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GENERAL DURABLE POWER OF ATTORNEY

FILED

MARY SMITH

NOV 30 1996

ARTICLE I
DESIGNATION OF AGENT

SAM ORLICH
AUDITOR LAKE COUNTY

I, MARY SMITH, of Lake County, State of Indiana, being an adult and mentally competent do hereby designate and appoint my daughter, CAROL SERVIES, as my true and lawful Attorney-in-Fact, hereinafter sometimes referred to as my Agent, giving my Agent full authority and power to make financial, asset management, and personal decisions for me in my name, place, and stead as authorized in this document.

NOT OFFICIAL!

ARTICLE II
REVOCATION OF PRIOR POWERS
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I hereby revoke all powers of attorney, general and/or limited, heretofore granted by me as principal and terminate all agency relationships created under any such prior powers, including those of all successor agents named or contemplated therein, if any.

ARTICLE III
GENERAL ASSET AND FINANCIAL POWERS

My Attorney-in-Fact is authorized, in his/her sole and absolute discretion from time-to-time and at any time, with respect to any and all of my property and interests in property, real, personal, and mixed and matters affecting my financial interests by way of illustration and not intending any limitation, to do or perform the following:

1. Purchase, sell, mortgage, grant easements, convey, and lease any interest in real estate, wherever located, of which I may be the owner or have an ownership interest, now or hereafter; and perform all activities granted under I.C. 30-5-5-2.
2. Bargain for, contract concerning, buy, sell, encumber and in any way and manner, deal with my personal property for my support and the support of those persons to whom I owe an obligation of support; and perform all activities granted under I.C. 30-5-5-3.

1 - M. S. (MS)

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3. 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; and perform all activities granted under I.C. 30-5-5-4.

4. Make, draw, and endorse promissory notes, checks, bills of exchange or other negotiable instruments to which I may be entitled under the Uniform Commercial Code and to exercise any right with regard to the same including the right to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments as well as the right to make deposits to and withdrawals from and to invest, reinvest, or renew any of my deposited checking, savings, certificate of deposits, or other accounts of whatever nature or wherever retained or deposited; to establish new or close out existing accounts of any nature pertaining to my funds and money; to utilize and expend any of my money from any such accounts, or if necessary to utilize my assets in the event my liquid funds are depleted or not readily available, for the payment of my lawful debts and bills; including the right to utilize my credit cards and charge accounts in a manner that will best serve my financial interests according to the sole and absolute discretion of my said Attorney-in-Fact; and perform all activities granted under I.C. 30-5-5-5.

5. Discharge and perform any duty or liability, right, power, or privilege that the principal has under a partnership agreement; or take any action with regard to a sole proprietorship owned by the principal; and perform all actions granted under I.C. 30-5-5-6.

6. Purchase, maintain, surrender, collect, or cancel: (a) life insurance or annuities of any kind on my life or the life of anyone in whom I have an insurable interest; (b) liability insurance protecting me and my estate against third party claims; (c) hospital insurance, medical insurance, Medicare supplement insurance, custodial care insurance, and disability income insurance for me or any of my dependents; and (d) casualty insurance insuring assets of mine against loss or damage due to fire, theft, or other commonly insured risk; to pay all insurance premiums, to select any options under such policies, to increase coverage under any such policy, to borrow against any such policy, to pursue all insurance claims on my behalf, to adjust insurance losses, and the foregoing powers shall apply to private and public plans, including but not limited to Medicare, Medicaid, SSI, and Worker's Compensation; and perform all activities granted under I.C. 30-5-5-7.

7. Represent and act for the principal in all matters affecting a trust, a probate, an estate, a guardianship, a custodianship, an escrow, or other fund out of which the principal

is entitled or claims to be entitled as a beneficiary, and perform all activities granted under I.C. 30-5-5-8.

8. Make gifts to organizations and individuals on behalf of the principal and perform any other activities in accord with the provisions of I.C. 30-5-5-9.

9. Represent and act for the principal in all ways and in all matters affecting a fund in which the principal is a fiduciary and apply for and procure in the name of the principal as a fiduciary and apply for and procure in the name of the principal letters of administration, letters testamentary, letters of guardianship, or any other type of judicial or administrative authority to act as a fiduciary; and perform all activities granted under I.C. 30-5-5-10.

10. Institute, supervise, prosecute, defend, represent me in, intervene in, abandon, compromise, arbitrate, settle, dismiss, and appeal from any and all legal, equitable, judicial, or administrative hearings, actions, suits, proceedings, attachments, arrests, decrees, or guardianship estate matters, for the protection of my personal or financial interests involving me in any way, including, but not limited to, matters or proceedings with respect to claims by or against me arising out of property damages or personal injuries suffered or caused by me or under such circumstances that the loss resulting therefrom will or may be imposed on me and otherwise engage in litigation involving me, my property, or any interest of mine, including any property or interest or person for which or whom I have or may have any responsibility; and perform all activities granted under I.C. 30-5-5-11.

11. Execute vouchers in the name of the principal for allowances and reimbursements payable by the United States, a state, or a subdivision of a state to the principal; and perform all actions granted under I.C. 30-5-5-13.

12. Keep records, hire and discharge accountants and attorneys, represent the principal in all matters of taxation involving the Federal Government, the government of any state or any local governmental unit, and to prepare, sign and file any documents or forms that may be required in any such tax matters; including my State and Federal Income Tax Returns, and to receive and respond to any correspondence from these taxing agencies; and perform all actions granted under I.C. 30-5-5-14.

13. Accept, renounce, or claim a legacy, bequest, devise, gift, or other property on behalf of the principal; establish a revocable trust for the benefit of the principal; and perform all actions granted under I.C. 30-5-5-15.

14. Employ or contract with all types of health care providers on the principal's behalf; and consent to or refuse health care for the principal in accordance with I.C. 16-8-11 and I.C. 16-8-12, said declaration and appointment being made as a part of this document under Article IV; and perform all actions granted under I.C. 30-5-5-16.

15. To delegate authority to one (1) or more persons of any or all powers given my Attorney-in-Fact in accord with the provisions of I.C. 30-5-5-18.

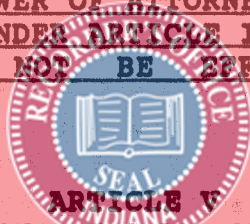
16. To act as an alter ego of the principal with respect to all possible matters and affairs affecting the property owned by the principal that the principal can perform through an Attorney-in-Fact in accord with the provisions of I.C. 30-5-5-19.

All the powers granted an Attorney-in-Fact under Indiana code Sections I.C. 30-5-5-2 through I.C. 30-5-5-19 are granted to my daughter, **CAROL SERVIES**, my Attorney-in-Fact.

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ARTICLE IV
PROVISION APPLICABLE TO ARTICLE III

With respect to Article III (General Asset and Financial Powers), it is to be understood that the authority I have conferred to my Attorney-in-Fact in no way is intended to limit or restrict my own authority or decision making capabilities covering such powers and authority as long as I remain mentally competent.

FURTHERMORE, THIS POWER OF ATTORNEY AND THE AUTHORITY I HAVE CONFERRED AND SPECIFIED UNDER ARTICLE III ABOVE SHALL TAKE EFFECT IMMEDIATELY AND SHALL NOT BE EFFECTED BY MY SUBSEQUENT INCOMPETENCE.



NOMINATION OF GUARDIAN

In the event a judicial proceeding is brought to establish a guardianship over my person or property, I hereby nominate my Attorney-in-Fact, my daughter, **CAROL SERVIES**, hereinabove designated and appointed, to be my guardian.

**ARTICLE VI
MISCELLANEOUS PROVISIONS**

1. This durable power of attorney is intended to be valid and given full faith and credit in any jurisdiction or state in which it is presented.

2. My Attorney-in-Fact shall not be entitled to any compensation for services performed hereunder, but shall be entitled to reimbursement for all reasonable expenses incurred and paid, including transportation costs, as a result of carrying out any provisions of this instrument.

3. My Attorney-in-fact, including his/her heirs, legatees, successors, assigns, personal representatives, and estate, acting in good faith hereunder, is hereby released and forever discharged from any and all liability (including civil, criminal, administrative, or disciplinary) and from all claims or demands of all kinds whatsoever by me or my heirs, legatee, successors, assigns, personal representatives or estate arising out of the acts or omissions of my Attorney-in-Fact, except for willful misconduct or gross negligence.

4. My Attorney-in-Fact is authorized to make photocopies of this instrument as frequently and in such quantity as he or she shall deem appropriate. Each photocopy shall have the same force and effect as any original.

5. If any part or provision of this instrument shall be invalid or unenforceable, such part or provision shall be ineffective to the extent of such invalidity or unenforceability only, without affecting the remaining parts or provisions of this instrument in any way.

6. This instrument, and actions taken by my Attorney-in-Fact properly authorized hereunder, shall be binding upon me, my heirs, successors, assigns, legatees, guardians, and personal representatives.

(SIGNATURES NEXT PAGE)

5 - M. S. (MS)

IN WITNESS WHEREOF, I have hereunto executed this Durable Power of Attorney this 16th day of November, 1995.

Mary Smith
MARY SMITH

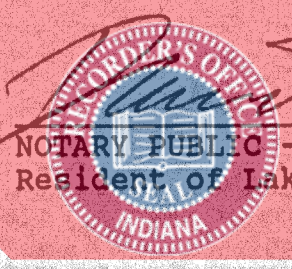
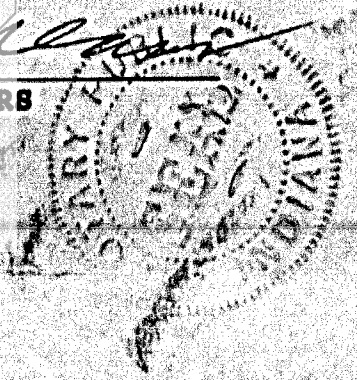
Karen M. Jan
WITNESS

STATE OF INDIANA
COUNTY OF LAKE

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Before me, the undersigned, a Notary Public in and for said County and State, personally appeared MARY SMITH, who acknowledged the execution of the foregoing General Durable Power of Attorney this 16th day of November, 1995.

WITNESS my hand and Notarial Seal.

David E. Mears
NOTARY PUBLIC - DAVID E. MEARS
Resident of Lake County



My Commission Expires: 1/13/97

THIS INSTRUMENT PREPARED BY
DAVID E. MEARS
ATTORNEY AT LAW
ATTORNEY I.D. NO. 9119-45
3527 RIDGE ROAD
HIGHLAND, IN 46322
TEL: (219) 972-0990

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