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J. J. Herbert
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GENERAL DURABLE POWER OF ATTORNEY

I, VIRGINIANN DUBENETZKY, of Lake County, State of Indiana, being at least 18 years of age and mentally competent, do hereby designate PAUL J. DUBENETZKY of MARION County, State of Indiana, as my true and lawful attorney-in-fact. In the event that my attorney-in-fact fails or ceases to serve, I do hereby designate JOHN N. DUBENETZKY of SAU County, State of CA, as my successor attorney-in-fact to act with the same general authority as is herein granted my attorney-in-fact.

I. POWERS:

The above-named attorney-in-fact shall have general authority with respect to the following, as the same are defined by Indiana Code 30-5-5-1, et seq.:

Real property transactions; Tangible personal property transactions; Bond, share, and commodity transactions; Banking transactions; Business operating transactions; Insurance transactions; Beneficiary transactions; Gift transactions; Fiduciary transactions; Claims and litigation; Family maintenance; Benefits from military service; Records, reports, and statements; Estate transactions; Health care powers including the power to consent to or refuse health care on my behalf; Delegating authority; as well as all other matters;

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

II. EFFECTIVE DATE:

This Power of Attorney shall become effective upon my signing of this document.

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 a written revocation thereof and the same has been recorded in the recorder's offices, if any, where the Power of Attorney was previously recorded, with appropriate reference made therein to the book and page number or instrument number of such recording.

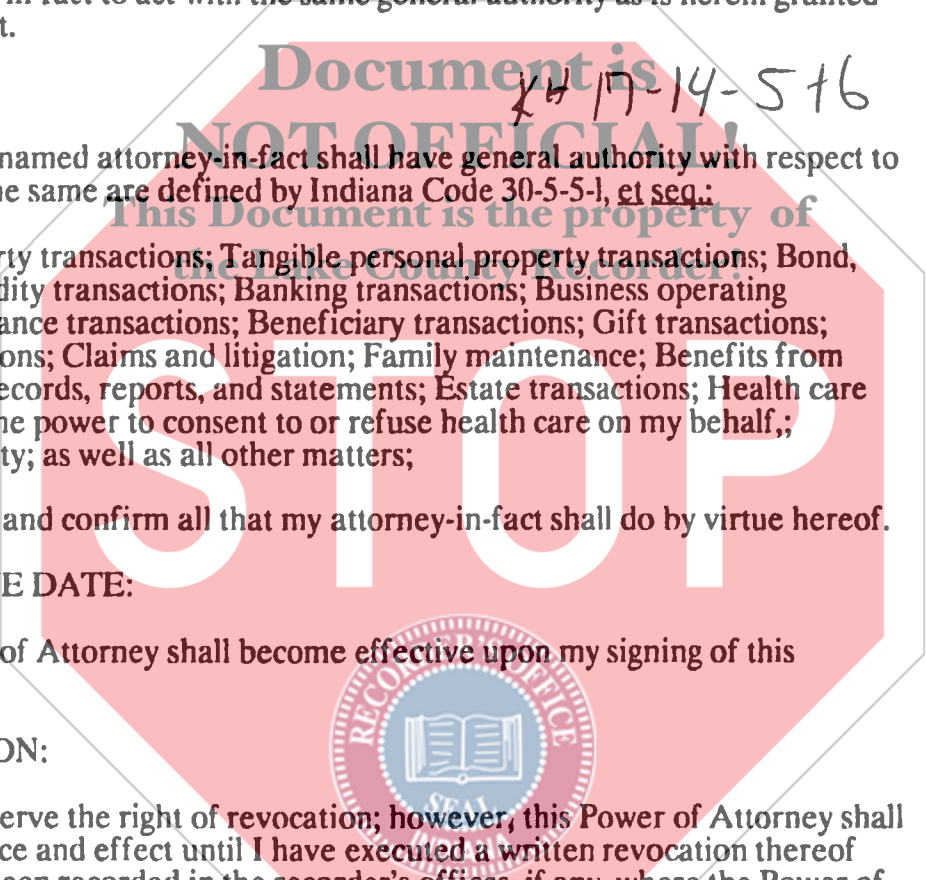
Further, I agree to indemnify and hold harmless any person who, in good faith, acts under this Power of Attorney or transacts business with my attorney-in-fact in reliance upon this Power, without actual knowledge of its revocation.

FILED

IV. GUARDIANSHIP:

MAR 13 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR



24-17-14-516

In the event a judicial proceeding is brought to establish a guardianship over my person or property, I hereby appoint PAUL J. DUBENETZKY to serve as guardian of my person and property. If PAUL J. DUBENETZKY is unable to serve as guardian for any reason, I then appoint JOHN N. DUBENETZKY as successor guardian of my person and property.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 15 day of Nov, 1999.

~~Virginia Dubenetzkyy~~
VIRGINIANN DUBENETZKY

Address: 26 North Hobart Road, Hobart, IN 46342

Social Security Number: 163-28-4486


STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, personally appeared VIRGINIANN DUBENETZKY, who acknowledged the execution of the foregoing General Durable Power of Attorney.

WITNESS my hand and Notarial seal, this 15th day of November, 1999.


Notary Public Jeffrey V. Cefali

Residing in Porter County

State of Indiana

My Commission Expires: 1-26-01

This instrument prepared by:

Jeffrey V. Cefali, Attorney at Law
17 Main Street, Hobart, Indiana 46342