

DURABLE GENERAL POWER OF ATTORNEY

By this Power of Attorney, I, **LaVERNE H. KAMMER**, being at least eighteen (18) years of age and mentally competent, of Lake County, Indiana, do hereby nominate, designate, constitute and appoint my son, **JAMES G. KAMMER**, as my true and lawful attorney-in-fact, for me and in my name, place and stead for the purposes herein set forth. In the event James G. Kammer is unable or unwilling to serve, then and in that event, I nominate my daughter-in-law, **DESSIE A. KAMMER**, as my attorney-in-fact. In the event Dessie A. Kammer is unable or unwilling to serve, then and in that event, I nominate my grandsons, **HAYDEN J. KAMMER** and **JORDAN J. KAMMER**, as my co-attorneys-in-fact.

This Power of Attorney shall become effective immediately upon execution.

A copy of this power shall be as effective as the original.

This Power of Attorney shall not be affected by my subsequent disability or incapacity, or lapse of time, it being my intention to create a durable power of attorney.

GUARDIAN APPOINTMENT

If proceedings are ever begun for the appointment of a guardian, conservator, or like representative for my estate, it is my preference that whoever may then be serving or eligible to serve as my attorney-in-fact under this Power of Attorney be appointed to that office.

To the extent I am permitted by law to do so, I herewith nominate, constitute and appoint my attorney-in-fact to serve as guardian, conservator and/or in any similar representative capacity of my estate, 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 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.

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PROPERTY AND FINANCIAL POWERS

By this Durable General Power of Attorney my attorney-in-fact is authorized, in his or her 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, and mixed and matters affecting my financial interests by way of illustration and not intending any limitation, to do or perform the following:

1. Purchase, sell, mortgage, grant easements, convey, and lease any interest in real estate, wherever located, of which I may be the owner or have an ownership interest, now or hereafter; and perform all activities granted under Ind. Code § 30-5-5-2.

2. Bargain for, contract concerning, buy, sell, encumber, and in any way and manner deal with my personal property for my support and the support of those persons to whom I owe an obligation of support; and perform all activities granted under Ind. Code § 30-5-5-3.

3. 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, and perform all activities granted under Ind. Code § 30-5-5-4.

4. To make contributions, including rollover contributions, or cause contributions to be made on my behalf to any retirement plan; to establish one or more individual retirement accounts in my name; to elect a form of payment of benefits from a retirement plan and withdraw benefits from a retirement plan; to exercise investment powers available under a retirement plan; to designate at least one (1) beneficiary or contingent beneficiary for any benefits payable under a retirement plan and to change any earlier designation of beneficiary; to borrow from, sell assets to, and purchase assets from the retirement plan if authorized by the

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retirement plan; and to waive my right to be a beneficiary of a joint or survivor annuity; and to perform all actions granted under Ind. Code § 30-5-5-4.5.

5. Make, draw, and endorse promissory notes, checks, bills of exchange, or other negotiable instruments to which I may be entitled under the Uniform Commercial Code and to exercise any right with regard to the same including the right to waive demand, presentment, protest, notice of protest, and notice of nonpayment of all such instruments as well as the right to make deposits to and withdrawals from and to invest, reinvest, or renew any of my deposited checking, savings, certificate of deposits, or other accounts of whatever nature or wherever retained or deposited; to establish new or close out existing accounts of any nature pertaining to my funds and money; to utilize and expend any of my money from any such accounts, or if necessary to utilize my assets in the event my liquid funds are depleted or not readily available, for the payment of my just and lawful debts and bills, including the right to utilize my credit cards and charge accounts, in a manner that will best serve my financial interests according to the sole and absolute discretion of my said attorney-in-fact; to enter any lock box or safe deposit box in my name, and perform all banking activities granted under Ind. Code § 30-5-5-5.

6. Discharge and perform any duty or liability, right, power, or privilege that I have under a partnership agreement; or take any action with regard to a sole proprietorship owned by me; and perform all actions granted under Ind. Code § 30-5-5-6.

7. Serve as my trusted contact person; address any issues concerning the financial exploitation of my accounts; and perform all actions granted under Ind. Code § 30-5-5-6.5.

8. Purchase, maintain, surrender, collect, or cancel: (a) life insurance or annuities of any kind on my life or the life of any one in whom I have an insurable interest; (b) liability insurance protecting me and my estate against third party claims; (c) hospital insurance, medical insurance,

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Medicare supplement insurance, custodial care insurance, and disability income insurance for me or any of my dependents; and (d) casualty insurance insuring assets of mine against loss or damage due to fire, theft, or other commonly insured risk; to pay all insurance premiums, to select any options under such policies, to increase coverage under any such policy, to borrow against any such policy, to pursue all insurance claims on my behalf, to adjust insurance losses, and the foregoing powers shall apply to private and public plans, including but not limited to Medicare, Medicaid, SSI, and Worker's Compensation; and perform all activities granted under Ind. Code § 30-5-5-7.

9. Create transfer on death transfers and payable on death transfers regarding my assets, including designating, amending, removing, modifying or changing any designation of beneficiary, terminating any transfer on death transfer or payable on death transfer, including adding to or withdrawing from such an account; and perform all activities granted under Ind. Code § 30-5-5-7.5.

10. Represent and act for me in all matters affecting a trust, a probate, an estate, a guardianship, a custodianship, an escrow, or other fund out of which I am entitled or claim to be entitled as a beneficiary; and perform all activities granted under Ind. Code § 30-5-5-8.

11. Make gifts to organizations and individuals on my behalf and perform all activities granted under Ind. Code § 30-5-5-9; provided, however, that all gifts to individuals shall be made in accordance with the Estate Planning Powers section of this Durable General Power of Attorney and the standard established thereunder.

12. Represent and act for me in all ways and in all matters affecting a fund in which I am a fiduciary and apply for and procure in my name letters of administration, letters testamentary, letters of guardianship, or any other type of judicial or administrative authority to act as a

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fiduciary; and perform all activities granted under Ind. Code § 30-5-5-10.

13. Institute, supervise, prosecute, defend, represent me in, intervene in, abandon, compromise, arbitrate, settle, dismiss, and appeal from any and all legal, equitable, judicial, or administrative hearings, actions, suits, proceedings, attachments, arrests, decedent, or guardianship estate matters, for the protection of my personal or financial interests involving me in any way, including, but not limited to, matters or proceedings with respect to claims by or against me arising out of property damages or personal injuries suffered or caused by me or under such circumstances that the loss resulting therefrom will or may be imposed 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; and perform all activities granted under Ind. Code § 30-5-5-11.

14. Perform acts necessary for maintaining the customary standard of living of my spouse, children, and other persons customarily supported by me; and perform all activities granted under Ind. Code § 30-5-5-12.

15. Execute vouchers in my name for allowances and reimbursements payable by the United States, a state, or a subdivision of a state to me; and perform all actions granted under Ind. Code § 30-5-5-13.

16. Keep records; hire and discharge accountants and attorneys; represent me in all matters of taxation involving the federal government, the government of any state or any local governmental unit, and to prepare, sign and file any documents or forms that may be required in any such tax matters, including my State and Federal Income Tax Returns, and to receive and respond to any correspondence from these taxing agencies; and perform all actions granted under Ind. Code § 30-5-5-14.

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17. Gain access to any computer, storage device, network, communications device, or other computing machinery that I own, lease, or otherwise have license to access; gain access to any user account that I maintain with an online service provider; access, retrieve, copy, or store the content of an electronic communication of mine, a catalogue of electronic communications sent or received by me, or any other digital asset in which I have a right or interest; access, use, modify, delete or control digital assets that I can access, use, modify, delete or control during my lifetime; and perform all actions granted under Ind. Code § 30-5-5-14.5. "Digital Assets" includes but is not limited to emails, digital videos, digital pictures, digital music, software licenses, social network accounts, file sharing accounts, financial accounts, domain registrations, web hosting accounts, on-line stores, tax preparation, frequent flyer and similar bonus programs or similar assets which exist now or in the future.

18. Accept, renounce, or claim a legacy, bequest, devise, gift, or other property on my behalf; establish a revocable trust for my benefit; and perform all actions granted under Ind. Code § 30-5-5-15.

19. To delegate authority to one (1) or more persons of any or all powers given my attorney-in-fact in accord with the provisions of Ind. Code § 30-5-5-18.

20. To act as my alter ego with respect to all possible matters and affairs affecting any property owned by me that I can perform through an attorney-in-fact in accord with the provisions of Ind. Code § 30-5-5-19.

All the powers granted an attorney-in-fact under Ind. Code §§ 30-5-5-2 to 30-5-5-15 and Ind. Code §§ 30-5-5-18 to 30-5-5-19 are granted to JAMES G. KAMMER, my attorney-in-fact, or his successor under this document.

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SPECIFIC AUTHORITY TO REPRESENT PRINCIPAL WITH INTERNAL REVENUE SERVICE

I grant to my attorney-in-fact the rights granted under the IRS Power of Attorney and Declaration of Representative (Form 2848) to have access to all of my files and records with the Internal Revenue Service Department, to secure copies of all prior income tax returns filed by me as well as gift tax returns and corporate tax returns filed by me. In addition, in the event that I am incapacitated, my acting attorney-in-fact shall have the authority to sign all tax returns required on my behalf. My attorney-in-fact is authorized to receive and inspect confidential tax information and to perform any and all acts that I can perform with respect to tax matters, which would include the authority to sign any agreements, consent, or other documents. In addition, I grant my attorney-in-fact the right to receive refund checks, the power to sign returns and the power to execute a request for disclosure of tax returns or return information.

ESTATE PLANNING POWERS

My attorney-in-fact shall further have the power to transfer any of my property to the Trustee of any trust of which I am a Settlor and beneficiary for administration and disposition in accordance with the provisions of such trust or the provisions of any trust that I may later establish of which I am a beneficiary, and in particular, shall be authorized to exercise any and all powers reserved therein to me as Settlor or as Trustee; and to designate or elect that the income and/or principal of such a trust, or any such trust that I may establish, may be distributed to any one or more persons other than myself in accordance with the provisions of such trust; and that my attorney-in-fact shall have all powers and rights reserved under any such trust to me as Settlor; to create and fund irrevocable funeral trusts for myself and for my spouse and for other members of my immediate family and to designate a beneficiary or beneficiaries thereof (including my attorney-in-fact as such beneficiary); to renounce and disclaim any property or

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interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, life insurance contract, testate or intestate succession, or otherwise; to release or abandon any property or interest in property or powers which I may now or hereafter own; and to exercise or decline to exercise any right to claim an elective share in any Estate or under any Will. In exercising such discretion, my attorney-in-fact 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; provided, however, that my attorney-in-fact shall make no disclaimer that is expressly prohibited by other provisions of this instrument.

I specifically grant unto my attorney-in-fact full power to conduct estate planning on my behalf, for the purpose of providing for me or other members of my family, reducing tax liability, or preserving assets for use by other family members in the event I require long term health care, including but not limited to the following acts:

1. To make gifts or a sequence of gifts of any or all of my cash, property or interests in property, including any right to receive income from any source, to my spouse, EUGENE E. KAMMER, or to the persons named as and in the proportions allocated to the residuary beneficiaries under my Last Will and Testament last executed prior to the time of making such gift or gifts; without any prohibition against self-dealing and without any restrictions on aggregate yearly value of a gift to an individual or group, or to my attorney-in-fact or a person that my attorney-in-fact has a legal obligation to support under any law, it being my intention to modify the statutory power available to attorneys-in-fact to make gifts so as to permit my specifically herein named attorney-in-fact to make gifts to my attorney-in-fact or my attorney-in-fact's dependents within the limitations of this section 1.

IT IS MY INTENTION BY EXECUTING THIS POWER OF ATTORNEY TO AND I DO HEREBY GRANT TO MY ATTORNEY-IN-FACT THE SPECIFIC AUTHORITIES HEREIN CONTAINED AND DO HEREBY GRANT TO MY ATTORNEY-IN-FACT GENERAL AUTHORITY WITH

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RESPECT TO GIFTS AS IS CONTEMPLATED UNDER IND. CODE §30-5-5-9.

IT IS MY INTENTION THAT ALL GIFTS MADE PURSUANT TO THIS POWER SHALL BE FINAL AND COMPLETED GIFTS, AND I SHALL HAVE NO POWER TO REVOKE ANY SUCH GIFT AND NO SUCH GIFT SHALL BE CONDITIONAL IN ANY WAY.

ANY PERSON OR ENTITY TO WHOM A COPY OF THIS POWER OF ATTORNEY IS DELIVERED MAY RELY HEREON, SHALL HAVE NO DUTY TO INVESTIGATE RESPECTING THE INCLUSION OR QUALIFICATION OF ANY DONEE OR MEMBER OF THE DONEE GROUP, HEIRSHIP, OR STATUS AS ISSUE OR OTHERWISE, SHALL HAVE NO DUTY TO INVESTIGATE RESPECTING THE AMOUNT OF ANNUAL EXCLUSION AVAILABLE TO ANY DONEE OR GROUP, SHALL HAVE NO DUTY TO INVESTIGATE RESPECTING ANY LIMITATIONS OR RESTRICTIONS ON GIFTS TO MY ATTORNEY-IN-FACT, AND SHALL ACT IMMEDIATELY UPON DIRECTION OF MY ATTORNEY-IN-FACT.

2. To purchase, from a reputable insurance company, a non-assignable, non-cancelable single premium, irrevocable straight life commercial annuity for my life which annuity shall provide monthly installment payments to me and at the discretion of my attorney-in-fact may provide that if I die before the annuity has been fully paid, then the remaining balance shall be distributed to the persons and in the proportions determined by the preceding paragraph 1 of this Power of Attorney.
3. To create, revoke or amend trusts in my name, including making any such trust irrevocable, and to transfer any of my property to the trustee for administration and disposition in accordance with the provisions of such a trust or the provisions of any trust that I may establish; to designate or elect that the income and/or principal of such a trust, or any trust that I may establish, may be distributed to the persons and in the proportions determined by the preceding paragraph 1 of this Power of Attorney.
4. To change beneficiaries on, to liquidate for cash value, and to change ownership of any policy of life insurance I may own, and to have general authority with respect to insurance as is contemplated under Ind. Code §30-5-5-2.
5. To purchase any type of property that is considered to be an exempt resource under 405 Indiana Administrative Code 2-3 as amended, or similar regulation or law in the applicable jurisdiction.

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6. To enter into a personal services contract for my benefit, including entering into such contract with my attorney-in-fact, and even if doing so may be considered self-dealing.
7. To use any other devices I might use myself were I competent.

Notwithstanding the foregoing, in no event shall my attorney-in-fact have the power to benefit himself, herself, or any other person in any way that could result in any part of my property being included in my attorney-in-fact's gross estate for federal estate tax purposes, or cause any part of my property to be deemed to be the subject of a taxable gift made personally by my attorney-in-fact, nor shall my attorney-in-fact have any power which causes the holder of the power to be treated as the owner of any interest in my property and which cause that property to be taxed as owned by my attorney-in-fact.

Standard. In carrying out the estate planning powers granted in this instrument, my attorney-in-fact shall be guided by the standard that the estate planning powers are designed, in part, for the preservation of my assets, and my attorney-in-fact shall exercise such powers in such a way as to provide for my best interests and the best interests of my family members.

ADMINISTRATIVE PROVISIONS

1. I hereby revoke any Durable General Power of Attorney previously executed by me.
2. This Durable General Power of Attorney is intended to be valid in any jurisdiction in which it is presented.
3. My attorney-in-fact shall be entitled to reasonable compensation for services performed under this Durable General Power of Attorney, in addition to reimbursement for all reasonable expenses incurred as a result of carrying out any provision of this appointment.
4. The powers delegated under this Durable General Power of Attorney are

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separable, so that the invalidity of one or more powers shall not affect any others.

It is my intention by executing this Power of Attorney to and I do hereby grant to my attorney-in-fact general authority with respect to all matters, and to and I do hereby authorize my attorney-in-fact to act as my alter ego, with respect to all possible matters and affairs affecting property owned by me that can be performed through an attorney-in-fact.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 3rd day of November, 2021.



LAVERNE H. KAMMER

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

The undersigned, a Notary Public, certifies and witnesses that LaVERNE H. KAMMER, personally known to me to be the same person whose name is subscribed to this Durable General Power of Attorney, appeared before me in person and signed and delivered this Durable General Power of Attorney as her free and voluntary act, for the uses and purposes set out therein.

Witness my hand and Notarial Seal this 3rd day of November, 2021.




Laura L. Rybicki, Notary Public
Commission # NP0687565

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. Laura L. Rybicki

THIS DOCUMENT WAS PREPARED BY:

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