

far as such power or duty is capable of being validly delegated.

13. TO EXECUTE DEEDS, BILLS, NOTES, ETC.: 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.

14. TO DO ALL OTHER THINGS, ETC.: 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 therein, either particularly or generally described, as fully and effectually to all intents and purposes as I would do in my own proper person if personally present.

15. TO APPOINT SUBSTITUTES: To substitute and appoint in my place and stead (on such terms and at such salary or compensation as she shall think fit) one or more attorney or attorneys to exercise for me as my attorney or attorneys any or all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time, and to substitute or appoint any other or others in the place of such attorney or attorneys as she, the said Maxine C. Grooms shall from time to time think fit.

16. RATIFICATION AND DECLARATION IN FAVOR OF PERSONS WITHOUT NOTICE OF REVOCATION: And I, the said Ruth S. Wafford, hereby ratify and confirm and promise at all times to ratify and confirm all and whatsoever my attorney, whether the said Maxine C. Grooms, shall lawfully do or cause to be done in and about the premises by virtue of these presents, including anything which shall be done between the revocation of these presents by my death or in any other manner and notice of such revocation reaching my attorney; and I hereby declare that as against me and all persons claiming under me everything which my attorney shall do or cause to be done in pursuance hereof after such revocation

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