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POWER OF ATTORNEY OF

RUTH H. RITTER

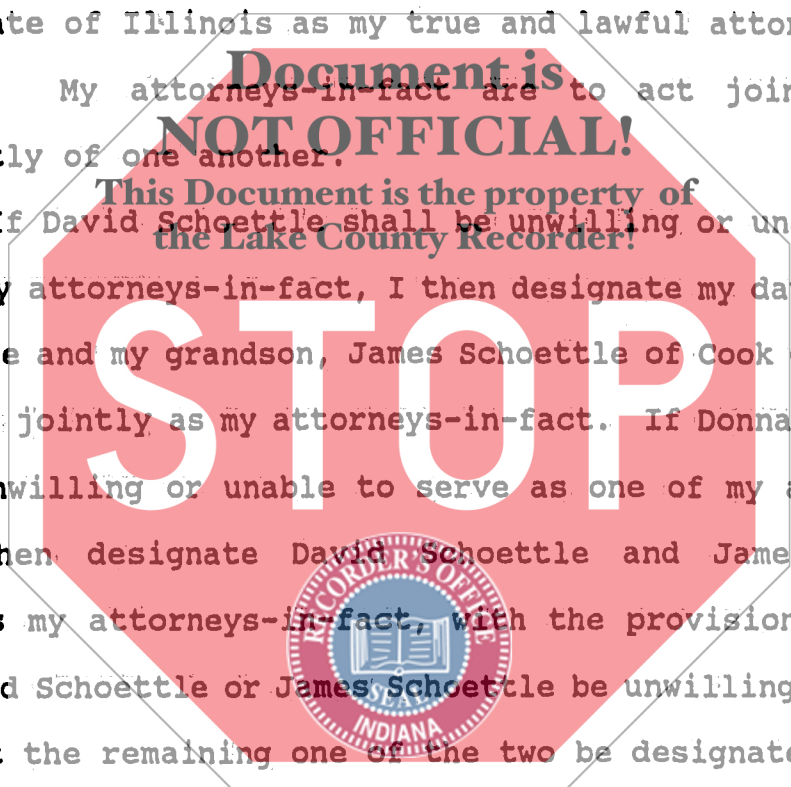
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I, Ruth H. Ritter, of Lake County, State of Indiana, do hereby designate my Daughter, Donna M. Schoettle, of Cook County, State of Illinois, and my Grandson, David Schoettle, of Cook County, State of Illinois as my true and lawful attorneys-in-fact or agents. My attorneys-in-fact are to act jointly and not independently of one another.

If David Schoettle shall be unwilling or unable to serve as one of my attorneys-in-fact, I then designate my daughter, Donna M. Schoettle and my grandson, James Schoettle of Cook County, State of Illinois jointly as my attorneys-in-fact. If Donna M. Schoettle shall be unwilling or unable to serve as one of my attorneys-in-fact, I then designate David Schoettle and James Schoettle, jointly, as my attorneys-in-fact, with the provision that should either David Schoettle or James Schoettle be unwilling or unable to serve, that the remaining one of the two be designated as my sole attorney-in-fact. It is further provided that any persons alternatively designated as my attorneys-in-fact shall serve as such with all the powers and authority conferred upon my initially designated attorney-in-fact as set forth herein.

My attorneys-in-fact shall have the following powers:

1. To make, draw and indorse 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;



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 STATE OF INDIANA
 LAKE COUNTY
 RECORDER

STATE OF INDIANA / S.S. NO.
 LAKE COUNTY
 FILED FOR RECORDS

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2. To make and execute any and all contracts;
3. 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;
4. To represent me in all matters pertaining to the business of any corporation in which I may have any interest;
5. To receive and to demand all sums of money, debts, dues, accounts, retirement accounts, insurance proceeds of any character, bequests, interest, dividends, and demands whatsoever which are now or shall hereafter become due or payable to me and to compromise or discharge the same;
6. To bargain for, contract, concerning, buy, sell, mortgage and in any and every way and manner deal with personal property of any kind or nature;
7. To execute instruments to effect the transfer of title to any motor vehicle owned by me;
8. To execute and file all tax returns, including my federal income tax return, my Indiana state income tax return, and all federal or state gift tax returns required to be filed by me as donor, including federal gift tax return Form 709, and to execute on my behalf any elections, including the consent to gift splitting, which may be permitted on such returns;
9. To purchase, sell, mortgage, convey and lease any interest in real estate, wherever located, of which I may be owner now or hereafter;
10. To make and complete gifts of my property or assets to any one or more of my lineal descendants in such amounts and manner, including outright or in trust, as to qualify for the present interest annual exclusion from taxable gifts under Section 2503 of the Internal Revenue Code of 1986, as amended; and
11. To exercise all powers granted under Sections 2 through 19 of Chapter 5 of Article 5 of Title 30 of the Indiana Code, and all such powers under said Chapter 5 are hereby incorporated as part of this Power of Attorney by reference.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to nor does it limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney-in-fact.

I hereby ratify and confirm all that my said attorneys-in-fact or agents shall do by virtue hereof.

In the event that it shall become necessary to appoint a guardian of my person and/or conservator of my estate, I designate my _____, _____ as such guardian and/or conservator. If RFR

_____ shall be unwilling or unable to serve as such guardian and/or conservator, I designate my _____ and my _____ to serve as such co-guardians and/or co-conservators.

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.

I further state that this Power of Attorney shall not become effective until the date of my incompetence as certified by my personal physician and accepted by my attorney(s)-in-fact or agent(s), but in such event shall then become effective and shall continue in full force and effect thereafter until my death or my revocation of this Power of Attorney as above provided.

IN WITNESS WHEREOF, I have hereunto set my hand and seal,
this 12 day of August 1993.

Ruth H. Ritter
Ruth H. Ritter

[Signature]
Witness

[Signature]
Witness

STATE OF INDIANA
COUNTY OF PORTER

Document is
NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!

Before me, a Notary Public in and for said County and State
personally appeared Ruth H. Ritter, who acknowledged the execution
of the foregoing Power of Attorney.

Witness my hand and Notarial Seal, this 12 day of August 1993.

[Signature]
Notary Public



Wayne A. Conde



Prepared By: WHALLEY and KUCHAES, Attorneys at Law
8915 Broadway, Merrillville, IN 46410
219/769-2900