

2000 018740

Bond No. S- 018-74-71-88

STATE OF INDIANA
LAKE COUNTY
FILED MAR 20 11 11 AM 2000
Peerless Insurance
Nationale Nederlanden North America
Property and Casualty Group
62 Maple Avenue
Keene, New Hampshire 03431

LICENSE OR PERMIT BOND

KNOW ALL MEN BY THESE PRESENTS, That We, Frank E. Wait, DBA
DBA FRank Wait Construction, 213 Union St., Covington, IN. 47932

_____, as Principal,
and PEERLESS INSURANCE COMPANY, A New Hampshire Corporation, and having its
principal office in the City of Keene, New Hampshire, as Surety, are held and
firmly bound unto All Cities, Towns & Municipalities of Lake County Indiana
hereinafter called the Obligee, in the penal sum of _____

Five Thousand Dollars no cents _____ DOLLARS (\$ 5,000 _____)

lawful money of the United States of America to be paid to said Obligee, for which
payment well and truly to be made, we bind ourselves, our heirs, executors, admin-
istrators, successors and assigns, jointly and severally, firmly by these presents.

Signed with our hands and sealed with our seals this 14th day of March
2000.

WHEREAS, a LICENSE or PERMIT has been granted by the Obligee to the above
bounden Principal authorizing said Principal to _____

Now, therefore, the Condition of this Obligation is such, that if the said
Principal shall faithfully observe the provisions of the Laws, Ordinances, and
Resolutions, governing the issuance of this License or Permit, then this Obligation
shall be null and void, otherwise to remain in full force and effect.

Liability under this bond shall terminate as of the 14th day of March
2001, as to any acts subsequent thereto, unless said bond is continued in force
from year to year by the issuance of a continuation certificate signed by the Surety.

The Surety may cancel this bond at any time by filing with the Obligee thirty
(30) days written notice of its desire to be relieved of liability. The Surety shall
not be discharged from any liability already accrued under this bond, or which
shall accrue hereunder before the expiration of the thirty day period.

Frank E. Wait
(Principal)

PEERLESS INSURANCE COMPANY

By: Donald H. Lewsader
Donald H. Lewsader

Attorney-in-Fact

PSB-226
346-110(4/85)

12/20
JPL

3537

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER
PEERLESS INSURANCE COMPANY
THE NETHERLANDS INSURANCE COMPANY
62 MAPLE AVENUE KEENE, NEW HAMPSHIRE, 03431
POWER OF ATTORNEY

379270

KNOW ALL MEN BY THESE PRESENTS: That Peerless Insurance Company and/or The Netherlands Insurance Company, each being a New Hampshire Corporation having its principal office in the City of Keene, County of Cheshire, State of New Hampshire do/does hereby make, constitute and appoint:

****Donald H. Lewsader****

of Veedersburg in the State of Indiana their/its true and lawful attorney(s)-in-fact, with full power and authority hereby conferred in their/its name, place and stead, to sign, execute, acknowledge and deliver in their/its behalf, and as their/its act and deed, without power of redelegation, as follows:

bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof; unlimited as to Dollar Amount:

and to bind the Company(ies) making this appointment thereby as fully and to the same extent as if such bond or undertaking was signed by the duly authorized officers of the Company(ies), and all the acts of said attorney(s), pursuant to the authority herein given, are hereby ratified and confirmed.

AUTHORITY FOR MAKING APPOINTMENT OF ATTORNEYS-IN-FACT

Section 7 of Article 3 of Bylaws of Peerless Insurance Company, as amended May 30, 1997, states: "The Senior Vice President(s) and Vice Presidents(s) of the Company's Bond Profit Center may appoint and remove Attorneys-in-Fact and assign to them and revoke as appropriate such duties, powers and authority as may be advantageous to the Company including the execution and attestation of bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof and other documents on behalf of the Company with power to redelegate such authority."

Section 9 of Article 5 of Bylaws of The Netherlands Insurance Company, as amended May 30, 1997 and June 16, 1997, states: "The Senior Vice President(s) and Vice President(s) of the Company's Bond Profit Center may appoint and remove Attorneys-in-Fact, and assign to them and revoke as appropriate such duties, powers and authority as may be advantageous to the Company including the execution and attestation of bonds, undertakings, recognizances, contracts of indemnity, and all other writings obligatory in the nature thereof and other documents on behalf of the Company with power to redelegate such authority."

USE OF FACSIMILE SIGNATURES

Use of facsimile signatures by Peerless Insurance Company is made pursuant to Resolution of the Board of Directors of Peerless Insurance Company, dated April 28, 1988. Use of facsimile signatures by The Netherlands Insurance Company is made pursuant to Resolution of the Board of Directors of The Netherlands Insurance Company, dated April 28, 1988.

COMPANY MAKING APPOINTMENT

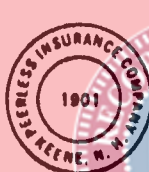
The company making this appointment is identified by an "X" in the box opposite its name in the space provided below. It is the intent of Peerless Insurance Company and The Netherlands Insurance Company to use this instrument for the appointment of Attorney(s)-in-Fact for either Company designated, or for both Companies, if so indicated. In Witness Whereof

PEERLESS INSURANCE COMPANY THE NETHERLANDS INSURANCE COMPANY
has/have caused these presents to be signed by its Vice President, and its Corporate Seal to be hereto affixed by its Secretary, this 15th day of April, 1999

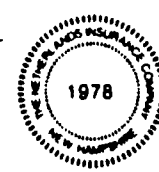
PEERLESS INSURANCE COMPANY

THE NETHERLANDS INSURANCE COMPANY

By: Matthew Klimeczak
Vice President



By: Matthew Klimeczak
Vice President



Attest: Elliot S. Orol
Secretary

Attest: Elliot S. Orol
Secretary

STATE OF NEW HAMPSHIRE
COUNTY OF CHESHIRE

The foregoing instrument was acknowledged before me this 15th day of April, 1999, by Matthew W. Klimeczak, Vice President of the Bond Profit Center of Peerless Insurance Company and of The Netherlands Insurance Company and Elliot S. Orol, Secretary of Peerless Insurance Company and The Netherlands Insurance Company, New Hampshire Corporations, on behalf of the corporations. My commission expires

Rhonda E. Jardene
Notary Public



I, Elliot S. Orol, Secretary of Peerless Insurance Company and The Netherlands Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of Power of Attorney executed by the Company(ies) designated above which is still in force and effect. In witness whereof, I have hereunto set my hand and affixed the Seal(s) of the Company(ies), at Keene, New Hampshire, this _____ day of _____, _____



Elliot S. Orol
Elliot S. Orol
Secretary



301-423(9/98)