

GENERAL DURABLE POWER OF ATTORNEY

92028905

I, ANNA PEARL ROSE, of Lake

County, State of Indiana, being at least 18 years of age and mentally competent, do hereby designate my daughter, LINDA LUBACH, of Orange County, State of Florida, as my true and lawful attorney-in-fact.

FILED

I. POWERS:

The above-named attorney-in-fact shall have the following powers:

APR 15 1992

Anna N. Anton
AUDITOR LAKE COUNTY

To make, draw and endorse promissory notes, checks or bills of exchange and to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments;

To make and execute any and all contracts;

To purchase, sell, dispose of, assign and pledge notes, stocks, bonds and securities, and to exercise such voting rights as my ownership of any notes, stocks, bonds and securities may entitle me, either in person or by proxy;

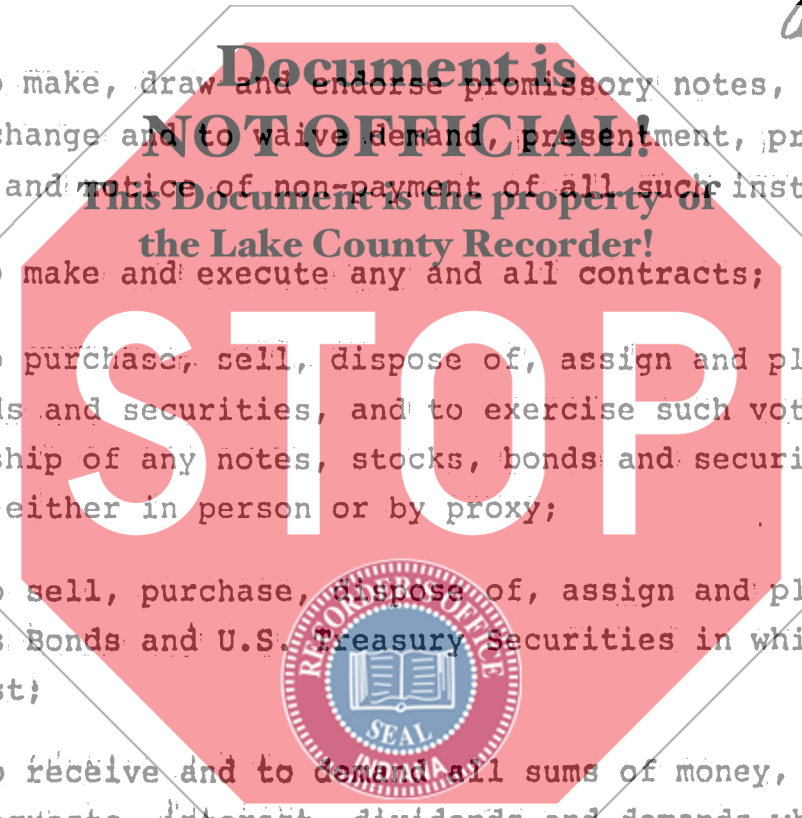
To sell, purchase, dispose of, assign and pledge any U.S. Savings Bonds and U.S. Treasury Securities in which I may have interest;

To receive and to demand all sums of money, debts, dues, accounts, bequests, interest, dividends and demands whatsoever which are now or shall hereafter become due or payable to me and to compromise, settle or discharge the same;

To have access to any and all safe deposit boxes in my name and to open, inspect, inventory, place items in or remove from, and close said safe deposit boxes;

To bargain for, contract concerning, buy, sell, encumber and in any way and manner, deal with personal property of any kind or nature and to apply or make use of my property for my support and the support of those persons to whom I owe an obligation or support; to make gifts in any amount;

To execute instruments to effect the transfer of title



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STATE OF INDIANA
LAKE COUNTY
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FILED

APR 30 1992

Anna N. Anton
AUDITOR LAKE COUNTY

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Legal: Lot 20 and the North Half of Lot 21 in Block 1 in Riverton Park Subdivision, as per plat thereof, recorded in Plat Book 17 Page 18, in the Office of the Recorder of Lake County, Indiana
KEY 20-95-21

to any motor vehicle owned by me;

To maintain, purchase, surrender, acquire, assign, pledge, make claims under, borrow against, partially or fully liquidate, change beneficiaries, designate insureds, and generally deal in all forms of insurance and claims thereon;

To purchase, sell, mortgage, convey and lease any interest in real estate, wherever located, of which I may be owner now or hereafter (if this provision is applicable, this instrument must be recorded);

To represent me in all matters relating to taxation, whether by the Federal government, the government of any State or any local government unit and to prepare, sign and file any documents or forms that may be required in these matters;

To transfer from time to time and at any time any asset that I may own to the trustee of any trust agreement being held for my benefit or the benefit of my daughters.

To conduct estate planning on my behalf, including but not limited to, the making of gifts, creation of trusts and any other devices I might use myself were I competent to provide for my spouse and/or other members of my family, to reduce tax liability or to preserve assets for use by my spouse or dependents in the event I require long term health care;

and I hereby ratify and confirm all that my attorne-in-fact shall do by virtue hereof.

II. EFFECTIVE DATE:

This Power of Attorney shall become effective immediately and shall not be affected by my subsequent disability or incompetence.

III. TERMINATION:

I hereby reserve the right of revocation; however, this Power of Attorney shall continue in full force and effect until I have executed and recorded in the Recorder's Office of the County of my domicile a written revocation hereof.

Further, I agree to indemnify and hold harmless any person

who, in good faith, acts under this Power of Attorney or transacts business with my attorney-in-fact in reliance upon this Power, without actual knowledge of its revocation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 22nd day of November, 1991.

Linda Lubach
Linda Lubach

Anna Pearl Rose
Anna Pearl Rose

Attorney-in-Fact
STATE OF INDIANA)
COUNTY OF Lake) SS:

Before me, a Notary Public in and for said County and State, personally appeared Anna Pearl Rose, who acknowledged the execution of the foregoing Power of Attorney.

WITNESS my hand and Notarial seal, this 22nd day of November, 1991.



(Seal)

Harry R. Kneifel, Sr.
Notary Public

My Commission expires:
9-14-92

Harry R. Kneifel, Sr.
Name (printed)

County of Residence:
Lake

This instrument prepared by Attorney Harry R. Kneifel, Sr.,
651 East Third Street, Hobart, Indiana, 46342,
Telephone (219) 942-1128.