

933774

*Marty Brennan, Angel Weiss
7895 Bidway Ste. R-5
Men 46410*

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

**DULY ENTERED
FOR TAXATION**

AUG 19 1987

IN THE MATTER OF
THE ESTATE OF

Anna M. Anton
AUDITOR LAKE COUNTY

GIZELLA POLLAK,

deceased

AFFIDAVIT FOR TRANSFER OF REAL PROPERTY

MARGARET LEVIN, being duly sworn upon her oath, deposes and states:

1. That the above-named decedent died testate on the 2nd day of June, 1987, while domiciled in Lake County, Indiana and that the Last Will and Testament and First Codicil of the decedent were Probated and Spread of Record in the Superior Court of Lake County, Civil Division, Room No. 2, sitting at East Chicago, Indiana, and copies of said Will and Codicil are attached hereto and made hereof as Exhibits "A" and "B".

2. That no Petition for the appointment of a personal representative of said decedent is pending in any Court in this State and that forty-five (45) days have elapsed since the death of the decedent.

3. That the following named persons are the only legatees and devisees of the decedent:

<u>NAME AND ADDRESS</u>	<u>RELATIONSHIP</u>	<u>AGE</u>
a. Margaret Levin 8750 Harrison Avenue Munster, IN 46321	Daughter	Adult

Aug 19 2 51 PM '87
WILLIAM BLASTICK
CLERK OF SUPERIOR COURT
LAKE COUNTY, INDIANA
RECORDER

1115

4000

<u>NAME AND ADDRESS</u>	<u>RELATIONSHIP</u>	<u>AGE</u>
b. Philip L. Pollak 1203 Burr Ridge Club Drive Burr Ridge, IL 60521	Son	Adult
c. Ronald Zweig 3 Pond View Circle East Falmouth, MA 02536	Grandchild	Adult
d. Guru Terath Singh Khalsa P.O. Box 845 Santa Cruz, NM 87567	Grandchild	Adult
e. Ethan Zweig 516 Somerset Drive Indianapolis, IN 46260	Great-Grandchild	Minor
f. Dara Zweig 516 Somerset Drive Indianapolis, IN 46260	Great-Grandchild	Minor
g. Dale M. Pollak 1836 N. Maud, Unit B of B Chicago, IL 60614	Grandchild	Adult
h. Scott Pollak 2061 Hutton Point Longwood, FL 32779	Grandchild	Adult
i. Michael Pollak 5451 S. Dayton Court Englewood, CO 80111	Grandchild	Adult
j. Mitchell Pollak 8270 N.W. 49th Manor Coral Springs, FL 33067	Grandchild	Adult
k. William Levin P.O. Box 752 Placitas, NM 87043	Grandchild	Adult
l. Richard Levin P.O. Box 754 Placitas, NM 87043	Grandchild	Adult
m. Susan Kline 109 Calle Royale Santa Fe, NM 87502	Grandchild	Adult

A. Diversification. To retain any property transferred, devised or bequeathed to the trustees, or any undivided interest therein, regardless of any lack of diversification, risk, or nonproductivity; at the risk and along with the assets of my general estate, the trustees are hereby further authorized to continue any business which I may own at the time of my death as a corporation or as a sole proprietorship or as a partnership or to enter into a partnership or joint venture with the surviving partners, or to incorporate any such business or to dissolve any such corporation as deemed advisable.

B. Investments. To invest and reinvest the trust estate in any property or undivided interests therein, wherever located, including bonds, notes secured or unsecured, stocks of corporations, real estate or any interest therein and interest in trusts, including common trust funds, and only being limited by any statute or rule of law concerning investments by trustees. It is my desire and wish that my trustees refrain from engaging in any speculative investments and look to secureness of the investment rather than to the yield.

C. Sales and Exchanges. To sell any trust property, for cash or on credit, at public or private sale, to exchange any trust property for other property; to grant options to purchase or acquire any trust property; and to determine the prices and terms of sales, exchanges and options.

D. Leases. To execute leases and sub-leases for terms as long as two hundred years, even though such terms may extend beyond the termination of the trust; to subdivide or improve real estate and tear down or alter improvements; to grant easements, give consents and make contracts relating to real estate or its use; and to release or dedicate any interest in real estate.

E. Loans. To borrow money and to mortgage or pledge any trust property.

F. Conservation of Trust Property. To take any action with

respect to conserving or realizing upon the value of any trust property, and with respect to foreclosures, reorganizations or other changes affecting the trust property; to collect, pay, contest, compromise or abandon demands of or against the trust estate, wherever situated; and to execute contracts, notes, conveyances and other instruments, including instruments containing covenants and warranties binding upon the trust estate and created a charge against the trust estate, and containing provisions excluding personal liability.

G. Nominees. To keep any property in the name of a nominee with or without disclosure of any fiduciary relationship.

H. Agents. To employ agents, attorneys, auditors, depositaries and proxies, with or without discretionary powers.

I. Determination of Income and Principal. To determine the manner of ascertainment of income and principal, and the apportionment between income and principal of all receipts and disbursements, and to select an annual accounting period.

J. Additional Property. To receive additional property from any source and add it to and commingle it with the trust estate.

K. Transactions with Trusts and Estates. To enter into any transaction authorized by this article with trustees or legal representatives of any other trust or estate in which any beneficiary hereunder has any beneficial interest, even though any such trustee or legal representative is also trustee hereunder.

L. Distribution of Principal. To make any distribution or division of the trust property in cash or in kind or both, and to allot different kinds or disproportionate shares of property or undivided interest in property among the beneficiaries or portions, and to determine the value of any such property; and to continue to exercise any powers and discretion herein given for a reasonable period after the termination of the trust, but only for so long as no rule of law relating to perpetuities would be violated.

M. Compensation. Any trustee shall be entitled to reasonable compensation for services in administering and distributing the trust property, and to reimbursement for expenses.

N. Allocations, as Between Principal and Income. To allocate all additions to the trust property, and all disbursements therefrom, as between principal and income, as the trustees, in their uncontrolled discretion may deem expedient, including, without limiting the generality thereof, the allocation of stock dividends, capital gains, sinking funds, reserves, including reserves for depreciation and contingencies, premiums paid or discounts obtained in making investments, and damages, costs, fees and expenses incurred in the course of administration or litigation. The trustees may accumulate so much income of any trust as may reasonably be needed for the upkeep, repair, or proper management of the assets of said estate. It may allocate wholly or in part to corpus stock dividends or stock rights derived from shares held in trust or may withhold so much income as is necessary for a sinking or reserve fund. Any part of this paragraph which violates the Indiana laws prohibiting accumulations shall to that extent be null, void and of no effect.

O. Exercise of Discretion. No trustee shall participate in the exercise of any discretion hereunder with respect to the distribution of principal or income of any portion of the trust property in which such trustee has any beneficial interest; nor shall any such trustee participate in the exercise of any discretion regarding all decisions of every nature in respect of life insurance policies; except as above limited, the trustees authorized to act shall determine the action herein by their unanimous votes.

Article XIV

Designation of Fiduciaries

A. Executors. I appoint my said husband, CARL POLLAK, as executor of this my Will, if he survives me. If, however, he

should predecease me or fail to qualify, or having qualified, should die, resign or become incapacitated, then I appoint my daughter, MARGARET POLLAK LEVIN and my son, PHILLIP LEONARD POLLAK, together with my attorney, IRVING I. BRENMAN, as joint executors under this Will. If any of the foregoing should predecease me or fail to qualify, or, having qualified, should die, resign or become incapacitated, I appoint the others to take his or her place.

B. Trustees. I appoint as trustees of the trust created in this Will the Gary National Bank of Gary, Indiana, (or its corporate successor resulting from its consolidation, merger, reorganization or reincorporation), together with CARL POLLAK, MARGARET POLLAK LEVIN, PHILLIP LEONARD POLLAK and HAROLD ZWEIG. If any of the foregoing should predecease me or fail to qualify, or, having qualified, should die, resign or become incapacitated, I appoint the others and no successor trustees shall take the place of the deceased.

C. Corporate Fiduciary. I hereby direct that in all events a responsible incorporated banking institution act as co-trustee or sole trustee in the event of failure of qualifying, for any reason, of the named individual trustees.

D. Bond. I hereby authorize and direct that my said individual executor, co-executors or co-trustees, as the case may be, shall be exempt from giving any bond, or other security, except only such bond as is mandatory by law, and I further request the Court having jurisdiction hereof to fix such bond in the lowest amount accordingly.

Article XV

Attorneys

I hereby request and direct that the services of IRVING I. BRENMAN of ENGLANDER & BRENMAN, or the survivor of them, my attorneys, if either be engaged in the practice of law in Lake County, Indiana, be secured in the probate of this Will

as well as in the administration and settlement of my estate, and in the administration of the trust created in this Will.

Article XVI

Independent Will

At this time, my husband is also about to execute his Will with provisions for my benefit also, however, it is not our intention to consider these as mutual Wills, but either of us shall be at liberty at any time to make any different testamentary disposition we desire.

Article XVII

Ancillary Administration

If I shall die owner of any property located in any state other than the State of Indiana in which an administration of my estate shall be required, or if on my death the trust provided in this my Will shall come to being and there shall be included in the trust any property located in any state other than the State of Indiana, and if none of my named executors or trustees shall be competent or qualified to act in such other states as executor or trustee hereunder, as the case may be, then the ancillary administrator, with the will annexed, of my estate, or ancillary trustee of said trust, as the case may be, in such other states, shall be such person or corporation as shall be appointed by any court of competent jurisdiction on the application of any interested person, provided always, that they shall be subject to the directions of the said domiciliary executor or trustees, respectively, and shall account for and transmit to them, as the case may be, in due course, all assets in their hands.

Article XVIII

Construction

Whenever used in this Will the terms "executor" or "co-executor" and the terms "trustee" or "co-trustee", or the plural, or any other form thereof, shall be deemed to refer

respectively to any duly appointed corresponding fiduciary or fiduciaries, or their successors, charged with the administration of my estate and the carrying out of the provisions of this Will, and acting under the trust created herein.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my seal to this, my Last Will and Testament, consisting of twelve (12) typewritten pages, on the margin of the first eleven (11) pages I have also written my name for better identification, all on this 21st day of August, 1962.

Gizella Pollak (SEAL)
Gizella Pollak

THE FOREGOING INSTRUMENT, consisting of twelve (12) typewritten pages, including this page, was, on the day above set forth, signed, sealed, published and declared by the said testatrix, GIZELLA POLLAK, to be her Last Will and Testament, in the presence of us, the undersigned, who, at her request and in her sight and presence, and in the sight and presence of each other, have hereunto subscribed our names as witnesses thereto, having together seen the said testatrix also sign the margin of each of the first eleven (11) pages thereof; and we and each of us declare that we believe this testatrix to be of sound mind and memory.

[Signature]
Witness

565 Roosevelt St., Gary, Ind.
Address

[Signature]
Witness

3635 Wash St. Gary, Ind.
Address

[Signature]
Witness

321 N. Lake St. Gary, Ind.
Address

FIRST CODICIL TO THE
LAST WILL AND TESTAMENT OF
GIZELLA POLLAK

I, GIZELLA POLLAK, of Munster, Lake County, Indiana, being of sound and disposing mind and memory, do hereby make, publish and declare this to be the First Codicil to the Last Will and Testament made, signed, sealed, published and declared by me and bearing the date of August 21, 1962, that is to say:

FIRST: I hereby revoke Article III of my aforesaid Last Will and substitute therefor the following Article III:

"ARTICLE III

Disposition of Tangible Personal Property

I give and bequeath all of my household furniture and furnishings, books, pictures, jewelry, watches, wearing apparel and all other articles of household or personal use or ornament to my daughter, MARGARET POLLAK LEVIN, if she shall survive me for thirty (30) days; but if she shall not survive me, then to my son, PHILLIP LEONARD POLLAK, if he shall survive me for thirty (30) days."

SECOND: I hereby revoke Article IV of my aforesaid Last Will and substitute therefor the following Article IV:

"ARTICLE IV

Residence

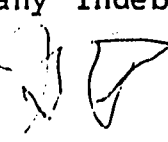
If my daughter, MARGARET POLLAK LEVIN, shall survive me for thirty (30) days, I give to her all interest I may have at the time of my death in my residence at 8750 Harrison Avenue, Munster, Lake County, Indiana (or if I have no interest in it at the time of my death, all interest I may have in any other property that is my principal residence at that time), upon condition that she deliver to my Executor her unsecured agreement to indemnify my Executor, legatees and devisees against liability for any indebtedness secured by mortgage or trust deed on the property." 

EXHIBIT "B"

THIRD: I hereby revoke Sections A, B and C of Article V of my aforesaid Last Will and substitute therefor the following Sections A and B of Article V:

"A. Distribution. Upon my death, the trustees shall distribute my entire residuary estate per stirpes to my then living descendants.

B. Retention of Distributions in Trust. If pursuant to the provisions of Section A of this Article, my residuary estate, or any share or portion thereof shall be distributable to any child of mine, such residuary estate, or share or portion thereof, shall not be distributed outright to said child but shall be retained in trust by the trustees as a separate trust (which trusts are hereinafter collectively referred to as 'Descendants Trusts') of which said child shall be the beneficiary, and each such trust shall be designated by the name of said beneficiary with such additional title as the trustees may deem adequate clearly to identify such trust, and each such trust shall be held, administered and distributed subject to the provisions of Article V-A."

FOURTH: I hereby add the following as Article V-A of my aforesaid Last Will:

"Article V-A
Descendants Trusts

Each separate Descendants Trust created hereinabove pursuant to the provisions of Section B of Article V shall be held, administered and distributed as follows:

A. Income and Principal. With respect to each separate trust, the trustees are hereby authorized, in the sole discretion of the trustees, at any time and from time to time, to distribute

all or any part of the net income and/or principal of such separate trust to the beneficiary of such separate trust which the trustees deem desirable for the best interests of said beneficiary, or to accumulate all or any part of such net income and add the same to the principal of such separate trust to be held, administered and distributed as a part thereof.

B. Limited Powers of Appointment. With respect to each separate trust, the Trustees, upon receipt of written direction as herein provided, shall distribute from the trust estate of such separate trust such amount or amounts as the beneficiary of such separate trust may appoint to or for the benefit of any one or more persons, excluding from the class of potential appointees only said beneficiary, creditors of said beneficiary, the estate of said beneficiary and creditors of the estate of said beneficiary, as said beneficiary may designate by an instrument in writing signed by said beneficiary and delivered to the Trustee, and/or upon the death of said beneficiary, as said beneficiary may designate by the valid Will of said beneficiary admitted to probate in any jurisdiction.

C. Distribution on Death in Default of Exercise of Powers of Appointment. With respect to each separate trust, upon the death of the beneficiary thereof before the complete distribution of the trust estate of such separate trust, then to the extent that the powers of appointment granted pursuant to Section B of this Article over any part of the then remaining trust estate of such separate trust have not been validly exercised, the trustees shall distribute such then remaining trust estate of such separate trust as follows:

- (i) per stirpes to the then living descendants of said beneficiary; but if there shall be no then living descendant of said beneficiary, then

(ii) per stirpes to my then living descendants.

D. Retention of Distributions in Trust. If pursuant to the provisions of Section C of this Article, the then remaining trust estate of a separate trust, or any share or portion thereof, shall be distributable to any person who shall then be the beneficiary of a separate trust held pursuant to the provisions of this Article, such then remaining trust estate, or share or portion thereof, shall not be distributed outright to said person but shall be added to such other separate trust to be held, administered and distributed as a part thereof."

FIFTH: I hereby revoke Article XIV of my aforesaid Last Will and substitute therefor the following Article XIV:

"A. Executors. I appoint my son, PHILIP LEONARD POLLAK, and my daughter, MARGARET POLLAK LEVIN, as Co-Executors of this Will. If either of the foregoing shall predecease me or fail to qualify, or, having qualified, shall die, resign or become incapacitated, the other shall act as sole Executor. In the event there shall be no then acting Executor, then GARY NATIONAL BANK, Gary, Indiana, shall act as Executor.

B. Trustees. I appoint MARGARET POLLAK LEVIN and PHILIP LEONARD POLLAK as trustees of the Gizella Pollak Family Trust. If any of the foregoing should predecease me or fail to qualify, or, having qualified, should die, resign or become incapacitated, I appoint the others and no successor trustees shall take the place of the deceased.

C. Trustees of Trusts for Children. Notwithstanding any provision herein to the contrary, with respect to each separate Descendants Trust hereunder, upon creation of such separate trust, the sole trustees of such separate trust shall become the beneficiary of such separate trust and STEVEN M. BRENMAN, of Munster, Indiana.

4. That among the decedent's probate assets is a parcel of real estate which was owned by the decedent located in Lake County, Indiana, commonly known as 8750 Harrison Avenue, Unit 212, Munster, Indiana, and more particularly described as follows:

28-323-9

Apartment 212 together with an undivided 1.55673 per cent interest in the common area and facilities in Harrison Heights Condominium, in the Town of Munster, as shown in Plat Book 44 page 64, a Horizontal Property Regime, as recorded as Document #252280 under date of May 22, 1974 in the Office of the Recorder of Lake County, Indiana, and being a part of Lot 1, Petso's Subdivision, in the Town of Munster, as shown in Plat Book 41, page 38, in Lake County, Indiana.

5. That there are no persons, firms or corporations who are creditors of the estate.

6. That the individual entitled to the above and foregoing real estate as a result of the decedent's death is the following devisee listed under Article IV of the decedent's First Codicil, to-wit:

NAME AND ADDRESS

RELATIONSHIP TO DECEDENT

Margaret Levin
8750 Harrison Avenue
Munster, IN 46321

Adult Daughter

7. That the gross value of the estate of the decedent, GIZELLA POLLAK, as determined for the purposes of Federal Estate taxes was less than the value required for the filing of a Federal Estate Tax Return and as a consequence thereof the

D. Appointment of Successor Trustees. In the event of a vacancy in the trusteeship of any separate Descendants Trust, howsoever caused (except by reason of removal of a corporate trustee of such trust), the successor trustee to fill such vacancy in the trusteeship (and each further successor trustee) shall be such one or more persons or corporations, or any combination thereof, designated by name or appointed in accordance with a plan established by the following persons, in the order named:

- (a) the beneficiary of such separate trust; and
- (b) the then acting non-corporate Trustee of such trust, or a majority of the then acting non-corporate Trustees;

provided, however, that any such designation or plan shall be effective only to supplement and not to contravene any previous designation or plan which has not been revoked or cancelled pursuant to the provisions of Section E of this Article, or any subsequent plan established by a person in a prior position on the above list.

The power to establish a 'plan' shall include the authority to designate any other person or persons who shall have the power to name successor trustees or to create additional plans of successor trustees.

E. Method of Appointing Successor Trustees. In the exercise of the power to designate successor trustees of the separate trusts held hereunder, different successor trustees may be designated or appointed for each or any separate trust.

Any such designation may be made or such plan established by an instrument in writing signed by the holder of such power and delivered to the then acting individual trustee, or if there shall be none, to the beneficiary of the separate trust for which a successor trustee is being designated or to which such plan relates,

or by the valid Will of said holder admitted to probate in any jurisdiction. The holder of such power may at any time or from time to time revoke any such designation made or cancel any such plan established, such revocation or cancellation to be made in the same manner as is hereinabove provided for making such designation or establishing such plan, provided, however, that no such revocation or cancellation shall be effective to remove any then acting trustee. Upon any such revocation or cancellation, the holder of such power shall have the same powers with respect to designating successor trustees by name or by establishing a plan in the manner above provided, as if such power had never been exercised.

F. Release of Powers to Appoint Successor Trustees. The powers to appoint trustees herein granted pursuant to the provisions of this Article may be completely and irrevocably released at any time with respect to any one or more separate trusts by an instrument in writing signed by the holder of such power and delivered to the then acting individual trustees, or if there shall be none, to the beneficiary, of the separate trust with respect to which such release relates.

G. Corporate Trustee in Default of Designation. With respect to each separate trust, if any any time there shall be no then acting trustee of such separate trust (or if the sole acting trustee shall be the beneficiary of such separate trust) and if no successor trustee shall otherwise be appointed pursuant to the provisions of this Article, then GARY NATIONAL BANK, Gary, Indiana, shall become a trustee of such separate trust. During any period or periods that there shall be no individual acting as trustee of a separate trust, then until a successor trustee shall be appointed, the then acting corporate trustee shall act as sole trustee of such separate trust.

H. Replacement of Corporate Trustee. Notwithstanding any provision herein to the contrary, in the event that a corporate trustee shall at any time be acting as a trustee of a separate trust, the holder of the power to designate or appoint successor trustees at such time, or if none, a majority of the beneficiaries of such separate trust may remove such then acting corporate trustee of such separate trust with or without cause by delivering to said corporate trustee a written instrument, signed by said holder or beneficiaries; provided, however, that such written instrument shall concurrently appoint a successor corporate trustee having a capital and surplus of not less than Ten Million Dollars (\$10,000,000).

I. Bond. I hereby authorize and direct that my said individual executor, co-executors or co-trustees, as the case may be, shall be exempt from giving any bond, or other security, except only such bond as is mandatory by law, and I further request the Court having jurisdiction hereof to fix such bond in the lowest amount accordingly."

SIXTH: I hereby add the following as Article XIV-A of my aforesaid Last Will:

"Article XIV-A
Investment Advisors

A. Direction by Investment Advisor. Notwithstanding any provision of this my Last Will to the contrary, with respect to each separate trust of which there shall be an investment advisor then acting, the trustees of such separate trust shall sell, vote or take any other action with respect to the investment of the trust assets only upon the written instructions of said investment advisor. The trustees of each such separate trust are hereby relieved of any liability for any loss sustained by such separate trust as a result

of any decision made by the investment advisor to act or refrain from acting with respect to the investment of the trust assets, or the failure of the investment advisor to make any such decision, and the trustees shall be under no duty to review or make recommendations with respect to the investment of the trust assets. All or any part of the rights and powers conferred upon the investment advisor pursuant to the provisions of this Section may be relinquished at any time or from time to time by the investment advisor by notice in writing delivered to the trustees of the separate trust to which such release relates. In the exercise of the rights and powers conferred upon the investment advisor pursuant to the provisions of this Section, the investment advisor shall be subject to all of the privileges, duties and obligations of a trustee hereunder.

B. Appointment of Investment Advisors. With respect to each separate Descendants Trust, upon creation of such separate trust, the beneficiary of such separate trust shall become the sole investment advisor of such separate trust."

SEVENTH: I hereby revoke Article XV of my aforesaid Last Will and make no substitution therefor.

EIGHTH: In all other respects, I hereby confirm, ratify, redeclare and republish my aforesaid Last Will and Testament.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal to this First Codicil to my aforesaid Last Will consisting



of nine (9) pages, this page included for purposes of attestation, and for purposes of identification I have placed my initials at the foot of each preceding page, all this Dec. 18th day of 1978, 1978.

Gizella Pollak (Seal)
Gizella Pollak

We hereby certify that the foregoing instrument was in the presence of us on the date last above written, signed, sealed, published and declared by Gizella Pollak to be the First Codicil to her aforesaid Last Will and Testament and she requested us to act as witnesses thereto, and we, in her presence, and in the presence of each other, believing her then to be of sound mind and memory, acting voluntarily and not under duress or constraint of any kind, saw her sign the said instrument as aforesaid, and thereupon hereunto subscribed our names as attesting witnesses to said First Codicil to her Last Will and Testament.

Robert Levin residing at 700 Bruce Lane
Glennwood, Illinois 60425

Natli Levin residing at 700 Bruce Lane
Glennwood, Illinois 60425

_____ residing at _____

decedent's estate was not subject to Federal Estate Tax.

8. That the decedent's estate was subject to Indiana Inheritance Tax and the Indiana Inheritance Tax assessed as a result of this specific transfer has been paid to the Treasurer of Lake County by the affiant herein.

Further affiant sayeth not.

Dated this 19th day of August, 1987.

Margaret Levin
MARGARET LEVIN

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, personally appeared MARGARET LEVIN who acknowledged the execution of the above and foregoing AFFIDAVIT for the uses and purposes shown therein.

WITNESS my hand and Notarial Seal this 19th day of August, 1987.

Sherrie L. Nuzzo
Sherrie L. Nuzzo, Notary Public
Resident, Lake County, Indiana

My commission expires:
4/22/91

PREPARED BY: STEPHEN M. BRENNAN, KATZ, BRENNAN & ANGEL, 7895 Broadway, Suites R-S, Merrillville, IN 46410, Telephone: (219) 769-1505.

LAST WILL AND TESTAMENT

OF

GIZELLA POLLAK

I, GIZELLA POLLAK, of Gary, Lake County, Indiana, declare this to be my Last Will and Testament, and revoke all other Wills and Codicils that I may have made. I hereby declare that I am married, that my husband's name is CARL POLLAK, and that we had three (3) children: MARGARET POLLAK LEVIN, a daughter, now married to BERNARD LEVIN, and PHILLIP LEONARD POLLAK, a son, and also, heretofore deceased, EVELYN POLLAK ZWEIG, a daughter, the wife of HAROLD ZWEIG.

Article I

Payment of My Debts and Expenses

I hereby direct my executors, hereinafter named, to pay my funeral expenses, just debts, the expenses of my last illness and the expenses of the administration of my estate as soon as conveniently may be done after my decease.

Article II

Payment of Inheritance and Estate Taxes

I further direct that all inheritance, estate and succession taxes payable by reason of my death be paid out of my residuary estate and charged generally against my residuary estate as a whole, without right of reimbursement or contribution from any beneficiary hereunder or any beneficiary of insurance upon my life or of property over which I have power of appointment, or from any other person.

Article III

Disposition of Tangible Personal Property

I give and bequeath all of my tangible personal property to my husband, CARL, if he survives me; if he shall not survive me, I give said tangible personal property one-third (1/3) each to MARGARET POLLAK LEVIN or her children; PHILLIP LEONARD POLLAK,

EXHIBIT "A"

or his children; and to the children of my said deceased daughter, EVELYN POLLAK ZWEIG, in equal shares of equal value determined by them, or in event of their failure to agree before the expiration of six months from the date of the appointment of my executors, then in equal shares determined by my executors.

Article IV

Outright Bequest to Husband

I hereby give, bequeath and devise to my husband, CARL POLLAK, outright and absolutely, an amount required to obtain from my estate a marital deduction of fifty per cent (50%) of the adjusted gross estate as finally determined under the Internal Revenue Code for federal estate tax purposes. In determining the amount of such bequest, my executors shall accordingly take into account the aggregate marital deduction allowable for property or interests in property which pass or shall have already passed to or for the benefit of my said husband under any other article of this Will, by operation of law, through insurance contracts or otherwise. Such bequest may be satisfied in cash or in kind in the sole discretion of the executor, but only with assets or the proceeds thereof which qualify for such deduction. Individual assets allocated to this bequest shall be valued for distribution purposes at their final federal estate tax values rather than at their fair market values at the time or times of actual distribution.

In the event that my husband should predecease me, I bequeath all my property to the family trust provided in the succeeding section of this my Will.

Article V

Residuary Estate--Family Trust

All of the rest of my estate, including the share my husband would have taken if he survived me, I give, bequeath and devise to my trustees, hereinafter named. The rest of my estate may consist of both real and personal property, of whatsoever

kind and wheresoever situated, including therein all property in which I may have any interest at the time of my death, and including any legacy or devise that may have lapsed by reason of the death of any person or otherwise, but specifically excluding any property over which I may have power of appointment. The trust created by this article shall all be held and designated as "The Gizella Pollak Family Trust", for and upon the uses and purposes and subject to the conditions hereinafter expressed. The receipt of the trustees for the property so conveyed, transferred, assigned, delivered or paid over to them shall be sufficient and complete acquittance to my executors.

A. Disposition of Income. So much or all of the net income of this trust estate shall be paid to or expended and applied for my husband, CARL, as the trustees in their absolute discretion deem best. Subject to the provisions in favor of my husband, so much or all of the income of the trust estate shall be paid to or expended and applied for the benefit of my descendants as shall be living from time to time, at such times, in such shares, and in such manner as my trustees in their absolute discretion deem best; it being my intention that the trustees shall have the right at any time and from time to time to exclude any or all of my descendants and to make unequal distributions among them. Any net income not so distributed by the trustees during the calendar year shall be accumulated and added to the principal of the trust estate.

From and after the expiration of twenty-one (21) years from the date of my death, no income shall be accumulated, it being my intention that thereafter all of the income shall be distributed during the calendar year, but completely at the discretion of my trustees, as above set forth.

B. Invasion of Principal. If, from time to time, in the opinion of the trustees, the income payable to my husband from the trust is insufficient to provide for his health, maintenance

and support, having in mind the standard of living to which he has been accustomed, the trustees in their sole discretion may pay to him such sums as may be necessary for such purpose from the principal of the trust. In exercising this discretion, the trustees shall be under no obligation to investigate, consider or take cognizance of income available to said beneficiary from any other source, interest or kind of property whatsoever.

C. Remaindermen. Upon the death of my husband, CARL, or if my husband, CARL, does not survive me, the trustees shall convey outright my entire residuary estate in three (3) equal shares, as follows: (a) One-third (1/3) thereof to my daughter, MARGARET POLLAK LEVIN, absolutely and forever; (b) One-third (1/3) thereof to my son, PHILLIP LEONARD POLLAK, absolutely and forever; and (c) One-third (1/3) thereof to my grandchildren, ROBERT MICHAEL ZWEIG, RONALD DAVID ZWEIG and RICHARD ZWEIG, children of my said deceased daughter, EVELYN POLLAK ZWEIG, or to the survivor of them, share and share alike, absolutely and forever; provided always that if any of said beneficiaries shall have predeceased me leaving lawful issue surviving me, then his or her share, as if living at my death, shall go to his or her issue, per stirpes and not per capita.

Article VI

Disposition to Minor Children

Notwithstanding anything herein to the contrary, if any descendant of mine shall be under the age of twenty-five (25) years when the trustees shall be directed herein to distribute to him or her any portion of the principal of the trust property, his or her portion shall immediately vest in interest in him or her, as the case may be, indefeasibly, but the trustees shall withhold possession of it and hold it for his or her benefit until my such heir shall attain that age or died prior thereto, when the trustees shall pay, deliver and convey the principal together with all accumulated income to such heir or to his or

her legal representatives, and in the meantime, the trustees shall pay or apply to or for the benefit of my said descendant all of the income and so much of the principal at such time or times and in such manner as my trustees in their sole discretion deem to be in the best interest of said descendant.

Article VII

Beneficiaries Under Disability

If at any time any person to whom the income is payable is under legal disability or shall in the opinion of the trustees be incapable of properly managing his or her affairs, the trustees in their sole discretion may apply such income for his or her benefit, or pay to his or her parent or guardian, or to the person with whom such beneficiary shall be residing, without responsibility for its expenditure.

Article VIII

Spendthrift Clause

The interest of any beneficiary in principal or income of any trust under my Will shall not be subject to assignment, alienation, pledge, attachment, or to the claims of creditors of such beneficiary.

Article IX

Ultimate Termination of Trust

The trust created under this Will shall in any event terminate twenty-one (21) years after the death of the last survivor of such of the beneficiaries thereunder as shall be living at the time of my death and thereupon the property held in that trust shall be distributed, discharged of trust, to the persons then entitled to the income and in the proportions to which they are entitled to the income.

Article X

Common Disaster Clause

In the event that my husband and I shall be killed or die under such circumstances that it will be impossible to

determine which of us died first, it shall be conclusively presumed that he predeceased me; and this presumption shall apply throughout this Will.

Article XI

Renunciation or Disclaimer

A. Renunciation of Will by Husband. If my husband should renounce this Will, the trustees shall hold, manage and dispose of the trust property in the same manner and discretion as if he had predeceased me.

B. Disclaimer by Husband. If my husband disclaims, in whole or in part, his interest in and right over any property bequeathed to him in satisfaction of the marital deduction, such disclaimer on his part shall result in the distribution of the property in which he disclaims his interest in and right over, as though my said husband had predeceased me.

Article XII

Responsibility of Purchasers from Estate

No purchaser from or other person dealing with my executors or trustees shall be responsible for the application of any purchase money or other thing of value paid or delivered to them, but the receipt of my executors or trustees shall be a full discharge and no purchaser from or other person dealing with my executors or trustees, and no issuer, or transfer agent or other agent of any issuer, of any securities to which any dealing with my executors or trustees shall relate, shall be under any obligation to ascertain or inquire into the power of my executors or trustees to purchase, sell, exchange, transfer, mortgage, pledge, lease, distribute or otherwise in any manner dispose of or deal with any securities or any other property held by my executors or trustees or comprised in my estate.

Article XIII

Trustees' Powers

I give to my trustees the following powers: