

(i) In no event is Maxine D. Howell authorized to act hereunder so long as Ellie R. Dill is living, competent to act and has not resigned nor been removed.

(B) The limitation upon the authority to act of a Standby Attorney shall not apply if such Standby Attorney has executed and delivered an affidavit setting forth that the limitation described above upon such Standby Attorney's authority to act do not then apply. Upon the execution and delivery of such an affidavit by a Standby Attorney, such Standby Attorney shall be authorized to act as Attorney and no person acting in reliance upon such affidavit shall incur liability to me or to my estate.

GENERAL POWERS

1. To ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments;

2. To sell, assign, and transfer stocks and bonds and securities of all kinds in my name and for my account and at such prices as shall seem good to him;

3. To sign, execute, acknowledge and deliver in my name all transfers and assignments of securities;

4. To borrow money and to pledge securities for such loans if the judgment of my attorney such action should be necessary;

5. To consent in my name to reorganizations and mergers, and to the exchange of securities for new securities;