois, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they being thereunto duly authorized signed, sealed with the corporate seal and delivered the said instrument as the free and voluntary act of said corporation and as their own free and voluntary act for the uses and purposes therein set forth.

Marilyn L. Riley
Marilyn L. Riley, Notary Public

My commission expires: 4-9-96



CERTIFICATION

I, N. J. Zarada, Secretary of the American Manufacturers Mutual Insurance Company, do hereby certify that the attached Power of Attorney dated April 26, 1994 on behalf of the person(s) as listed on the reverse side is a true and correct copy and that the same has been in full force and effect since the date thereof and is in full force and effect on the date of this certificate; and I do further certify that the said J. S. Keeper, III and F. C. McCullough who executed the Power of Attorney as Senior Vice President and Secretary respectively were on the date of the execution of the attached Power of Attorney the duly elected Senior Vice President and Secretary of the American Manufacturers Mutual Insurance Company.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the American Manufacturers Mutual Insurance Company on this 12th day of November, 1994.



N. J. Zarada

N.J. Zarada, Secretary

This Power of Attorney limits the acts of those named therein to the bonds and undertakings specifically named therein, and they have no authority to bind the Company except in the manner and to the extent herein stated.