

**Wausau
Insurance
Companies**

A Member of the Nationwide® Group

Any correspondence in relation to this
bond should be directed to:
BOND DEPT
WAUSAU INSURANCE COMPANIES
PO BOX 8017
WAUSAU WI 54402-8017

Bond No. 0952-72-050271

License or Permit Bond

KNOW ALL MEN BY THESE PRESENTS:

THAT WE, SEVENSON ENVIRONMENTAL SERVICES, INC., 2749 Lockport Rd., PO Box 396, Niagara Falls, NY 14302

as Principal, and EMPLOYERS INSURANCE OF WAUSAU A Mutual Company, a Wisconsin Corporation with principal offices at Wausau, Wisconsin, as Surety, are held and firmly bound unto LAKE COUNTY, INDIANA, 2293 N. Main Street, Crown Point, Indiana 46307

in the sum of Five Thousand Dollars and no cents-----Dollars (\$5,000.00),

for the payment of which sum, well and truly to be made, we bind ourselves, our personal representatives, successors and assigns, jointly and severally, firmly by these presents.

SIGNED, SEALED AND DATED this 8th day of December, 19 97.

The Condition of this obligation is such, that Whereas Principal is desirous of obtaining a license or permit from

Lake County, Indiana

Sub-Contractor

in All Cities, Towns and Municipalities Lake County, Indiana

commencing on the 8th day of December, 19 97

STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 97 DEC 15 PM 9:29
 MORRIS W. CARTER
 REC'D

NOW, THEREFORE, if Principal shall, during the period commencing on the aforesaid date, faithfully observe and honestly comply with such Ordinances, Rules and Regulations, and any Amendments thereto, as require the execution of this bond, then this obligation shall become void and of no effect, otherwise to be and remain in full force and virtue, subject, however, to the following condition:

This bond may be canceled and the Surety relieved of all further liability hereunder by the surety's giving thirty (30) days written notice thereof to the Principal and Oblige.

SEVENSON ENVIRONMENTAL SERVICES, INC.

Principal

(Seal)

By William J. McDermott
William J. McDermott, Vice President

EMPLOYERS INSURANCE OF WAUSAU A Mutual Company

Surety

(Seal)

By Kathy A. Borowiak
Kathy A. Borowiak, Attorney-in-Fact

~~XXXXXXXXXXXX~~

Warren-Hoffman & Associates, Inc.

Agent

1600
ak# 085076

ACKNOWLEDGEMENT OF PRINCIPAL, IF AN INDIVIDUAL
STATE OF
COUNTY OF

On this _____ day of _____, 19____, before me personally appeared _____, to me known and known to me to be the person described in and who executed the foregoing instrument and acknowledged that he executed the same.

ACKNOWLEDGEMENT OF PRINCIPAL, IF A CORPORATION
STATE OF NEW YORK
COUNTY OF ERIE

On this 8th day of December, 19 97, before me personally came _____ William J. McDermott, to me known, who, being by me duly sworn, did depose and say he resided in _____ Williamsville, NY; that he is the Vice President of the SEVENSON ENVIRONMENTAL SERVICES INC., the corporation described in and which executed the above instrument; that he knew the seal of such corporation; that the seal affixed to said instrument was such corporate seal; and 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.

Candace J. Casey

CANDACE J. CASEY
NOTARY PUBLIC STATE OF NEW YORK
QUALIFIED IN ERIE COUNTY
MY COMMISSION EXPIRES 3/16/98

ACKNOWLEDGEMENT BY SURETY COMPANY
STATE OF NEW YORK
COUNTY OF ERIE

On this 8th day of December, 19 97, before me personally came _____ Kathy A. Borowiak, to me known, who, being by me duly sworn, did depose and say he resided in _____ Cheektowaga, NY; that he is the Attorney-in-Fact of the EMPLOYERS INSURANCE OF WAUSAU A Mutual Company, the corporation described in and which executed the above instrument; that he knew the seal of such corporation; that the seal so affixed to said instrument was such corporate seal; and that it was so affixed by order of the Board of Directors of the corporation; and that he signed his name thereto by like order.

CANDACE J. CASEY
NOTARY PUBLIC STATE OF NEW YORK
QUALIFIED IN ERIE COUNTY
MY COMMISSION EXPIRES 3/16/98

Candace J. Casey

EMPLOYERS INSURANCE OF WAUSAU A Mutual Company POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That the EMPLOYERS INSURANCE OF WAUSAU A Mutual Company, a corporation duly organized and existing under the laws of the State of Wisconsin, and having its principal office in the City of Wausau, County of Marathon, State of

Wisconsin, has made, constituted and appointed, and does by these presents make, constitute and appoint MICHAEL C. TYLWALK JR., JOHN D. HOFFMAN, SCOTT T. HOFFMAN, ARTHUR W. CRYER,

KATHY A. BOROWIAK, CANDACE J. CASEY

its true and lawful attorney-in-fact, with full power and authority hereby conferred in its name, place and stead, to execute, seal, acknowledge and deliver ANY OR ALL BONDS, UNDERTAKINGS, RECOGNIZANCES OR OTHER WRITTEN OBLIGATIONS IN THE NATURE THEREOF INCLUDING CONSENTS OF SURETY AND WAIVER TO

THE CONDITIONS OF CONTRACTS. NOT TO EXCEED THE PENAL SUM OF FIFTEEN MILLION DOLLARS (\$15,000,000.)

and to bind the corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seal of the corporation and duly attested by its secretary hereby ratifying and confirming all that the said attorney-in-fact may do in the premises.

This power of attorney is granted pursuant to the following resolution adopted by the Board of Directors of said Company at a meeting duly called and held on the 18th day of May, 1973, which resolution is still in effect:

"RESOLVED, that the President and any Vice President — elective or appointive — of EMPLOYERS INSURANCE OF WAUSAU A Mutual Company be, and that each of them hereby is, authorized to execute powers of attorney qualifying the attorney named in the given power of attorney to execute on behalf of EMPLOYERS INSURANCE OF WAUSAU A Mutual Company bonds, undertakings and all contracts of suretyship; and that any secretary or 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 EMPLOYERS INSURANCE OF WAUSAU A Mutual Company."

"FURTHER RESOLVED, that the signatures of such officers and the seal of EMPLOYERS INSURANCE OF WAUSAU A Mutual 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 and facsimile seal shall be valid and binding upon the EMPLOYERS INSURANCE OF WAUSAU A Mutual 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, EMPLOYERS INSURANCE OF WAUSAU A Mutual Company has caused these presents to be signed by the vice president and attested by its assistant secretary, and its corporate seal to be hereto affixed this 1ST day of

MARCH 19 97

EMPLOYERS INSURANCE OF WAUSAU A Mutual Company

By J. Stephen Ryan
J. Stephen Ryan

Vice President

Attest:

R. J. Besteman
R. J. Besteman

Assistant Secretary

STATE OF WISCONSIN)

) ss.

COUNTY OF MARATHON)

On this 1ST day of MARCH, 19 97, before me personally came J. Stephen Ryan

to me known, who being by me duly sworn, did depose and say that he is a vice president of the EMPLOYERS INSURANCE OF WAUSAU A Mutual Company, the corporation described in and which executed the above instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporate seal and 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.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year herein first above written.

Patricia A. Herdina

Patricia A. Herdina
NOTARY PUBLIC

Notary Public

STATE OF WISCONSIN
MY COMMISSION EXPIRES MAY 24, 1998
CERTIFICATE



STATE OF WISCONSIN)

CITY OF WAUSAU) ss.

COUNTY OF MARATHON)

I, the undersigned, assistant secretary of EMPLOYERS INSURANCE OF WAUSAU A Mutual Company, a Wisconsin corporation, do hereby certify that the foregoing and attached power of attorney, WHICH MUST CONTAIN A VALIDATING STATEMENT PRINTED IN THE MARGIN THEREOF IN RED INK, remains in full force and has not been revoked; and furthermore that the resolution of the Board of Directors set forth in the power of attorney is still in force.

Signed and sealed in the City of Wausau, Marathon County, State of Wisconsin, this 8th day of December, 19 97



R. J. Besteman

R. J. Besteman
Assistant Secretary

Assistant Secretary

NOTE: IF YOU HAVE ANY QUESTIONS REGARDING THE VALIDITY OR WORDING OF THIS POWER OF ATTORNEY, CALL TOLL FREE (800) 826-1661. (IN WISCONSIN, CALL (800) 472-0041).

THIS IS AN INVALID POWER OF ATTORNEY IF THIS STATEMENT DOES NOT APPEAR IN RED INK

WARNING

BALANCE SHEET
EMPLOYERS INSURANCE OF WAUSAU A Mutual Company
December 31, 1996

ASSETS

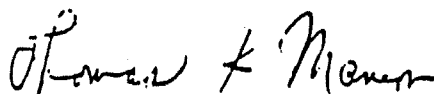
Bonds	\$2 107 428 327
Stocks	229 053 381
Real Estate	42 320 580
Cash and Bank Deposits	17 926 793
Short-Term Investments	58 750 246
Other Invested Assets	4 353 935
Agents' Balances or Uncollected Premiums	257 359 791
Invested Income Due and Accrued	30 175 455
All Other Assets	<u>349 442 840</u>
Total	<u>\$3 096 811 348</u>

LIABILITIES

Losses	\$1 432 174 045
Loss Adjustment Expenses	386 498 488
Unearned Premium	416 108 145
Accrued Expenses	45 319 177
Dividends Unpaid (Policyholders)	1 080 013
Funds Held Under Reinsurance Treaties or of Others	37 565 701
Unauthorized Reinsurance	4 803 315
All Other Liabilities	<u>278 504 783</u>
Total Liabilities	<u>\$2 602 053 667</u>
Guaranty Funds	\$ 400 000 000
Accrued Interest on Guaranty Fund Note	0
Unassigned Funds (Surplus)	<u>94 757 681</u>
Surplus as Regards Policyholders	<u>494 757 681</u>
Total	<u>\$3 096 811 348</u>

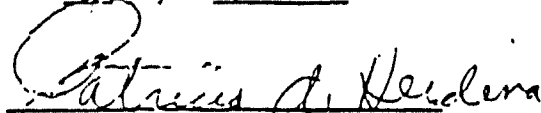
Wausau, Wisconsin

I, T. K. Manion, Vice President and Controller of EMPLOYERS INSURANCE OF WAUSAU A Mutual Company, do hereby certify that the above is a true statement of the assets and liabilities of said Corporation as of December 31, 1996, taken from the Books and Records of said Corporation.



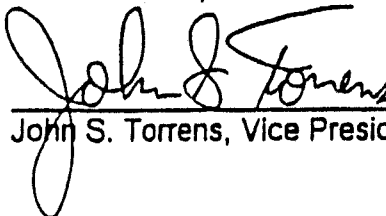
Thomas K. Manion, Vice President and Controller

Subscribed and Sworn before me
this 2nd day of April 1997.



Notary Public

My Commission Expires 5-24-98



John S. Torrens, Vice President and Treasurer