2000 000316

LAKE COUNTY FILED FOR RECORD

2000 JAN -4 PM 12: 34

MORRIS W. CARTER RECORDER

DURABLE GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS,

That I

HELEN L. RUETH

7441 Knickerbocker Parkway, Hammond, Indiana 46323

Telephone Number: (219) 844-0769

This Social Security Number: 310-18-2992 ty of

thate of Birth 12/31/21 Recorder!

have made, constituted and appointed and by these presents do make, constitute and appoint, an Attorney-in-Fact to act on my behalf, pursuant to I.C. 1991, Article 30-5, as amended from time to time, as my true and lawful Attorney-in-Fact, for me and in my name, place, and stead in the State of Indiana.

1. As my Attomey-in-Fact, I name

ROBERT RUETH

9855 Twin Creek Boulevard, Munster, Indiana 46321

Telephone Number: (219) 924-1786

Social Security Number: 316-48-0969

Date of Birth: 12/24/46

- OR -

HERBERT RUETH

9506 Greenwood, Munster, Indiana 46321

Telephone Number: (219) 924-1949

Social Security Number: 316-48-1064

Date of Birth: 5/6/45

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- 3. **POWERS**. I give my Attorney-in-Fact or either of them the powers specified in this section to be used on my behalf, PROVIDED that my Attorney-in-Fact shall not have any power which would cause my Attorney-in-Fact to be treated as the owner of any interest in my property, resulting from the exercise of the powers authorized herein.
- (a) **REAL PROPERTY**. Authority with respect to real property transactions, pursuant to I.C. 1991, §30-5-5-2.
- (b) **TANGIBLE PERSONAL PROPERTY**. Authority with respect to tangible personal property, pursuant to I.C. 1991, §30-5-5-3.
- (c) BOND, SHARE AND COMMODITY. Authority with respect to bond, share and commodity transactions, pursuant to I.C. 1991, §30-5-5-4.
- (d) BANKING. Authority with respect to banking transactions, pursuant to I.C. 1991, §30-5-5-5.
- (e) INSURANCE. Authority with respect to insurance transactions, pursuant to I.C. 1991, §30-5-5-7, provided that references in I.C. 1991, §30-5-5-7(a)(2) and (3), to "Section 8" are changed to "Section 9."
- (f) **BENEFICIARY**. Authority with respect to beneficiary transactions, pursuant to I.C. 1991, §30-5-5-8.
- (g) GIFTS. Authority with respect to gift transactions, pursuant to I.C. 1991, §30-5-5-9..
- (h) FIDUCIARY. Authority with respect to fiduciary transactions, pursuant to I.C. 1991, §30-5-5-10.
- (i) CLAIMS AND LITIGATION. Authority with respect to claims and litigation, pursuant to I.C. 1991, §30-5-5-11.
- (j) FAMILY MAINTENANCE. Authority with respect to family maintenance, pursuant I.C. 1991, §30-5-5-12.
- (k) RECORDS, REPORTS AND STATEMENTS. Authority with respect to records, reports and statements, pursuant to I.C. 1991, §30-5-5-14.
- (I) **ESTATE TRANSACTIONS**. Authority with respect to Estate transactions, pursuant to I.C. 1991, §30-5-5-15.
- (m) **DELEGATE**. Authority with respect to delegating authority, pursuant to I.C. 1991, §30-5-5-18.
- (n) TAXES. To prepare, execute, verity, and file in my name and on my behalf, any state or federal income or gift tax return or other return, power of attorney, report, protest or instrument in connection with any tax imposed or purported to be imposed by any government, or claimed or assessed by any governmental authority; to receive confidential information and to perform any and all acts which I could perform with respect to tax matters, including power to receive refunds.

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- (o) SOCIAL SECURITY, MEDICARE AND MEDICAID. To deal with the Social Security Administration, to arrange for the direct deposit of my social security benefits into a bank account standing in my name and to sign any and all documents required to accomplish such direct deposit; to apply for, and otherwise deal with, Medicare, Medicaid and any similar benefits; and to prepare, sign on my behalf, and file appropriate claims for reimbursement for medical expenses.
- (p) SAFETY DEPOSIT BOX(ES). To enter at anytime to remove the content of, or to add to the contents of, any safe deposit box in my name or which I could enter, if personally present.
- (q) ALL OTHER MATTER. Authority with respect to all other matters, pursuant to I.C. 1991, §30-5-5-19.
- 4. PRIOR WILLS, TRUSTS AND GENERAL POWERS OF ATTORNEY REVOKED. All wills, codicils, trust agreements and powers of attorney, executed by me prior to the date of this power of attorney are hereby revoked.
- 5. NO FEE. My Attorney-in-Fact shall not be entitled to a fee for services provided as my Attorney-in-Fact, but may be reimbursed for any and all reasonable expenses incurred.
- 6. **EFFECTIVE IMMEDIATELY**. This power of attorney shall be effective as of the date it is signed.
- 7. LIMITATION ON LIABILITY. My Attorney-in-Fact shall only be liable for actions undertaken in bad faith; <u>provided</u>, <u>however</u>, my Attorney-in-Fact shall be liable for the negligent exercise of any non-health related power, if the exercise of this power involves self-dealing.
- 8. REVOCATION. 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 this county of my domicile a written revocation hereof and copy delivered to my Attorney-in-Fact, in person or by mail, return receipt requested, at the last known address, which shall be deemed delivered.
- 9. GUARDIAN. If protective proceedings are instituted on my behalf or a Guardian is requested to act on my behalf, I name my Attorney-in-Fact to act on my behalf or as my Guardian.
- 10. **TERMINATION ON DEATH.** Without regard to my mental or physical condition, this Power of Attorney shall continue in effect until revoked or until my death, whichever occurs first.

l executed this instrument on of which this is No	November 22, 1999, consisting of counterparts,
	Name Signed Men L. Ruth
	Name Signed A. Spueth
	Name Printed <u>HELEN L. RUETH</u>
	Social Security Number 310-18-2992

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STATE OF INDIANA)
) SS:

COUNTY OF LAKE)

The undersigned, a Notary Public in and for the above County and State, residing in Lake County, Indiana, certifies and witnesses that the above signed individual, who is personally known to me to be the same person whose name is subscribed to this instrument, appeared before me in person and acknowledged his/her signature and delivered the instrument as a free and voluntary act, for the uses and purposes named in the instrument.

DATE: 11-22-99

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NOT OFFICBArbara A. Ructh

This Document is the (Print Name of Notary)

the Lake County Recorder!

My Commission Expires: _

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