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**GENERAL DURABLE POWER OF ATTORNEY
OF**

MILDRED L. RUTHKAY

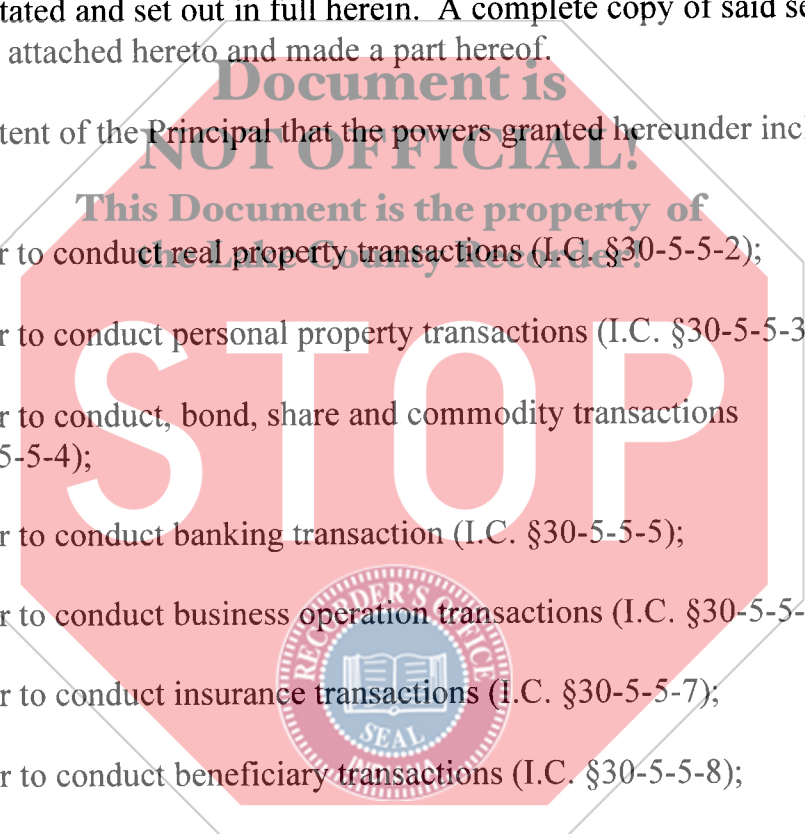
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THE UNDERSIGNED, Mildred L. Ruthkay (Social Security No. [REDACTED],
Date of Birth : August 7, 1912) hereinafter referred to as "Principal" who resides at 4848
Cleveland Street, Gary, Indiana 46408, hereby appoints William F. Ruthkay (Social
Security No. [REDACTED], Date of Birth: October 26, 1934), as her lawful attorney-in-
fact to act in her name, place and stead, and to do all things and acts described herein as if
said principal had done them.

William F. Ruthkay, said attorney-in-fact, is hereby authorized and empowered,
on behalf of the Principal, to have and exercise all of those powers and to perform all acts
described and included within the provisions of I.C. §30-5-5-19 inclusive as if said
sections were restated and set out in full herein. A complete copy of said sections of the
Indiana Code are attached hereto and made a part hereof.

It is the intent of the Principal that the powers granted hereunder include the
following:

- The power to conduct real property transactions (I.C. §30-5-5-2);
- The power to conduct personal property transactions (I.C. §30-5-5-3);
- The power to conduct, bond, share and commodity transactions (I.C. §30-5-5-4);
- The power to conduct banking transaction (I.C. §30-5-5-5);
- The power to conduct business operation transactions (I.C. §30-5-5-6);
- The power to conduct insurance transactions (I.C. §30-5-5-7);
- The power to conduct beneficiary transactions (I.C. §30-5-5-8);
- The power to conduct gift transactions (I.C. §30-5-5-9);
- The power to conduct fiduciary transactions (I.C. §30-5-5-10);
- The power to conduct litigation and claims (I.C. §30-5-5-11);



Mildred L. Ruthkay

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The power to conduct family maintenance transactions (I.C. §30-5-5-12);

The power to conduct transactions involving benefits from military service (I.C. §30-5-5-13);

The power to conduct transactions involving records, reports and statements (I.C. §30-5-5-14);

The power to conduct estate transactions (I.C. §30-5-5-15);

The power to conduct transactions involving health care matters and matters concerning religious tenets (I.C. §30-5-5-16);

The power to consent to or refuse health care (I.C. §30-5-5-17);

The power to delegate the authority granted hereunder in writing to another person of suitable age, trustworthiness and discretion (I.C. §30-5-5-18);

The power to conduct all other transactions as to any of the Principal's affairs (I.C. §30-5-5-19);

FURTHER, the Principal intends, pursuant to the provisions of I.C. §30-5-10-3, that the legal effect of this instrument remain unaffected by her subsequent incapacity; and that

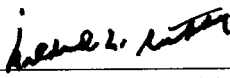
FURTHER, the attorney-in-fact and her successors shall be personally liable, pursuant to I.C. §30-5-9-5, only in the event that the attorney-in-fact acts in bad faith; and that

FURTHER, in the event it becomes necessary to commence protective proceedings over Principal's person or estate, the Principal nominates William F. Ruthkay, for appointment as guardian, conservator, or other fiduciary over her person or estate pursuant to the provisions of I.C. §30-5-3-4,

Mildred L. Ruthkay

THIS INSTRUMENT shall be effective from and after the date of its execution unless revoked by the Principal in writing or rendered otherwise in effective by operation of law.

IN WITNESS WHEREOF, the Principal has affixed her signature on this 6th day of July, 2008.


Mildred L. Ruthkay (Principal)

STATE OF INDIANA)

LAKE COUNTY)

On this 6th day of July, 2008, Mildred L. Ruthkay, the person designated in the above and foregoing instrument appeared before me, a duly appointed and commissioned Notary Public in and for said County and State, and acknowledged the execution of same as her free and voluntary act.

(SEAL)


Anthony DeBonis, Jr., Notary Public
Resident of Lake County
My Commission Expires: February 17, 2009

This instrument prepared by: Anthony DeBonis, Jr., Attorney at Law, Smith & DeBonis, LLC. 9696 Gordon Drive, Highland, Indiana, 46322; (219) 922-1000

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law." Chris Burk