

effectively to all intents and purposes as I could do in my own proper person if personally present.

(12) To constitute, substitute and appoint in my place and stead, one or more attorneys to exercise for me, as my Attorney or Attorneys, any and 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 he may, from time to time, think fit.

(13) This Power of Attorney shall not be affected by physical disability or mental incompetence of me which may render me incapable of managing my own affairs or estate. It is my intent by this instrument to confer upon my Attorney all of the powers granted hereinabove, notwithstanding any physical disability or mental incompetence which may befall me.

I do hereby ratify and confirm all things whatsoever my said attorney, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents, including anything which may be done between the revocation of these presents by my death, or in any other manner, and notice of such revocation reaching my Attorneys; 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, after such revocation as aforesaid, shall be valid and effective in favor of any person claiming the benefit thereof, who, before the doing thereof shall not have had notice of such revocation.

*E.R.W.*

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