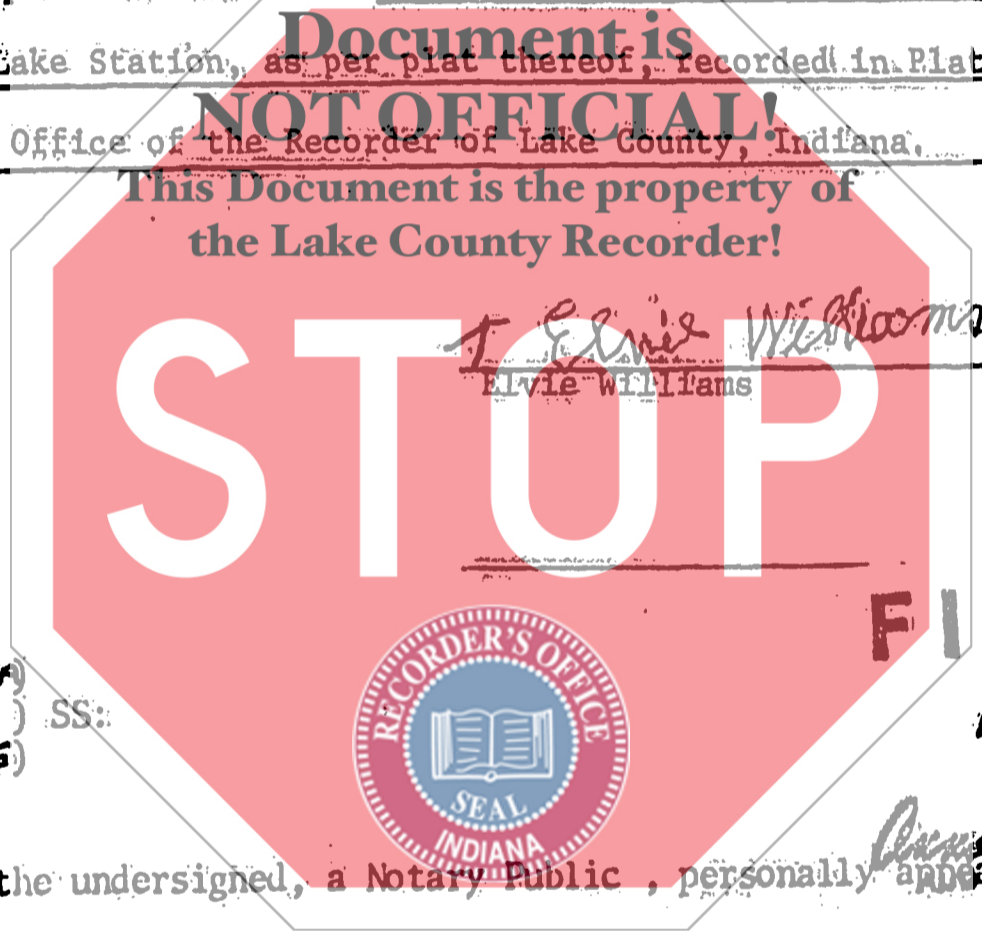


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POWER OF ATTORNEY

I hereby grant Lavena Schammert the power
to act in my behalf and as Power of Attorney in fact for the sole purpose
of signing all documents and receiving any monies regarding the sale of my
Real Estate commonly known as 2268 Wayne Street
in the city of Lake Station, Indiana

The legal description of which is: Lots 17 and 18 Block 4, Parkridge Add.
in the City of Lake Station, as per plat thereof, recorded in Plat Book 12,
page 27, in the Office of the Recorder of Lake County, Indiana.



STATE OF Indiana)
COUNTY OF LAKE) SS:

Before me the undersigned, a Notary Public, personally appeared Elvie Williams of LAKE COUNTY

ELVIE WILLIAMS and
acknowledged the execution of the foregoing instrument this 27th day of
NOVEMBER, 1990.



Janet J. Stutesman
JANET STUTESMAN
Notary Public
Resident of Lake County, IN

My Commission Expires: 8-7-92

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