POWER OF ATTORNEY

I, Walter J. Keckich, of 1739 Central Avenue, Whiting, IN do hereby designate Carolyn R. Hughes my true and lawful attorney in fact, or agent, to have the following powers:

to make, draw and endorse promissory notes, checks or bills of exchange and to waive demand, presentment, protest, notice of protest, and notice of nonpayment 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 represent me in all matters pertaining to the business of any corporation in which I may have any interest;

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

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;

to execute instruments to effect the transfer of title to any motor vehicle owned by me; to represent me regarding tax returns and to execute and file tax returns;

to purchase, sell, mortgage, convey and lease any interest in real estate, wheresoever located which I may be owner now or hereafter;

to enter my safety deposit box in any financial institution;

to deposit and withdraw money from all my accounts in all financial institutions, including checking and savings accounts and Certificates of Deposit and etc., and to sign and endorse all my checks and pay all my bills;

to do and perform each and every act and thing requisite and necessary to be done in the above matters with the same force and effect as though I were personally present and acting for myself, and I hereby ratify and confirm all that my said attorney in fact or agent shall do by virtue hereof.

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 be affected by my incompetence, but shall continue to be in effect.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 26 day of MARCH

2001.

State of Indiana) County of Lake)

Subscribed and sworn before me this 26

day of MARCH

My Commission Expires: MARCH 22, 2008

Notary Public

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