

1.5 Tax Matters. To prepare, execute and file joint or separate income and other tax returns and amended returns and declaration of estimated tax for any year or years; to prepare, execute and file gift tax returns for, or in connection with, any gifts made by me or by my Attorneys on my behalf for any year or years; to consent to any gift and to utilize any gift splitting provision; to utilize or make any tax election; and to prepare, sign and file claims for refund of any tax and other governmental reports, applications, requests, and documents.

1.6 Checking and Savings Matters. To deposit in my name and for my account, with any bank, banker or trust company or any building or savings and loan association or any other banking or similar institution, all moneys to which I am entitled or which may come into my Attorneys' hands as such attorneys-in-fact, and all bills of exchange, drafts, checks, promissory notes and other securities for money payable belonging to me, or for my benefit, 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, savings or trust company or any other banking or similar institution, having moneys belonging to me, and, in connection therewith, to draw checks or make withdrawals in my name; and make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes and contracts.

The above shall include, but not be limited to, the endorsement, receipt, and collection of any checks payable to my order drawn on the Treasurer or other officer or depository of the United States, or any sovereign state or authority, or any political subdivision or instrumentality thereof, or any private person, firm, corporation, or partnership.

1.7 Safe Deposit Box. To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my Attorney to exercise this power.

1.8 Legal Matters. To institute, prosecute, defend, abandon, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation involving me, my property or any interest of mine.

1.9 Conflict of Interest. To deal with themselves individually, or in any other capacity, or with any person acting for their individual or collective benefit, in buying and selling assets, in lending and borrowing money, and in all other transactions, irrespective of the occupancy by the same person of dual positions, or the apparent or actual conflict of interest in such transactions.

1.10 Employment Arrangements. To employ and dismiss and compensate agents, accountants, investment advisers, brokers, attorneys, tax specialists, real estate agents and/or brokers, and other assistants and advisors deemed by my Attorneys needful for the proper administration of my property, and to do so without liability for any neglect, omission, misconduct, or default of any such agent or professional representative provided such agent or professional representative was selected and retained with reasonable care.