

8. To sell, either at public or private sale, or exchange any part or parts of my real estate or personal property for such consideration and upon such terms as my attorney shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same, with such covenants of warranty or otherwise as my attorney shall see fit, and to give good and effectual receipts for all or any part of the purchase price or other considerations.

9. To deposit any moneys which may come to his hands as such attorney with any bank or banker in my name and any of such money or any other money to which I am entitled which now is or shall be so deposited to withdraw, and either employ as he shall think fit in the payment of any debts, or interest, payable by me, or taxes, assessments, insurance, and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned, or otherwise for my use and benefit, or to invest in my name in any stocks, shares, bonds, securities or other property, real or personal, as he may think proper, and to receive and give receipts for any income or dividend arising from such investments, and in the case of all and any such investments or any other investments to vary or dispose of the same for my use and benefit as he may think fit.

10. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney may think fit, and for that purpose to execute all promissory notes, bonds, mortgages, and other instruments which may be necessary or proper.

11. To carry on or to wind up my business, and in connection therewith to use the premises in which the same is or shall be carried on, with the same powers of dealing with stock, capital, and effects, and of entering into business engagements, of increasing or diminishing capital, and generally of transacting the affairs of the said business as I myself have or should have.

12. To engage, employ, and dismiss any agents, clerks, servants, or other persons in and about the performance of these presents as my attorney shall think fit.

13. To vote at the meetings of stockholders or other meetings of any corporation or company, or otherwise to act as my attorney or proxy in respect of any stocks, shares, or other instruments now or hereafter held by me therein, and for that purpose to execute any proxies or other instruments.

14. To exercise any powers and any duties vested in me, whether solely or jointly, with any other or others as executors, administrator, or trustee or in any other fiduciary capacity, so far as such power or duty is capable of being validly delegated.

15. For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge and deliver any contracts, deeds or other instruments whatsoever, and to draw, accept, make, endorse, discount or otherwise deal with any bills of exchange, checks, promissory notes, or other commercial or mercantile instruments.

16. In general, to do all other acts, deeds, matters, and things whatsoever in or about my estate, property and affairs or to concur with persons jointly interested with myself therein in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.

17. Power not affected by Principal's Incapacity. This Power of Attorney shall not be affected by physical disability or mental incompetence of the Principal which renders the Principal incapable of managing his own estate. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

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