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UNITED STATES FIDELITY AND GUARANTY COMPANY

(A Stock Company)

BOND

BOND NUMBER 31 0130 56661 96 4

96080322

KNOW ALL MEN BY THESE PRESENTS:

THAT BRUCE KLAWINSKI of HAMMOND

State of INDIANA as Principal, and UNITED STATES FIDELITY AND GUARANTY COMPANY, of Baltimore, Maryland, as Surety, are held and firmly bound unto ALL CITIES, TOWNS, AND MUNICIPALITIES IN LAKE COUNTY, INDIANA, as Obligees,

In the penal sum of FIVE THOUSAND AND NO/100 Dollars (\$ 5,000.00), lawful money of the United States, for the payment of which, well and truly to be made, we bind ourselves, our heirs, executors and administrators, successors and assigns, jointly, severally and firmly by these presents.

Signed, sealed and dated JANUARY 1, 1997

WHEREAS, the above bounden Principal has applied for license as for the term beginning JANUARY 1, 1997 and ending JANUARY 1, 1998 and this Bond is to cover the term of said License.

NOW, THEREFORE, the condition of this obligation is such that if a License is granted to the said Principal, and if such LICENSEE shall during the life of said License faithfully observe all the Ordinances of said Obligees, and faithfully perform the duties required by Ordinance, rules or regulations and will save and keep harmless and indemnify said Obligees, from all actions, suits, costs, damages and expenses, including Attorneys' Fees which shall or may at any time happen to come to it or for or on account of any injury or damage received or sustained by any person, then the above obligation shall be void; otherwise to be and remain in full force and effect.

It is understood and agreed that this bond may be continued by continuation certificate signed by the Surety.

It is further understood and agreed that if the Surety shall so elect, this bond may be cancelled by giving thirty days notice in writing to said Obligees.

BRUCE KLAWINSKI

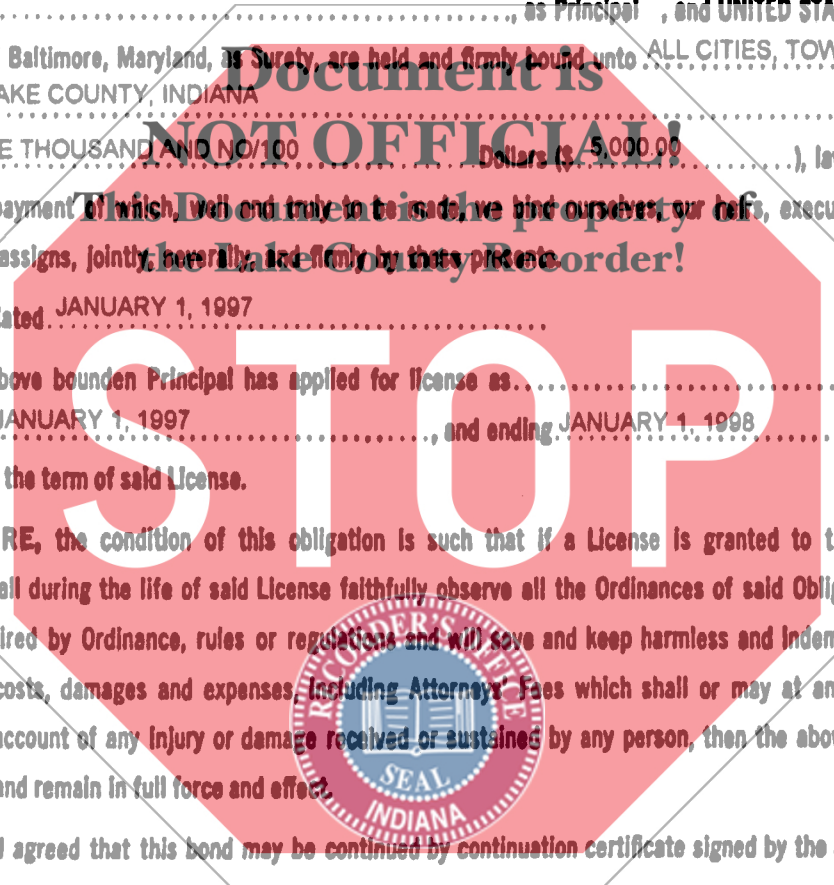
BY: *Bruce Klawinski* (Seal)

UNITED STATES FIDELITY AND GUARANTY COMPANY

By: *Timothy J. Taylor* (Seal)
TIMOTHY J. TAYLOR Attorney-in-fact

96 DEC -9 AM 9:02
MARGARETTE C. ENBLAND
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



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UNITED STATES FIDELITY AND GUARANTY COMPANY

POWER OF ATTORNEY
NO. 106744



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 Nick J. Rutigliano and Timothy J. Taylor

of the City of Indianapolis, State of Indiana its true and lawful Attorney(s)-in-Fact, each in their separate capacity if more than one is named above, to sign its name as surety to, and to execute, seal and acknowledge any and all bonds, undertakings, contracts and other written instruments in the nature thereof on behalf of the Company in its business of guaranteeing the fidelity of persons; guaranteeing the performance of contracts; and executing or guaranteeing bonds and undertakings required or permitted in any actions or proceedings allowed by law.

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 Senior Vice President and Assistant Secretary, this 22nd day of January, A.D. 1993.



UNITED STATES FIDELITY AND GUARANTY COMPANY

(Signed) By: *Robert J. Lamendola* Senior Vice President

(Signed) By: *Paul D. Sims* Assistant Secretary

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STATE OF MARYLAND)
BALTIMORE CITY)

On this 22nd day of January, A.D. 1993, before me personally came Robert J. Lamendola, Assistant Senior 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 Robert J. Lamendola and Paul D. Sims were respectively the Senior 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 Senior Vice President and Assistant Secretary, respectively, of the Company. My Commission expires the 11th day in March, A.D. 1995.



(Signed) *Angela M. Fabian* NOTARY PUBLIC

This Power of Attorney is granted under and by authority of the following Resolution adopted by the Board of Directors of the UNITED STATES FIDELITY AND GUARANTY COMPANY on September 24, 1992:

RESOLVED, that in connection with the fidelity and surety insurance business of the Company, all bonds, undertakings, contracts and other instruments relating to said business may be signed, executed, and acknowledged by persons or entities appointed as Attorney(s)-in-Fact pursuant to a Power of Attorney issued in accordance with these resolutions. Said Power(s) of Attorney for and on behalf of the Company may and shall be executed in the name and on behalf of the Company, either by the Chairman, or the President, or an Executive Vice President, or a Senior Vice President, or a Vice President or an Assistant Vice President, jointly with the Secretary or an Assistant Secretary, under their respective designations. The signature of such officers may be engraved, printed or lithographed. The signature of each of the foregoing officers and the seal of the Company may be affixed by facsimile to any Power of Attorney or to any certificate relating thereto appointing Attorney(s)-in-Fact for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, and, unless subsequently revoked and subject to any limitations set forth therein, any such Power of Attorney or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by such facsimile signature and facsimile seal shall be valid and binding upon the Company with respect to any bond or undertaking to which it is validly attached.

RESOLVED, that Attorney(s)-in-Fact shall have the power and authority, unless subsequently revoked and, in any case, subject to the terms and limitations of the Power of Attorney issued to them, to execute and deliver on behalf of the Company and to attach the seal of the Company to any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by such Attorney(s)-in-Fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested to by the Secretary of the Company.

I, Paul D. Sims, as Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY, do hereby certify that the foregoing is a true excerpt from the Resolution of the said Company as adopted by its Board of Directors on September 24, 1992 and that this Resolution is in full force and effect.

I, the undersigned Assistant Secretary of the UNITED STATES FIDELITY AND GUARANTY COMPANY do hereby certify that the foregoing Power of Attorney is in full force and effect and has not been revoked.

In Testimony Whereof, I have hereunto set my hand and the seal of the UNITED STATES FIDELITY AND GUARANTY COMPANY on this 1ST day of JANUARY, 1997.



Paul D. Sims

Assistant Secretary