

Last Will and Testament of

GERTRUDE JUNE GRAYSON

I, GERTRUDE JUNE GRAYSON, of St. Charles, Illinois, revoke all prior Wills and Codicils and make this my Will.

SECTION ONE

I give all my personal and household effects, such as jewelry, silverware, books, pictures, furniture and furnishings, clothing, and automobiles, to my husband, RICHARD R. GRAYSON (hereinafter called "my Husband") if he survives me, otherwise equally to my children who survive me, to be divided among them into substantially equal shares. My children on the date hereof are my son, DANIEL R. GRAYSON, my daughter, KRISTIN E. HESTILOW, my daughter, REBECCA J. JAXON, and my daughter, JANELLE C. REAM.

SECTION TWO

I give the residue of my estate to the Trustee acting under that certain DECLARATION OF TRUST dated January 26, 1988, executed by me individually, with myself as Trustee, to be added to the principal held in trust thereunder as such Trust Agreement exists as of the date of my death, or if said Trust is not in existence, to my son, DANIEL R. GRAYSON and my daughter, KRISTIN E. HESTILOW as Co-Trustees, to be administered pursuant to the terms and conditions of said Trust


GERTRUDE JUNE GRAYSON

Agreement as they exist as of this date, which terms and conditions are hereby expressly incorporated herein by this reference.

SECTION THREE

No person hereinabove named or described in this Will shall be deemed to have survived me unless he or she is living on the thirtieth (30th) day after the day of my death.

SECTION FOUR

1. I name my Husband as the executor of this Will. If for any reason my Husband fails or ceases to act as executor, I name DANIEL R. GRAYSON as executor. If for any reason DANIEL R. GRAYSON fails or ceases to act as executor, I name KRISTIN E. HESTILOW as executor.

2. I direct that no security on the executor's bond be required of any executor named herein.

3. I direct the executor to pay out of the residue of my estate passing hereunder all of my debts, funeral expenses, expenses of administering my estate and all estate, inheritance, transfer and succession taxes (including interest and penalties, if any) which become due by reason of my death. I waive on behalf of my estate any right to recover from any person, including any beneficiary of insurance upon my life, any part of such taxes.

4. I give the executor the following powers and discretions, in each case to be exercisable without bond:

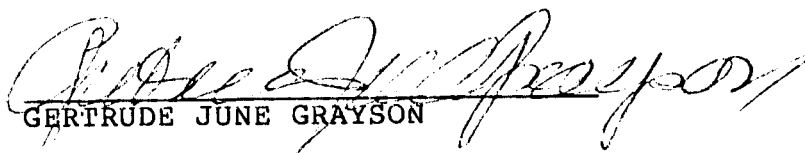
(A) To sell at public or private sale, to lease, to borrow money and for that purpose to mortgage all or part of the real or personal property of my estate

(B) To settle claims in favor of or against my estate.

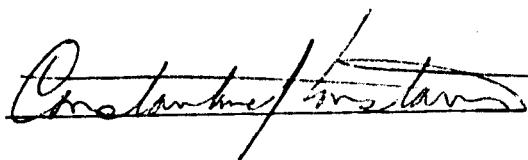
(C) To distribute the residue of my estate in cash or in kind or partly in each, and for this purpose the determination of the executor as to the value of any property distributed in kind shall be conclusive.

(D) To execute and deliver any deeds, contracts, mortgages, bills of sale or other instruments necessary or desirable for the exercise of the executor's powers and discretions.

IN WITNESS WHEREOF, I have signed each page of this Will consisting of four (4) typewritten pages, this 26th of January, 1988.


GERTRUDE JUNE GRAYSON

WE CERTIFY that in our presence on the date appearing above GERTRUDE JUNE GRAYSON signed the foregoing instrument and acknowledged it to be her Will, that at her request and in her presence and in the presence of each other, we have signed our names below as witnesses and that we believe her to be of sound mind and memory.



Address 3N517 Prairie Dr.
St Charles, Ill. 60174

Catherine W. Brown

Address 38W216 Tom's Trail
St. Charles, Ill 60175

DECLARATION

COPY

This declaration is made this 26th day of January, 1988.
I, GERTRUDE JUNE GRAYSON, being of sound mind,
willfully and voluntarily make known my desires that my moment of death
shall not be artificially postponed.

If at any time I should have an incurable and irreversible injury,
disease, or illness judged to be a terminal condition by my attending
physician who has personally examined me, and has determined that my
death is imminent except for death delaying procedures, I direct that
such procedures which would only prolong the dying process be withheld
or withdrawn, and that I be permitted to die naturally with only the
administration of medication, sustenance, or the performance of any
medical procedure deemed necessary by my attending physician to provide
me with comfort care.

In the absence of my ability to give directions regarding the use of
such death delaying procedures, it is my intention that this
declaration shall be honored by my family and physician as the final
expression of my legal right to refuse medical or surgical treatment
and accept the consequences from such refusal.


Gertrude June Grayson

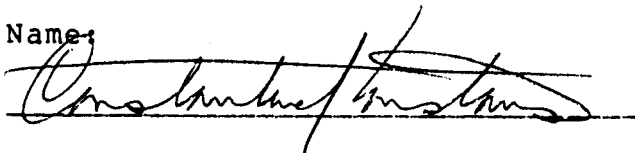
St. Charles, Illinois

I certify the declarant is personally known to me and I believe him or
her to be of sound mind. I did not sign the declarant's signature
above for or at the direction of the declarant. At the date of this
instrument, I am not entitled to any portion of the estate of the
declarant according to the laws of intestate succession or, to the best
of my knowledge and belief, any will of declarant or other instrument
taking effect at declarant's death, or directly financially responsible
for declarant's medical care.

Dated: January 26, 1988.

Witness:

Name:



Catherine W. Brown

Address:

304517 Prairie St.
St. Charles, Ill. 60174

384216 Tom's Trail
St. Charles Ill 60175