

LICENSE BOND

KNOW ALL MEN BY THESE PRESENTS:

THAT WE, Stevens Painton Corporation
as Principal, and The American Insurance Company, a Nebraska Corporation
with principal office at 777 San Marin Drive, Novato, CA 94998-1400, as Surety, are held and
firmly bound unto All Cities, Towns, Municipalities of Lake County, IN
in the sum of Five Thousand and 00/100----- DOLLARS (\$ 5,000.00),

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

SIGNED, SEALED AND DATED this 13th day of October

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

to carry on business as General Contractor

in City of Hammond

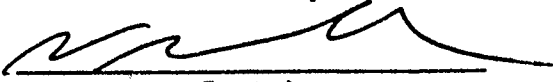
for the term of twelve months or any shorter period commencing on the 13th day of
October, 19 99, and ending on the 31st day of December

19 99

NOW, THEREFORE, if Principal shall, during the aforesaid term, 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.

PROVIDED, HOWEVER, that this bond may be continued from year to year by certificate exe-
cuted by the Surety hereon.

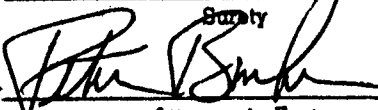
Stevens Painton Corporation



Principal

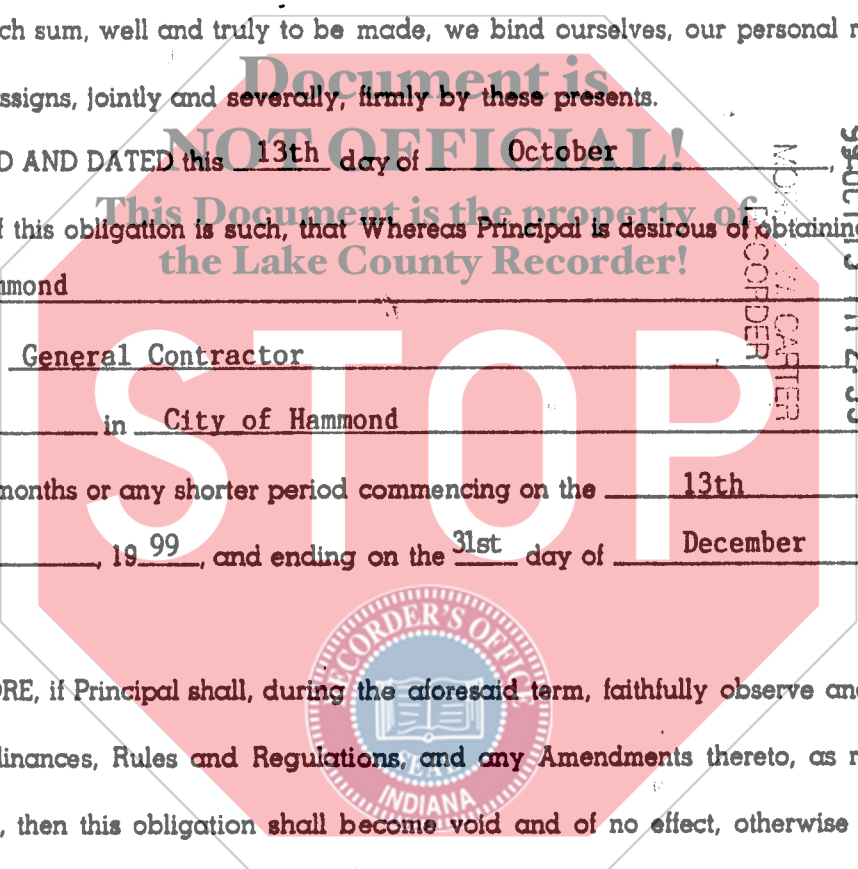
Vince P. Gravelle, Chairman
The American Insurance Company

Surety

By 

Attorney-in-Fact
Peter Burke

1200
Cash



99085263

MONICA CARTER
RECORDER

99 OCT 15 PM 2:55

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

FIREMAN'S FUND INSURANCE COMPANY

NATIONAL SURETY CORPORATION

ASSOCIATED INDEMNITY CORPORATION

THE AMERICAN INSURANCE COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That FIREMAN'S FUND INSURANCE COMPANY, a California corporation, NATIONAL SURETY CORPORATION, an Illinois corporation, THE AMERICAN INSURANCE COMPANY, a New Jersey corporation redomesticated in Nebraska, ASSOCIATED INDEMNITY CORPORATION, a California corporation, and AMERICAN AUTOMOBILE INSURANCE COMPANY, a Missouri corporation, (herein collectively called "the Companies") does each hereby appoint Peter Burke and Debra Lee Williams of Pittsburgh, PA

their true and lawful Attorney(s)-in-Fact, with full power of authority hereby conferred in their name, place and stead, to execute, seal, acknowledge and deliver any and all bonds, undertakings, recognizances or other written obligations in the nature thereof

and to bind the Companies thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seals of the Companies and duly attested by the Companies' Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises.

This power of attorney is granted under and by the authority of Article VII of the By-laws of FIREMAN'S FUND INSURANCE COMPANY, NATIONAL SURETY CORPORATION, THE AMERICAN INSURANCE COMPANY, ASSOCIATED INDEMNITY CORPORATION and AMERICAN AUTOMOBILE INSURANCE COMPANY which provisions are now in full force and effect.

This power of attorney is signed and sealed under the authority of the following Resolution adopted by the Board of Directors of FIREMAN'S FUND INSURANCE COMPANY, NATIONAL SURETY CORPORATION, THE AMERICAN INSURANCE COMPANY, ASSOCIATED INDEMNITY CORPORATION and AMERICAN AUTOMOBILE INSURANCE COMPANY at a meeting duly called and held, or by written consent, on the 19th day of March, 1995, and said Resolution has not been amended or repealed:

"RESOLVED, that the signature of any Vice-President, Assistant Secretary, and Resident Assistant Secretary of the Companies, and the seal of the Companies may be affixed or printed on any power of attorney, on any revocation of any power of attorney, or on any certificate relating thereto, by facsimile, and any power of attorney, any revocation of any power of attorney, or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Companies."

IN WITNESS WHEREOF, the Companies have caused these presents to be signed by their Vice-President, and their corporate seals to be hereunto affixed this 3rd day of November, 1998.



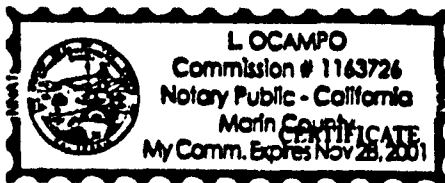
FIREMAN'S FUND INSURANCE COMPANY
NATIONAL SURETY CORPORATION
THE AMERICAN INSURANCE COMPANY
ASSOCIATED INDEMNITY CORPORATION
AMERICAN AUTOMOBILE INSURANCE COMPANY

By [Signature] Vice-President

STATE OF CALIFORNIA } ss.
COUNTY OF MARIN

On this 3rd day of November, 1998, before me personally came Harold N. Margh to me known, who, being by me duly sworn, did depose and say: that he is a Vice-President of each company, described in and which executed the above instrument; that he knows the seals of the said Companies; that the seals affixed to the said instrument are such company seals; that they were so affixed by order of the Board of Directors of said companies 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.



[Signature]
Notary Public

STATE OF CALIFORNIA } ss.
COUNTY OF MARIN

I, the undersigned, Resident Assistant Secretary of each company, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore that Article VII of the By-laws of each company, and the Resolution of the Board of Directors; set forth in the Power of Attorney, are now in force.

Signed and sealed at the County of Marin. Dated the 13th day of October, 1999.



[Signature]
Resident Assistant Secretary