

the extent of such invalidity only, without in any way affecting the remaining parts of said provision or the remaining provisions of this power of attorney.

§D. Compensation

Attorney shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by Attorney on my behalf pursuant to any provision of this power of attorney, but Attorney shall not be entitled to compensation for services rendered hereunder.

§E. Restrictions

Notwithstanding any provision herein to the contrary, Attorney shall not satisfy the legal obligations of Attorney out of any property subject to this power of attorney, nor may Attorney exercise this power in favor of Attorney, Attorney's estate, Attorney's creditors or the creditors of Attorney's estate.

§F. Reservations

Notwithstanding any provision hereto to the contrary, Attorney shall have no power or authority whatever with respect to (a) any policy of insurance owned by me on the life of Attorney, and (b) any trust created by Attorney as to which I am a trustee.

§G. Purpose

The purpose of the Principal in executing this Power of Attorney is to provide a method by which the duties and responsibilities of the Principal described throughout Article I hereof may be assumed by one or more persons selected and approved by the Principal, in the event of the mental incapacity of the Principal or in such other events as such persons so selected and approved may deem appropriate. Should Principal become mentally incapacitated after the date hereof, it is Principal's urgent and continuing desire that no Committee be appointed for Principal so long as there is an Attorney-in-Fact serving hereunder.

IN WITNESS WHEREOF, as Principal, I have executed this power of attorney as of this 5th day of November, 1982, in multiple counterpart originals and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

CHARLES JOAK LYD

PRINCIPAL

(SEAL)