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**GENERAL DURABLE POWER OF ATTORNEY
GIVEN BY GILBERT J. BICKELL AS PRINCIPAL**
(16) 27-200-4

I, GILBERT J. BICKELL, as Principal, hereby appoint CATHY GONZALEZ to serve as my Agent ("Agent") and to exercise the powers set forth below:

The condition under which any person(s) named above as Alternate Agent(s) may exercise any of the powers set forth below is that if any person who is at any time authorized hereunder to serve as my Agent shall be unable or unwilling to serve or to continue to serve as such Agent then in the order specified above, the first person named above as Alternate Agent who is willing and able to serve as such Agent shall be fully authorized to serve hereunder and shall have all of the powers granted originally to my Agent. The term "Agent" shall refer to any such person so serving. Any alternate agent may execute and deliver an affidavit that my Agent is unwilling or unable to serve or to continue to serve and such affidavit shall be conclusive evidence, insofar as third parties are concerned, of the facts set forth therein and in such event any person acting in reliance upon such affidavit shall incur no liability to me or my estate because of such reliance.

ARTICLE I

This power of attorney shall not be affected by subsequent disability or incapacity of the principal.

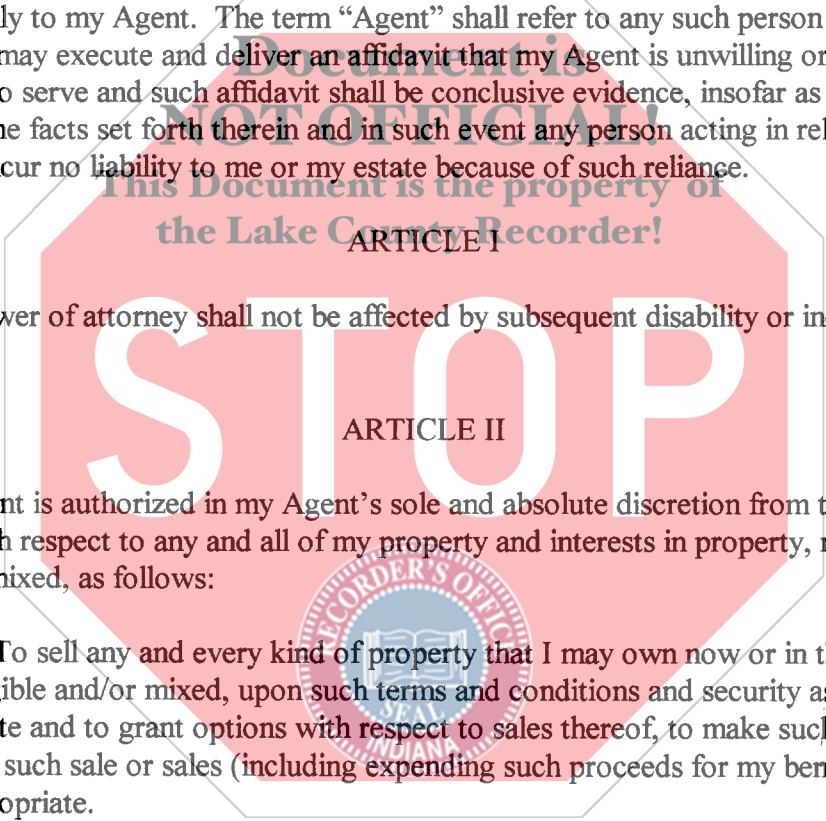
ARTICLE II

My Agent is authorized in my Agent's 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, intangible and mixed, as follows:

(1) To sell any and every kind of property that I may own now or in the future, real, personal, intangible and/or mixed, upon such terms and conditions and security as my Agent shall deem appropriate and to grant options with respect to sales thereof, to make such disposition of the proceeds of such sale or sales (including expending such proceeds for my benefit) as my Agent shall deem appropriate.

(2) To buy every kind of property, real, personal, intangible or mixed, upon such terms and conditions as my Agent shall deem appropriate; to arrange for appropriate disposition, use, safekeeping and/or insuring of any such property purchased by my Agent.

(3) To invest and reinvest all or any part of my property in any property or interests (including undivided interests) in property, real, personal, intangible or mixed, wherever located, including without being limited to securities of all kinds bonds, debentures, stocks of corporations regardless of class, real estate or any interest in real estate whether or not productive at the time of investment trusts, whether of the open and/or closed fund types, and participation in common, collective or pooled trust funds or annuity contracts without being limited by any statute or rule of



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law concerning investments by fiduciaries; to sell and terminate any investments whether made by me or my Agent; to establish, utilize and terminate savings and money market accounts with financial institutions of all kinds; to establish, utilize and terminate accounts (including margin accounts) with securities brokers; to establish, utilize and terminate managing agency accounts with corporate fiduciaries; to employ, utilize the services of, compensate and terminate the services of such financial and investment advisors and consultants as my Agent shall deem appropriate.

(4) With respect to real property; to lease, sublease, release, to collect, sue for, receive and receipt for rents and profits and to conserve, invest or utilize any and all of such rents, profits and receipts for the purposes described in this paragraph; to do any act of management and conservation, to pay, compromise, or to contest tax assessments and to apply for refunds in connection therewith; to hire assistance and labor.

(5) To exercise all rights with respect to corporate securities which I now own or may hereafter acquire, including the right to sell, grant security interests in and to buy the same or different securities; to establish, utilize and terminate brokerage accounts (including margin accounts); to vote at all meetings of security holders, regular or special; to make such payments as my Agent deems necessary, appropriate, incidental or convenient to the owning and holding of such securities; to receive, retain, expend for my benefit, invest and reinvest or make such disposition of as my Agent shall deem appropriate all additional securities, cash or property (including the proceeds from the sales of my securities) to which I may be or become entitled by reason of my ownership of any securities; to vote at all meetings of security holders, regular or special.

(6) To demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other appropriate disposition of as my Agent deems appropriate, all cash, rights to the payment of cash, property (real, personal, intangible and/or mixed), rights and/or benefits to which I am now or may in the future become entitled, regardless of the identity of the individual or public or private entity involved (and for the purposes of receiving social security benefits, my Agent is herewith appointed my "Representative Payee") to utilize all lawful means and methods for such purposes; to make such compromises, releases, settlements and discharges with respect thereto as my Agent shall deem appropriate.

(7) To select any payment option under any IRA or employee benefit plan in which I am a participant (including plans for self-employed individuals) or to change options I have selected; to make and change beneficiary designations to make voluntary contributions to such plans; to make "roll-overs" of plan benefits into other retirement plans; to borrow money and purchase assets therefrom and sell assets thereto, if authorized by any such plans.

(8) To establish accounts of all kinds, including checking and savings, for me with financial institutions of any kind, including but not limited to banks and thrift institutions; to modify, terminate, make deposits and to write checks on or make withdrawals from and grant security interests in all accounts in my name or with respect to which I am an authorized signatory (except accounts held by me in a fiduciary capacity), whether or not any such account was

established by me or for me by my Agent, to negotiate, endorse or transfer any checks or other instruments with respect to any such accounts; to contract for any services rendered by any bank or financial institution.

(9) To contract with any institution for the maintenance of a safe-deposit box in my name; to have access to all safe-deposit boxes in my name or with respect to which I am an authorized signatory whether or not the contract for such safe-deposit box was executed by me, (either alone or jointly with others) or by my Agent in my name; to add to and remove from the contents of any such safe-deposit box and to terminate any and all contracts for such boxes.

(10) To institute, supervise, prosecute, defend intervene in, abandon, compromise, arbitrate, settle, dismiss and appeal from any and all legal equitable, judicial or administrative hearings, actions, suits or proceedings, involving me in any way, including but not limited to claims by or against me arising out of property damages or personal injuries suffered by or caused by me or under such circumstances that the loss resulting therefrom will or may fall 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.

(11) To borrow money for my account upon such terms and conditions as my Agent shall deem appropriate and to secure such borrowing by the granting of security interests in any property or interests in property which I may now or hereafter own; to borrow money upon any life insurance policies owned by me upon my life for any purpose and to grant a security interest in such policy to secure any such loans; and no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds by my Agent.

(12) To transfer from time to time and at any time to the guardian or trustee of GILBERT J. BICKELL (or "the Trustee of the GILBERT J. BICKELL TRUST dated 5/8/2002"), any and all of my cash, property or interest in property, including any rights to receive income from any source; and for this purpose to enter and remove from any safe-deposit box of mine (whether the box is registered in my name alone or jointly with one or more other persons) any of my cash or property and to execute such instruments, documents and papers to effect the transfers described herein as may be necessary, appropriate, incidental or convenient.

(13) To renounce any fiduciary position to which I have been or may be appointed or elected including but not limited to personal representative, trustee, attorney-in-fact and officer or director of a corporation; to resign any such positions in which capacity I am presently serving.

(14) To renounce and disclaim any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession; to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over trust and to exercise any right to claim an elective share in any estate or under any will, and in exercising such discretion, my Agent may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my estate, and the effect of such renunciation or disclaimer upon persons interested in my estate and persons who would receive the renounced or disclaimed property.

(15) To represent me in all tax matters, to prepare, sign, and file federal, state, and/or local income, gift and other tax returns of all kinds including joint returns, FICA returns, payroll tax returns, claims for refunds, requests for extensions of time, petitions to the tax court or other courts regarding tax matters, and any and all other tax related documents, including but not limited to consents to split gifts, closing agreements and any power of attorney form required by the Internal Revenue Service and/or any state and/or local taxing authority with respect to any tax year between the years 1970 and 2020; to pay taxes due, collect and make such disposition of refunds as my Agent shall deem appropriate, post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service and/or any state and/or local taxing authority; to exercise any elections I may have under Federal, state or local tax law; and generally to represent me or obtain professional representation for me in all tax matters and proceedings of all kinds and for all periods between the year 1970 and 2020 before all officers of the Internal Revenue Service and state and local authorities; to engage, compensate and discharge attorneys, accountants and other tax and financial advisers and consultants to represent and/or assist me in connection with any and all tax matters involving or in any way related to me or any property in which I have or may have an interest or responsibility; and

(16) My Agent is authorized to make gifts grants or other transfers without consideration either outright or in trust (including the forgiveness of indebtedness) to such person or persons or organizations as my Agent shall select. My Agent shall not make gifts to my Agent, my Agent's creditors, or the creditors of my Agent's estate in excess of \$10,000 in any calendar year, unless I have established a gifting program for the benefit of my Agent in excess of such amount prior to my disability.

ARTICLE III

My Agent is authorized in my Agent's sole and absolute discretion from time to time and at any time, with respect to the control and management of my person, as follows:

(1) To do all acts necessary for maintaining my customary standard of living, to provide living quarters by purchase, lease or other arrangement, or by payment of the operating costs of my existing living quarters, including interest, amortization payments, repairs and taxes to provide normal domestic help for the operation of my household, to provide closing transportation, medicine, food and incidentals, and if necessary to make all necessary arrangements contractual or otherwise, for me at any hospital, hospice, nursing home, convalescent home or similar establishment ;and if in the judgment of my Agent I will never be able to return to my living quarters from a hospital, hospice, nursing home, convalescent home or similar establishment, to lease, sublease or assign my interest as lessee in any lease or protect or sell or otherwise dispose of my living quarters (investing the proceeds of any such sale as my Agent deems appropriate) for such price and upon such terms, conditions and security, if any, as my Agent shall deem appropriate; and to store and safeguard or see for such price and upon such terms, conditions and security, if any, as my Agent shall deem appropriate or otherwise dispose of any items of tangible property remaining in my living quarters which my Agent believes I will never need again (and pay all costs thereof); and as an alternative to the storage and safeguarding, to transfer custody and possession (but not title) for such storage and safe-keeping of any such

tangible personal property of mine to the person, if any named in my will as the recipient of such property.

(2) To make advance arrangements for my funeral and burial, including the purchase of a burial plot and marker, and such other related arrangements as my Agent shall deem appropriate.

(3) To make anatomical gifts which will take effect at my death to such persons and organizations as my Agent shall deem appropriate and to execute such papers and do such acts and things as shall be necessary, appropriate, incidental or convenient in connection with such gifts.

(4) To nominate and/or petition for the appointment of my Agent or any person my Agent deems appropriate as primary, successor or alternate guardian, guardian ad litem or conservator or to any fiduciary office (all of such of guardian, et al., being hereinafter referred to as "Personal Representative") representing me or any interest of mine or any person for whom I may have a right or duty to nominate or petition or such appointment; to grant to any such Personal Representative all of the powers under applicable law that I am permitted to grant; to waive any bond requirement for such Personal Representative that I am permitted by law to waive.

(5) To follow my wishes regarding medical treatments in the event that illness should make me unable to communicate them directly, which wishes may be set forth in a document entitled "The Medical Directive" I may leave with this power of attorney, which my attorney at law or with my personal papers.

My Agent is authorized in my Agent's sole and absolute discretion from time to time and at any time to exercise the authority described below relating to matters involving my health and health care. In exercising the authority granted to my Agent herein, my Agent is instructed that my Agent should try to discuss with me the specifics of any proposed decision regarding my health care and treatment if I am able to communicate in any manner, even by blinking my eyes. My Agent is further instructed that if I am unable to give an informed consent to health and/or medical treatment, my Agent shall give or withhold such consent for me based upon any treatment choices that I have expressed while competent, whether under this instrument or otherwise. If my Agent cannot determine the treatment choice I would want made under the circumstances, then my Agent should make such choice for me based upon what my Agent believes to be in my best interests. Accordingly, my Agent is authorized as follows:

(1) To request, receive and review any information, verbal or written, regarding my personal affairs or my physical or mental health, including medical, health and hospital records, and to execute any releases or other documents that may be required in order to obtain such information, and to disclose such information to such persons, organizations, firms or corporations as my Agent shall deem appropriate.

(2) To employ and discharge health care personnel including physicians, nurses, and

therapists as my Agent shall deem necessary for my physical, mental and emotional well-being, and to pay them, or any of them, reasonable compensation.

(3) To give consent to any medical procedures and/or health care procedures, tests or treatments, including surgery; to arrange for my hospitalization, convalescent care, hospice or home care; to summon paramedics or other emergency medical and/or health care personnel and seek emergency treatment for me, as my Agent shall deem appropriate; and under circumstances in which my Agent determines that certain medical and/or health care procedures, tests or treatments are no longer of any benefit to me or, based on instructions previously given by me are not desired by me regardless of benefit, to revoke, withdraw, modify or change consent to such procedures, tests and treatments, as well as hospitalization, convalescent care, health care, hospice or home care which I or my Agent may have previously allowed or consented to or which may have been implied due to emergency conditions. My Agent should try to discuss the specifics of any proposed decision regarding my medical care and treatment with me if I am able to communicate in any manner, even by blinking my eyes. If I am unconscious or otherwise unable to communicate with my Agent, then my Agent's decision should be guided by taking into account (1) the foregoing provisions of this paragraph, (2) any preferences that I may previously have expressed on the subject, (3) what my Agent believes I would want done in the circumstances if I were able to express myself, and (4) any information given to my Agent by the physicians treating me as to my medical diagnosis and prognosis.

(4) To exercise my right to privacy to make decisions regarding my medical treatment and my right to be left alone even though the exercise of my right might hasten my death or be against conventional medical advice (including the removal of sustenance and hydration).

(5) To consent to and arrange for the administration of pain relieving drugs of any kind, or other surgical or medical procedures calculated to relieve my pain even though their use may lead to permanent physical damage, addiction or even hasten the moment of (but not intentionally cause) my death; to authorize, consent to and arrange for unconventional pain relief therapies which my Agent believes may be helpful to me.

(6) To grant, in conjunction with any instructions given under this Article, release to health care providers, physicians, nurses and other medical, health care and hospital administrative personnel who act in reliance on instructions given by my Agent or who render written opinions to my Agent in connection with any matter described in this Article from all liability for damages suffered or to be suffered by me; to sign documents titled or purporting to be a "Refusal to Permit Treatment" and "Leaving Hospital Against Medical Advice" as well as any necessary waivers of or releases from liability required by any hospital, health care provider or physician to implement my wishes regarding medical and/or health care treatment or non-treatment.

ARTICLE V

In connection with the exercise of the powers herein described, my Agent is fully authorized and empowered to perform any acts and things and to execute and deliver any documents, instruments and papers necessary, appropriate, incident or convenient to such exercise

or exercises, including without limitation the following:

- (1) To seek on my behalf and at my expense:
 - (a) A declaratory judgment from any court of competent jurisdiction interpreting the validity of any and all acts authorized by this instrument, but such declaratory judgment shall not be necessary in order for my Agent to perform any act authorized by this instrument.
 - (b) A mandatory injunction requiring compliance with my Agent's instructions by any person, organization, corporation, or other entity obligated to comply with instructions given by me.
 - (c) Actual and punitive damages against any person, organization, corporation or other entity obligated to comply with instructions given by me who negligently or willfully fails or refuses to follow such instructions.
- (2) To employ, compensate and discharge such domestic, medical and professional person including lawyers, accountants, doctors, nurses, brokers, financial consultants, advisors, consultants, companions, servants and employees as my Agent deems appropriate.
- (3) To execute, endorse, seal, acknowledge, deliver and file or record agreements, instruments of conveyance of real and personal property, instruments granting and perfecting security instruments and obligations, orders for the payment of money, receipts releases, waivers, elections, vouchers, consents, satisfactions and certificates.
- (4) To expend my funds and to liquidate my property or to borrow money in order to produce such funds and to secure any such borrowings with security interests in any property, real, personal, or intangible that I may now or hereafter own.
- (5) To open, read respond to and redirect my mail; to represent me before the U.S. Postal Service in all matters relating to mail service.

ARTICLE VI

For the purpose of inducing all persons, organizations corporations and entities, including but not limited to any health care provider, physician, hospital, bank, broker, custodian, insurer, lender, transfer agent, taxing authority, governmental agency, or party to act in accordance with the instructions of my Agent given in this instrument, I hereby represent, warrant and agree that:

- (1) If this instrument is revoked or amended for any reason, I, my estate, my heirs, successors and assigns will hold any person, organization, corporation or entity (hereinafter referred to in the aggregate as "Person") harmless from any loss suffered, or liability incurred by such Person in acting in accordance with the instructions of my Agent acting under this instrument prior to the receipt by such Person of actual notice of any such revocation or amendment.

(2) The powers conferred on my Agent by this instrument may be exercised by my Agent alone and my Agent's signature or act under the authority granted in this instrument may be accepted by Persons as fully authorized by me and with the same force and effect as if I were personally present, competent, and acting on my own behalf. Consequently, all acts lawfully done by my Agent hereunder are done with my consent and shall have the same validity and effect as if I were personally present and personally exercised the powers myself, and shall inure to the benefit of and bind me and my heirs, assigns and personal representatives.

(3) No Person who acts in reliance upon any representations of my Agent may make as to (a) the fact that my Agent's powers are then in effect, (b) the scope of my Agent's authority granted under this instrument, (c) my competency at the time this instrument is executed; (d) the fact that this instrument has not been revoked, or (e) the fact that my Agent continues to serve as my Agent shall incur any liability to me, my state, my heirs or assigns for permitting my Agent to exercise any such authority, nor shall any person who deals with my Agent be responsible to determine or insure the proper application of funds or property.

(4) All Persons from whom my Agent requests information regarding me, my personal or financial affairs or any information which I am entitled to receive are hereby authorized to provide such information to my Agent without limitation and are released from any legal liability whatsoever to me, my estate, my heirs and assigns for complying with my Agent's requests.

(5) I hereby authorize all physicians and psychiatrists who have treated me, and all other providers of health care, including hospitals, to release to my Agent all information or photocopies of any records which my Agent may request. If I am incompetent at the time my Agent shall request such information, all Persons are authorized to treat any such request for information by my Agent as the request of my legal representative and to honor such requests on that basis. I hereby waive all privileges which may be applicable to such information and records and to any communication pertaining to me and made in the course of any confidential relationship recognized by law. My Agent may also disclose such information to such Persons as my Agent shall deem appropriate.

ARTICLE VII

The following provisions shall apply:

(1) My Agent shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by my Agent on my behalf under any provision of this instrument.

(2) To the extent that I am permitted by law to do so, I herewith nominate, constitute and appoint my Agent to serve as my guardian, conservator and/or in any similar representative capacity, and if I am not permitted by law to so nominate, constitute and appoint, then I request in the strongest possible terms that any court of competent jurisdiction which may receive an be asked to act upon a petition by any person to appoint a guardian, conservator or similar representative for me give the greatest possible weight to this request. If my Agent is unwilling or

unable to serve or to continue to serve in such capacity then I nominate, constitute and appoint my alternate agents to serve in such capacity in the order that I have named them in this instrument and if I am not permitted by law to so nominate, constitute and appoint, then I request in the strangest possible terms that any court of competent jurisdiction which may receive and be asked to act upon a petition by any person to appoint a guardian, conservator or similar representative for me give the greatest possible weight to this request.

(3) My Agent and my Agent's heirs, successors and assigns are hereby released and forever discharged from any and all liability upon any claim or demand of any nature whatsoever by me, my heirs and assigns, arising out of the acts or omissions of my Agent, except for willful misconduct or gross negligence. My Agent shall have no responsibility to make my property productive of income, to increase the value of my estate or to diversify my investments. My Agent shall have no liability for entering into transactions authorized by this instrument with my Agent in my Agent's individual capacity so long as my Agent believes in good faith that such transactions are in my best interests or the best interests of my estate and those persons interested in my estate.

(4) If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

(5) This instrument shall be governed by the laws of the State of Indiana in all respects, including its validity, construction, interpretation and termination, and to the extent permitted by law shall be applicable to all property of mine, real, personal, intangible or mixed, wherever and in whatever state of the United States or foreign country the situs of such property is at any time located and whether such property is now owned by me or hereafter acquired by me or for me by my Agent.

(6) Whenever the word:

(a) "Agent" or any modifying or equivalent word or substituted pronoun therefor is used in this instrument, such word or words shall be held and taken to include both the singular and the plural, the masculine feminine and neuter gender thereof.

(b) "Guardian" or "Conservator" or any modifying or equivalent word or substituted pronoun is used in this instrument, such word or words shall be held and taken to mean respectively the fiduciary (appointed by a court of competent jurisdiction or by other lawful means) responsible for the person and /or the property of an individual.

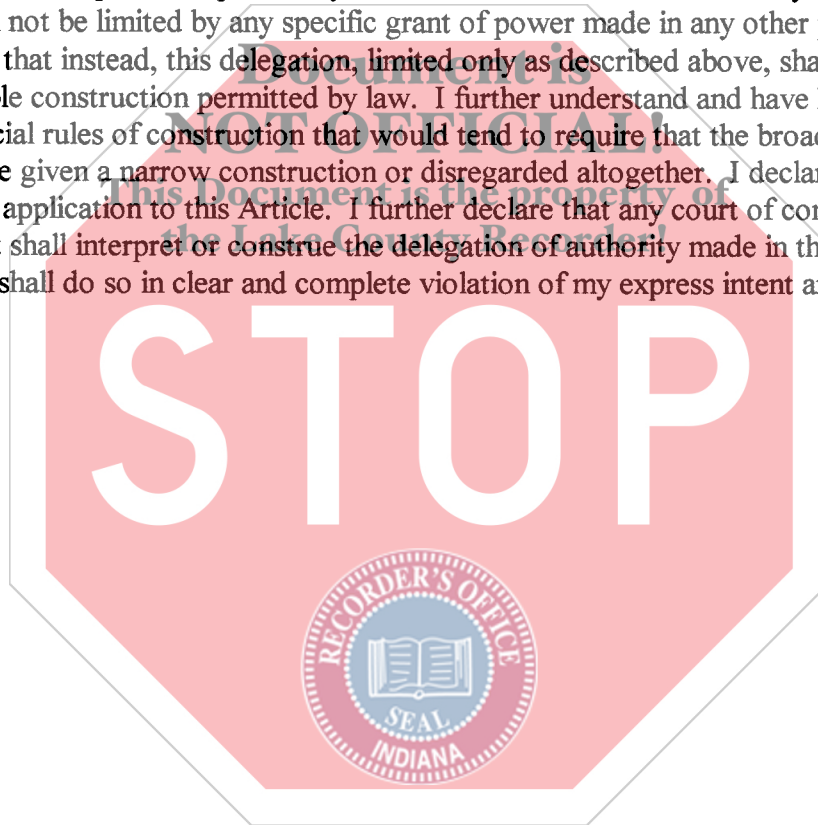
(7) This instrument may be amended or revoked by me, and my Agent and any alternate agent may be removed by me at any time by the execution by me of a written instrument of revocation, amendment, or removal delivered to my Agent and to all alternate agents. If this instrument has been recorded in the public records, then the instrument of revocation, amendment or removal shall be filed or recorded in the same public records. My Agent and any alternate

agent may resign by the execution of a written resignation delivered to me or, if I am mentally incapacitated, by delivery to any person with whom I am residing or who has the care and custody of me or in the case of an alternate agent, by delivery to my Agent.

(8) My Agent is authorized to make photocopies of this instrument as frequently and in such quantity as my Agent shall deem appropriate. All photocopies shall have the same force and effect as any original.

ARTICLE VIII

I herewith delegate to my Agent each and every power that I may lawfully delegate, without limitation except those specifically set forth in this instrument. It is my intention that this delegation shall not be limited by any specific grant of power made in any other provision of this instrument, but that instead, this delegation, limited only as described above, shall be given the broadest possible construction permitted by law. I further understand and have had explained to me certain judicial rules of construction that would tend to require that the broad delegation made in this Article be given a narrow construction or disregarded altogether. I declare that such rules should have no application to this Article. I further declare that any court of competent jurisdiction that shall interpret or construe the delegation of authority made in this Article in any restrictive way shall do so in clear and complete violation of my express intent and in derogation of my wishes.



CERTIFICATION

By executing this General Durable Power of Attorney, I certify that I have been advised by counsel of the breadth of the delegation I have made in this document and in Article VIII and that I understand and desire it. I also understand that there is always the possibility of abuse of such broad delegation of power and I accept that risk.

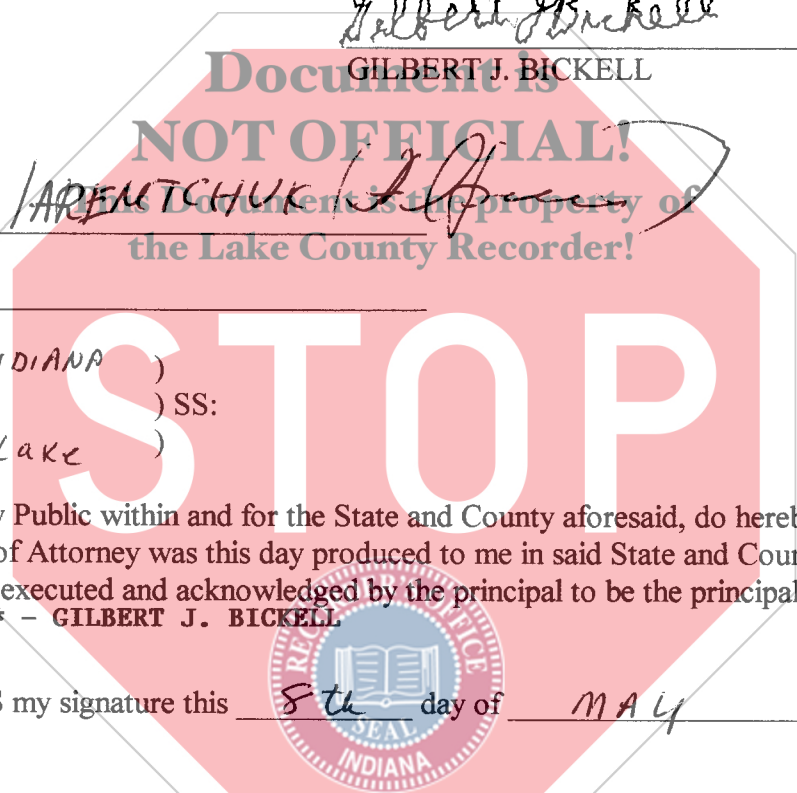
IN WITNESS WHEREOF I have executed this Power of Attorney this 8 day of MAY, 2002.

Gilbert J. Bickell

GILBERT J. BICKELL

WITNESSES:

ANDREI IARENITCHUK *[Signature]*



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

I, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing Power of Attorney was this day produced to me in said State and County by the Principal and was executed and acknowledged by the principal to be the principal's free act and voluntary deed. * - GILBERT J. BICKELL.

WITNESS my signature this 8th day of MAY, 2002.

SUSAN R CROSS
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXPIRES FEB. 27, 2007

[Signature]
NOTARY PUBLIC

The undersigned acknowledges and accepts appointment as Agent under this instrument.

This instrument prepared by: Cathy Gonzalez

Cathy Gonzalez
CATHY GONZALEZ