STATE OF SOUTH CAROLINA

)   GENERAL POWER OF ATTORNEY

COUNTY OF GREENVILLE   )

       KNOW ALL MEN BY THESE PRESENTS, that I, WILLIAM JAMES CHALMERS, (hereinafter at times referred to as the "Principal"), domiciled and residing in the County of Greenville, State of South Carolina, being desirous of appointing an Attorney-in-Fact to act for me in all matters in which I may have an interest, do hereby nominate, constitute and appoint Herman W. Cowan of the City of Greenville, State of South Carolina, my true and lawful Attorney-in-Fact, with full power to sell, lease, mortgage, transfer, exchange or otherwise dispose of any of my property, real, personal or mixed (including without limitation, stocks, bonds, or other securities), and to execute and deliver good and sufficient deeds, leases, mortgages, bills of sale, assignments, endorsements, or other instruments for the conveyance, lease, mortgage or transfer of the same; to purchase in my name, or for my account, real estate, stocks, bonds, or other securities, or property, whether or not the same shall be legal investments for fiduciaries, and to enter into contracts for the purchase of any such property; to collect, sue upon, compromise, or otherwise dispose of any claim or debt in which I now, or hereafter may, have an interest; to pay, compromise or otherwise discharge, and secure releases from, any obligations of mine or claims against me; to deposit in my name and for my account, with any credit union, savings and loan associa- tion, bank, banker or trust company, all moneys to which I am entitled or which may come into his hands as such Attorney-in-Fact, and all bills of exchange, drafts, checks, promissory notes and other securities for money payable or belonging to me, and for that purpose to sign my name and endorse each and every such instrument for deposit or collection; and from time to time, or at any time, to withdraw any or all moneys deposited to my credit at any bank or trust company or any building or