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GENERAL POWER OF ATTORNEY

I, Annie M. Manuel, of 1536 Rhode Island Street, Gary, County of Lake, State of Indiana, appoint Patricia A. Bandy, of 4516 Miller Ave., Gary, County of Lake, State of Indiana, Shirley A. Moore, 2016 West 86th Lane, Merrillville, County of Lake, State of Indiana, and Carolyn A. Noel, 1355 Atena Street, Gary, County of Lake, State of Indiana, as my attorney in fact for the purpose of managing my affairs, and to do the following acts for me in my name and place:

1. To buy, receive, lease, accept, or otherwise acquire, to sell, convey, mortgage, hypothecate, pledge, quitclaim, or otherwise encumber or dispose of, or to contract or agree for the acquisition, disposal, or encumbrance of, any property, and particularly that certain property described or listed on Exhibit A attached to this instrument and incorporated by reference, be it real, personal, or mixed, or any custody, possession, interest, or right in or pertaining to the property, on terms as my attorney shall think proper as conclusively evidenced by the attorney's action;

2. To take, hold, possess, invest, lease, let, or otherwise manage any or all of my real, personal, or mixed property, and particularly that certain property described or listed on Exhibit A attached to this instrument and incorporated by reference, or any interest in or pertaining to the property; to eject, remove, or relieve tenants or other persons from, and recover possession of, the property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or improve the property or any part of the property;

3. With respect to the property described on Exhibit A and otherwise: to make, do, and transact all and every kind of business of whatever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, income, rents, claims, demands, actions, causes of action, debts, taxes, and obligations, that may be due, owing, or payable by me or to me;

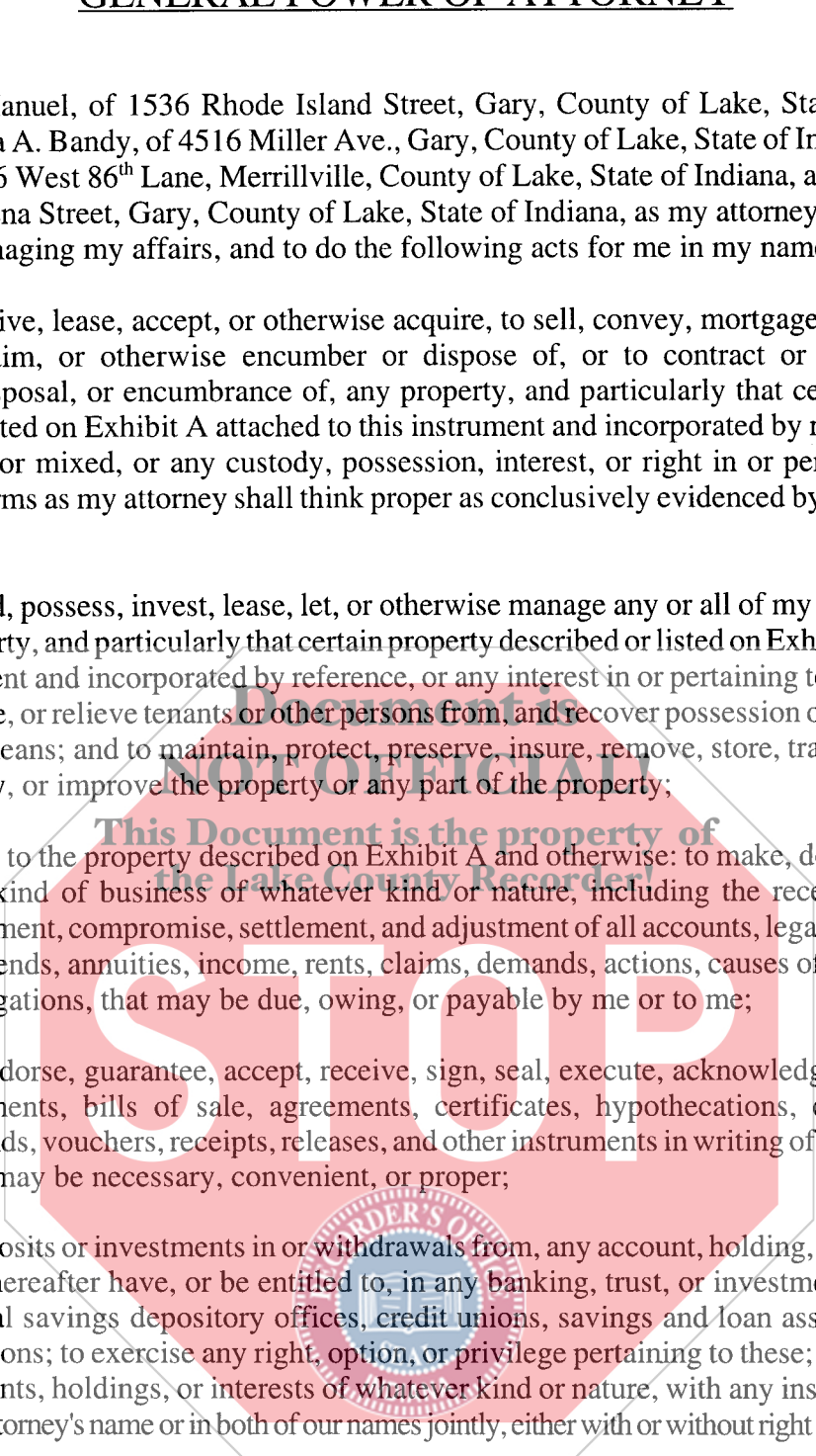
4. To make, endorse, guarantee, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, bills of sale, agreements, certificates, hypothecations, checks, notes, mortgages, bonds, vouchers, receipts, releases, and other instruments in writing of whatever kind and nature, as may be necessary, convenient, or proper;

5. To make deposits or investments in or withdrawals from, any account, holding, or interest that I may now or hereafter have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institutions; to exercise any right, option, or privilege pertaining to these; and to open or establish accounts, holdings, or interests of whatever kind or nature, with any institution, in my name or in my attorney's name or in both of our names jointly, either with or without right of survivorship;

6. To commence, prosecute, defend, compromise, settle, arbitrate, assign, release, and dispose

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of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, claims, liens, levies, distresses, or other proceedings, including the filing of a bankruptcy petition on my behalf, or engage in litigation in connection with my property or the premises;

7. To act as my attorney or proxy with respect to any shares, bonds, other securities, or other investments, rights, or interests, that I may now or hereafter hold;

8. To engage and dismiss agents, counsels, attorneys, accountants, and employees, and to appoint and remove at will any substitute for, or agent of, my attorney, with respect to all or any of the matters or things mentioned in this instrument and on terms as my attorney shall think fit;

9. To prepare, execute, and file income, ad valorem, gift, estate, and other tax returns, and other governmental reports, declarations, applications, requests, and documents;

10. To take possession, and order the removal and shipment, of any of my property, to or from any residence, warehouse, depot, dock, or other place of storage or safekeeping, whether governmental or private; and to execute and deliver any release, voucher, receipt, shipping ticket, certificate, warehouse receipt, or other instrument necessary or convenient for that purpose;

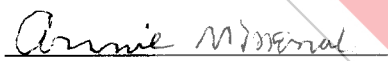
11. To act as my attorney in fact or proxy with regard to any policy of insurance on my life, and in that capacity to exercise any right, privilege, or option that I may have under or pertaining to the policy, excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion, or other purposes; and

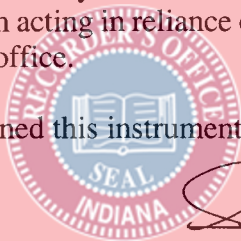
12. To do and perform all and every act, deed, matter, and thing in and about my estate, property, and affairs, as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present.


The foregoing enumerated powers exemplify the full, complete, and general power granted and do not limit or define the power.

I declare that any act or thing lawfully done under this general power by my attorney shall be binding on me and my heirs, legal and personal representatives, and assigns, whether the act or thing shall have been done before or after my death, unless and until actual notice of my death shall have been received by any person acting in reliance on this power. This power of attorney may be filed for record in any public office.

IN WITNESS WHEREOF, I have signed this instrument on September 30, 2008.


Annie M. Manuel

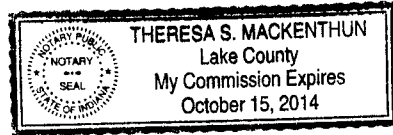



Witness

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

I certify that on September 30, 2008, Annie M. Manuel, personally appeared before me and acknowledged that she is the person who is named in and who executed this instrument, and that she signed and delivered this instrument as her free and voluntary act, for the uses and purposes set forth in the instrument.


Notary Public



My Commission Expires:



EXHIBIT A

Residence:

1536 Rhode Island Street
Gary, IN 46407

