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EMC Insurance Companies

- Employers Mutual Casualty Company, an Iowa Corporation
 - Emcasco Insurance Company, an Iowa Corporation
 - Union Insurance Company of Providence, a Rhode Island Corporation
 - Illinois Emcasco Insurance Company, an Illinois Corporation
 - Dakota Fire Insurance Company, a North Dakota Corporation
 - American Liberty Insurance Company, an Alabama Corporation
- (Herein called the Surety)

LICENSE AND PERMIT BOND NO. S53 16 52

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| PRINCIPAL: (Licensee's Full Name and Address) DAVID J. MASONRY, INC. 779 MITCHELL AVENUE ELMHURST, IL 60126 | Kind of License or Permit: MASONRY CONTRACTING |
| OBLIGEE: (Name & Address of Governmental body where bond will be filed) LAKE COUNTY AND ALL CITIES AND TOWNS THEREIN 2293 N. MAIN STREET, CROWN POINT, IN 46307 | Penal Amount of Bond: (Not Valid if Filled in for more than \$10,000.00) \$5,000.00 |
| SURETY: As checked above: Administrative Office EMC INSURANCE COMPANIES 717 Mulberry, Des Moines, Iowa 50309 | Effective Date: 02/22/95 Expiration Date: 02/22/96 |

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KNOW ALL MEN BY THESE PRESENTS:

That we, the Principal and Surety, are held and firmly bound unto the Obligee in the stated penal sum, lawful money of the United States, to be paid to said Obligee, for which payment well and truly to be made, we bind ourselves, our heirs, executors, administrators, successors or assigns, jointly and severally, by these presents.

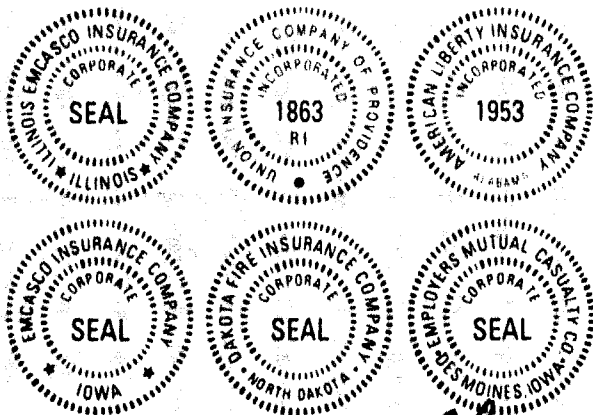
THE CONDITION OF THIS OBLIGATION IS SUCH, That, Whereas, the said Principal has been issued a license/permit to engage in the business/activity as aforesaid within the jurisdiction of and for said obligee.

NOW, THEREFORE, if the said Principal shall faithfully perform the duties for which said license/permit was issued, and in all things comply with the ordinances appertaining thereto, then this bond to be void, otherwise to remain in full force and effect until the stated expiration date, unless renewed by continuation certificate.

This bond may be terminated at any time by the Surety upon sending notice in writing by registered mail to the Obligee with whom this bond is filed, and to the Principal, and at the expiration of thirty (30) days from the mailing of said notice, this bond shall ipso facto terminate and the Surety shall thereupon be relieved from any liability for any acts or omissions of the Principal occurring after said date.

IN WITNESS WHEREOF, the parties hereto have signed, sealed and delivered this bond the day and year first above written.

Seals



DAVID J. MASONRY, INC.

[Signature]

Countersigned by

[Signature]
Licensed Resident Agent

By

[Signature]
Attorney-in-Fact

95 FEB 28 AM 10:01

STATE OF INDIANA
LAKE COUNTY
RECORDED

CERTIFICATE OF AUTHORITY INDIVIDUAL ATTORNEY-IN-FACT

KNOW ALL MEN BY THESE PRESENTS, that:

1. Employers Mutual Casualty Company, an Iowa Corporation
2. Emcasco Insurance Company, an Iowa Corporation
3. Union Insurance Company of Providence, a Rhode Island Corporation

4. Illinois Emcasco Insurance Company, an Illinois Corporation
5. Dakota Fire Insurance Company, a North Dakota Corporation
6. American Liberty Insurance Company, an Alabama Corporation

hereinafter referred to severally as "Company" and collectively as "Companies", each does, by these presents, make, constitute and appoint:

D.L. Hixenbaugh, E.D. Beck, K. Kingery, D. Halbur
J. Gross, Des Moines, Ia.

M.A. Massey, K. Crawford, Birmingham, Ala.
K.D. Cumpston, J. Muldoon, Chicago, Ill.

R. Irvin, M. Wagner, Kansas City, Mo.
R.W. Polahl, L.J. Russell, Denver, Co.

its true and lawful attorney-in-fact, with full power and authority conferred to sign, seal, and execute its lawful bonds, undertakings, and other obligatory instruments of a similar nature and to bind each Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of each such Company, and all of the acts of said attorney pursuant to the authority hereby given are hereby ratified and confirmed.

AUTHORITY FOR POWER OF ATTORNEY

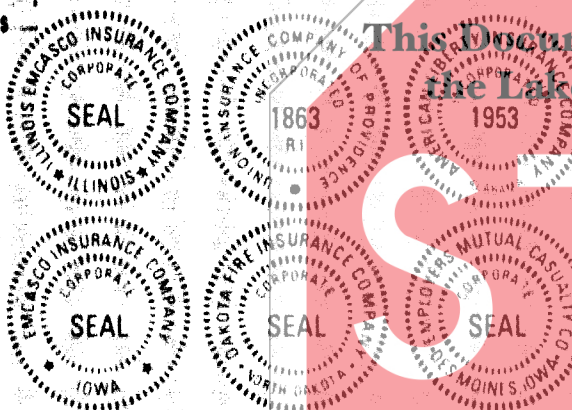
This Power of Attorney is made and executed pursuant to and by the authority of the following resolution of the Boards of Directors of each of the Companies at meetings duly called and held on September 11, 1992.

RESOLVED: The Chairman of the Board of Directors, the President, any Vice President, the Treasurer and the Secretary shall have power and authority to (1) appoint attorneys-in-fact and 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 (2) to remove any such attorney-in-fact at any time and revoke the power and authority given to him. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power of attorney issued to them to execute and deliver 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 instrument executed by any such attorney-in-fact shall be fully and in all respects binding upon the Company. Certification as to the validity of any power of attorney authorized herein made by an officer of Employers Mutual Casualty Company shall be fully and in all respects binding upon the company. The facsimile or mechanically reproduced signature of such office, whether made heretofore or hereafter, wherever appearing upon a certified copy of any power-of-attorney of the Company, shall be valid and binding upon the Company with the same force and effect as though manually affixed.

IN WITNESS WHEREOF, The Companies have caused these presents to be signed for each by their Chairman and Assistant Secretary, and the Corporate seals to be hereto affixed this 11th day of September, 1992.

Seals

Seals



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Robb B. Kelley
Robb B. Kelley, Chairman
of Companies 1, 2, 3 & 5

Philip T. Van Ekeren
Philip T. Van Ekeren, Secretary
of Companies 1, 2, 3 & 5;
Assistant Secretary of Company 4

Bruce G. Kelley
Bruce G. Kelley, Chairman
of Companies 4 & 6

Donald L. Coughenower
Donald L. Coughenower
Assistant Secretary of Company 6

On this 11th day of July AD 1994 before me a Notary Public in and for Polk County, Iowa, personally appeared Robb B. Kelley, Philip T. Van Ekeren, Bruce G. Kelley, and Donald L. Coughenower, who being by me duly sworn, did say that they are, and are known to me to be the Chairman and Assistant Secretary, respectively, of each of The Companies above; that the seals affixed to this instrument are the seals of said corporations; that said instrument was signed and sealed on behalf of each of The Companies by authority of their respective Boards of Directors; and that the said Robb B. Kelley, Philip T. Van Ekeren, Bruce G. Kelley, and Donald L. Coughenower acknowledge the execution of said instrument to be the voluntary act and deed of each of The Companies.

My Commission Expires August 28, 1995

Meryl Kauzlarich
Notary Public

I, David L. Hixenbaugh of the Employers Mutual Casualty Company, do hereby certify that the foregoing resolution of the Boards of Directors by each of The Companies, and this Power of Attorney issued pursuant thereto on July 11, 1994 on behalf of D.L. Hixenbaugh, E.D. Beck, K. Kingery, D. Halbur, J. Gross, M.A. Massey, K. Crawford, K.D. Cumpston, J. Muldoon, R. Irvin, M. Wagner, R.W. Polahl, L. J. Russell are true and correct and are still in full force and effect. In Testimony Whereof I have subscribed my name and affixed the facsimile seal of each Company this 11th day of July, 1994.

David L. Hixenbaugh

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|---------------------------------------|--------------|----|--|--|--|--|--|
| License or Permit No. _____ | | | | | | | |
| LICENSE AND PERMIT BOND | AS | | | | | | |
| City of _____ | | | | | | | |
| State _____ | | | | | | | |
| Employers Mutual Companies | | | | | | | |
| HOME OFFICE • DES MOINES, IOWA | | | | | | | |
| SURETY | | | | | | | |
| \$ _____ | | | | | | | |
| Name of Applicant _____ | | | | | | | |
| Address _____ | | | | | | | |
| Filed _____ | 19 | | | | | | |
| Approved this _____ | day of _____ | 19 | | | | | |