

POWER OF ATTORNEY

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**Know All Men by these Presents:** That I, **Albert L. Venosky**, do hereby make and appoint **Gretchen L. Turnbaugh**, 724 McDonald Ave., McDonald, Ohio 44437, my true and lawful Attorney-in-Fact, to act for me and in my name, place and stead, and to do any and all things which I might do if personally present, in any and all of my business, financial, legal, tax and other matters.

Without limiting said general powers, I specifically authorize said Attorney-in-Fact or substitute to do the following:

1. **Scope of Authority:** To exercise, do or perform any act, right, power or duty that I have or may acquire, without restriction, relating to any property, interest or transaction of mine.
2. **Power to Sell or Lease:** To sell, lease and dispose of any or all of my property, real or personal, for such prices and upon such terms of credit or otherwise as my Attorney-in-Fact may deem proper; and, to execute and deliver the appropriate contracts, bills of sale, leases, assignments, deeds, land contracts or other instruments of conveyance or transfer thereof, with or without covenants of warranty.
3. **Motor Vehicles:** To apply for certificate of title or licenses or plates, (and to sign and transfer any such title) for any automobile, boat, van, truck, trailer or other motor vehicle.
4. **Possession of Property:** To enter and to take possession of any and all of my property, real or personal, and to demand, receive, and give receipts for such sums of money or property due to me, including any bank, savings and loan association or credit union deposit in my name.
5. **Endorse Checks:** To draw, sign and endorse checks, drafts, promissory notes and withdraw funds from any type of bank accounts.
6. **Pay Bills of Accounts:** To pay, compromise, adjust or settle all bills, accounts, mortgages, loans, taxes, assessments, claims or demands payable to or by me.
7. **Bank Accounts:** To deposit, invest, withdraw, redeem or re-register any banking, savings and loan or credit union accounts.
8. **Insurance Policies:** To place in effect insurance on my life, or for health and medical care, or on my property, personal or real; to redeem, surrender, borrow, cancel or exercise all and any incidents of ownership and control over any of my health, accident, life or endowment, or property or casualty insurance policies.

9. **Social Security and Pension Plans:** To act on my behalf in any manner (including endorsing checks from any government agency) that may be required in dealing with my Social Security benefits, retirement benefits, pension plans, profit sharing plans, any other qualified or non-qualified retirement plan, Medicare, Medicaid and/or Veterans Administration benefits and to exercise all powers and options involving said plans.
10. **Borrow or Lend Money:** To borrow or lend money on such terms and with such security, whether real or personal property, as my Attorney-in-Fact may deem proper and to execute the necessary documents, assignments, pledges or mortgages.
11. **Safe Deposit Boxes:** To have access to any safe deposit box of which I am the owner or registered in my name and to remove or deposit any assets or contents of such safe deposit box; to also close and release any lease on such box or to open a safe deposit box for me.
12. **Claims:** To demand, collect, sue for, receive and receipt for any money, debts or property due to me, to pay or contest claims against me, to settle claims by compromise, arbitration or otherwise and to release claims; to commence and carry on, or to defend all actions, suits of other proceedings in which I or my property may be involved.
13. **Stocks, Bonds and Brokerage Accounts:** To purchase, sell, invest, assign and transfer any stocks or bonds and securities of all kinds in my name or for my account and at such prices as my Attorney-in-Fact may deem proper; to open stock brokerage accounts in my name and to effect purchases and sales of any stocks or bonds, mutual funds or other securities; to receive statements of transactions and to approve and confirm the same; to sign, execute and acknowledge and deliver in my name all transfers and assignments of securities; to sell, cash or redeem any U. S. Treasury savings bonds in my name alone or in my name jointly with any other person.
14. **Vote Proxies:** To vote any shares of stock in any corporation registered in my name, with the full power of substitution in the exercise of such rights; to consent to reorganizations, dissolutions or mergers and to exchange securities for new securities.
15. **Manage My Property:** To exercise in all respects full management and control, including, but not limited to, the sale or purchase of all my property, whether real or personal; to continue or participate in the operation of any business or other enterprise.
16. **Tax Returns:** To prepare, execute, sign and file all tax returns (income, gift or other) for me, including federal, state or local, and to file all claims for abatement, refunds or other papers relating thereto; to execute any consent, including agreements to a later determination, assessment or collection of taxes; and, to execute any closing agreements relative to any tax liability of mine.
17. **Employ Agents:** To employ accountants, investment advisors, attorneys, or other in the exercise of any of the powers listed herein; to create agency accounts or custodial accounts or to add or withdraw funds to/from them.
18. **Sign Documents:** To sign, enter, acknowledge and deliver all applications, contracts, agreements, options, deeds, trusts, leases, assignments, mortgages, insurance policies, bills, bonds, debentures, checks, drafts, stock certificates, proxies, certificates of deposit, releases, satisfactions, judgments, obligations and other instruments in writing, of whatever kind and nature as may be necessary or beneficial or proper.

19. **Disclaimer:** To renounce or disclaim any interest otherwise passing to me by testate or intestate succession or by "*inter vivos*" transfer.
20. **Appointment as Guardian:** In the event that a guardian of my person and/or estate should be appointed, then I nominate and appoint my attorney-in-fact to act as said fiduciary and I further request that my attorney-in-fact be relieved of posting any bond for said services as guardian.
21. **Substitution:** To substitute one or more persons in the place of my Attorney-in-Fact and to revoke any such substitution; I hereby ratify and confirm whatever said Attorney-in-Fact or substitute may do under this power of attorney.
22. **Transfer Assets to a Trust:** To assign and convey any or all of my property, personal or real, to any trust, revocable or irrevocable, that I have established, at such times as said Attorney-in-Fact deems appropriate and to execute any necessary documents.
23. **Gifting:** To make gifts of any of my assets which may be protected from gift tax under Section 2503 or Section 2523 of the Internal Revenue Code to any donee provided that I have previously made gifts to such donee, or such donee is a beneficiary under my most recently executed Will (as determined by my attorney-in-fact), or such donee is otherwise a natural object of my bounty; to make gifts as part of Medicaid planning; and to designate or consent to transfers from my spouse, if any, or me as "split gifts" according to law. Any such gifts may be made outright, in trust or to a custodian for any such donee. However, if my attorney-in-fact is also an eligible donee hereunder, the total amount of gifts that may be made to such attorney-in-fact during any calendar year shall be further limited to any amount necessary for the health, education, maintenance, and support of said attorney-in-fact and the greater of \$5,000.00 or 5% of the aggregate value of the assets out of which said gifts could be made.
24. **This Power of Attorney is Not Affected by Disability:** Pursuant to the provisions of Ohio Revised Code Section 1337.09, this Power of Attorney shall not be affected by the disability of the Principal, or by a mere lapse of time.
25. **Record Keeping:** My said attorney shall keep a faithful record of all transactions.
26. **Revocation:** This power of attorney revokes any other previous power of attorney, except any durable power of attorney for healthcare, granted by me. This power of attorney may be modified or terminated either by me by giving written notice of such modification or termination to the holder hereof, but unless so terminated, it shall continue during my life.
27. **Reliance by a Third Party:** An executed duplicate of this Power of Attorney, or a photostatic copy thereof, delivered by me or by my Attorney-in-Fact to a third party, will be conclusive against me and my Attorney-in-Fact as to such third party that this Power of Attorney has not been terminated and will continue in effect until such third party is advised by written notice from me or from my Attorney-in-Fact, of such termination.
28. **Compensation:** The holder of the Power of Attorney shall be entitled to reasonable compensation for the services rendered hereunder to the grantor. Reasonable compensation shall be such sum on a monthly or quarterly basis as the grantor shall designate in writing. However, if the grantor fails to designate appropriate compensation for the Attorney-in-Fact, then the Attorney-in-Fact shall be entitled to such compensation as shall be customary in the county in which the grantor resides.

In ~~Witness Whereof~~, I hereunto set my hand and seal, this 15<sup>th</sup> day of July, 2015.

Signed and acknowledged in presence of:

Douglas J. Neuman  
Kelli J. Neuman

Albert L. Venosky  
Albert L. Venosky

State of Ohio )  
County of Trumbull ) ss.

Before me, a Notary Public in and for said County and State, personally appeared the above named *Albert L. Venosky*, who acknowledged that he did sign the foregoing instrument and that the same is his free act and deed.

In ~~Testimony Whereof~~, I have hereunto set my hand and official seal, this 15<sup>th</sup> day of July, 2015.

Douglas J. Neuman  
Notary Public



DOUGLAS J. NEUMAN  
Notary Public  
In and for the State of Ohio  
My Commission has no expiration date

*Notice to Agent*

Once you accept designation as the Agent under this document or exercise authority granted to you by the Principal, a fiduciary relationship is created between you and the Principal. Unless otherwise modified in this power of attorney, your duties include the duty to do all of the following:

- (a) Act in good faith, with reasonable care for the best interests of the Principal;
- (b) Take no action beyond the scope of the authority given to you in this document;
- (c) Keep a complete record of all receipts, disbursements and transactions conducted for the Principal.

If you violate the terms of this document or the fiduciary duties created by this relationship, you will be liable to the Principal or the Principal's successors for loss or damage caused by your violation.

If there is anything about this document or your duties that you do not understand, you should obtain legal advice.

*This instrument prepared by:*  
Douglas J. Neuman  
Attorney at Law  
761 N. Cedar Avenue  
Niles, Ohio 44446  
(330) 652-1749