

Administrative Office:
518 Stuyvesant Avenue
P.O. Box 615
Lyndhurst, NJ 07071-9836

STATE OF NEW JERSEY
LAKE COUNTY
FILED FOR RECORD

2002 001009

2002 JAN -7 AM 10: 22

NICHOLAS V. CARTER
RECORDER

A

BOND

BOND NUMBER LM-1006762

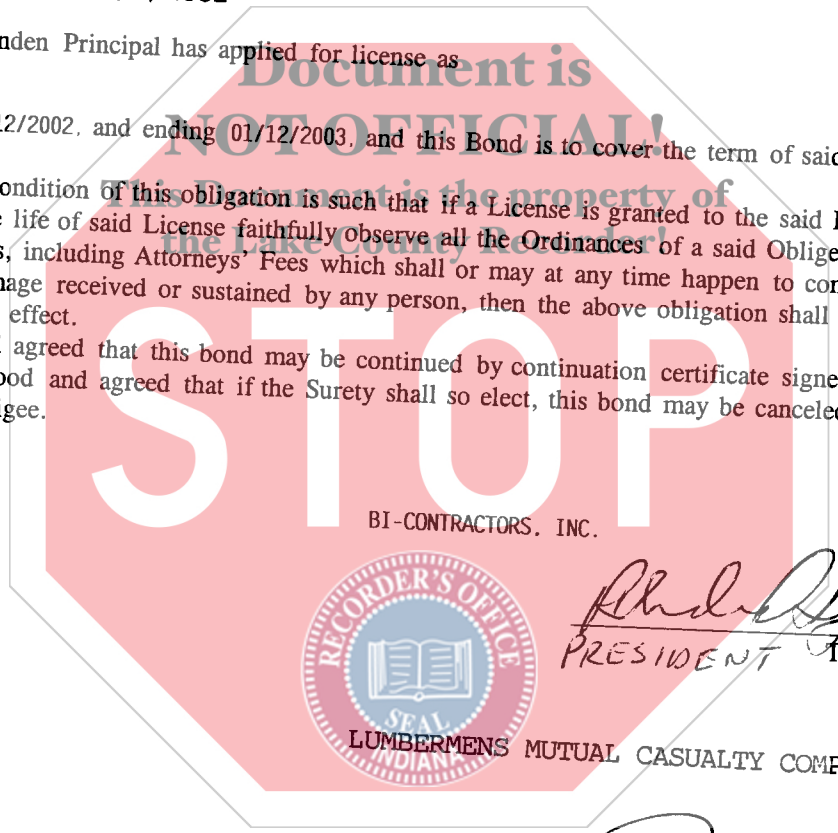
KNOWN ALL MEN BY THESE PRESENTS:

THAT BI-CONTRACTORS, INC.
of 7029 W. 25TH AVENUE
GARY IN 46307-
and LUMBERMENS* Surety, are held and firmly bound unto
ALL CITIES, TOWNS, MUNICIPALITIES OF LAKE COUNTY as Obligee, in the penal sum of
Five Thousand & 00/100 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 11/7/2001

WHEREAS the above bounden Principal has applied for license as
CONTRACTOR
for the term beginning 01/12/2002, and ending 01/12/2003, 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 a said Obligee, 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 of 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 canceled by giving thirty days'
notice in writing to said Obligee.



BI-CONTRACTORS, INC.



[Signature] (Seal)
PRESIDENT Title

BY: *[Signature]*
Rocio Vila Attorney-in-Fact

*MUTUAL CASUALTY COMPANY
LICRLI (7/94)

1600 KM
CS



POWER OF ATTORNEY

Know All Men By These Presents:

That the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company, corporations organized and existing under the laws of the State of Illinois, having their principal office in Long Grove, Illinois, (hereinafter collectively referred to as the "Company") do hereby appoint

Michelle Nicosia, John R. Lawrence, Margaret A. Nicosia and Rocio Vila of Lyndhurst, New Jersey (EACH)****

their true and lawful agent(s) and attorney(s)-in-fact, to make, execute, seal, and deliver during the period beginning with the date of issuance of this power and ending on the date specified below, unless sooner revoked for and on its behalf as surety, and as their act and deed:

Any and all bonds and undertakings provided the amount of no one bond or undertaking exceeds SIX MILLION EIGHT HUNDRED THOUSAND DOLLARS (\$6,800,000.00)*****

EXCEPTION: NO AUTHORITY is granted to make, execute, seal and deliver any bond or undertaking which guarantees the payment or collection of any promissory note, check, draft or letter of credit.

This authority does not permit the same obligation to be split into two or more bonds in order to bring each such bond within the dollar limit of authority as set forth herein.

This appointment may be revoked at any time by the Company.

The execution of such bonds and undertakings in pursuance of these presents shall be as binding upon the said Company as fully and amply to all intents and purposes, as if the same had been duly executed and acknowledged by their regularly elected officers at their principal office in Long Grove, Illinois.

THIS APPOINTMENT SHALL CEASE AND TERMINATE WITHOUT NOTICE AS OF December 31, 2001

This Power of Attorney is executed by authority of resolutions adopted by the Executive Committees of the Boards of Directors of the Company on February 23, 1988 at Chicago, Illinois, true and accurate copies of which are hereinafter set forth and are hereby certified to by the undersigned Secretary as being in full force and effect:

"VOTED, That the Chairman of the Board, the President, or any Vice President, or their appointees designated in writing and filed with the Secretary, or the Secretary shall have the power and authority to appoint agents and attorneys-in-fact, and to 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 any such officers of the Company may appoint agents for acceptance of process."

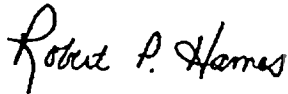
This Power of Attorney is signed, sealed and certified by facsimile under and by authority of the following resolution adopted by the Executive Committee of the Boards of Directors of the Company at a meeting duly called and held on the 23rd day of February, 1988:

"VOTED, That the signature of the Chairman of the Board, the President, any Vice President, or their appointees designated in writing and filed with the Secretary, and the signature of the Secretary, the seal of the Company, and certifications by the Secretary, may be affixed by facsimile on any power of attorney or bond executed pursuant to resolution adopted by the Executive Committee of the Board of Directors on February 23, 1988 and any such power so executed, sealed and certified with respect to any bond or undertaking to which it is attached, shall continue to be valid and binding upon the Company."

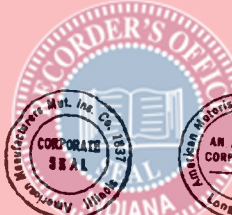
In Testimony Whereof, the Company has caused this instrument to be signed and their corporate seals to be affixed by their authorized officers, this January 25, 2001.

Attested and Certified:

Lumbermens Mutual Casualty Company
American Motorists Insurance Company
American Manufacturers Mutual Insurance Company



Robert P. Hames, Secretary



by



J. S. Kemper, III, Exec. Vice President

STATE OF ILLINOIS SS
COUNTY OF LAKE

I, Irene Klewer, a Notary Public, do hereby certify that J. S. Kemper, III and Robert P. Hames personally known to me to be the same persons whose names are respectively as Exec. Vice President and Secretary of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company, Corporations organized and existing under the laws of the State of Illinois, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they being thereunto duly authorized signed, sealed with the corporate seals and delivered the said instrument as the free and voluntary act of said corporations and as their own free and voluntary acts for the uses and purposes therein set forth.



Irene Klewer

Irene Klewer, Notary Public

My commission expires 1-28-02

CERTIFICATION

I, J.K. Conway, Corporate Secretary of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company, do hereby certify that the attached Power of Attorney dated January 25, 2001 on behalf of the person(s) as listed above is a true and correct copy and that the same has been in full force and effect since the date thereof and is in full force and effect on the date of this certificate; and I do further certify that the said J. S. Kemper, III and Robert P. Hames, who executed the Power of Attorney as Executive Vice President and Secretary respectively were on the date of the execution of the attached Power of Attorney the duly elected Executive Vice President and Secretary of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the Lumbermens Mutual Casualty Company, the American Motorists Insurance Company, and the American Manufacturers Mutual Insurance Company on this

NOVEMBER 7, 2001



J. K. Conway

J. K. Conway, Corporate Secretary

This Power of Attorney limits the acts of those named therein to the bonds and undertakings specifically named therein and they have no authority to bind the Company except in the manner and to the extent herein stated.



LUMBERMENS MUTUAL CASUALTY COMPANY
 FINANCIAL STATEMENT
 DECEMBER 31, 2000

Assets

Cash in banks	\$ 46,584,372
Bonds owned	4,122,240,197
Stocks	1,016,096,061
Real estate	113,789,891
Premiums in course of collection	1,235,138,986
Accrued interest and other assets	<u>953,565,619</u>
Total	<u>\$7,487,415,126</u>

Liabilities

Reserve for losses and adjusting expenses	\$3,149,872,476
Reserve for unearned premiums	1,009,504,613
Reserve for taxes, expenses and other liabilities	<u>1,514,767,706</u>
Total	<u>\$5,674,144,795</u>

Surplus as regards policyholders

\$5,674,144,795

Total

1,813,270,331

By Bret G. Conklin
 Vice President of Accounting Services

Attest J. K. Conway
 Secretary

\$7,487,415,126

State of Illinois)) SS
 County of Lake)

B. A. Conklin and J. K. Conway, being duly sworn, say that they are Vice President of Accounting Services and Secretary, respectively, of LUMBERMENS MUTUAL CASUALTY COMPANY, Illinois; that the foregoing is a true and correct statement of the financial condition of said company, as of December 31, 2000.

Subscribed and sworn to before me

This 28th day of February, 2001

Angela Hansen
 Notary Public

"OFFICIAL SEAL"
 ANGELA HANSEN
 Notary Public, State of Illinois
 My Commission Expires 2/18/04

