

1.5 Employment Arrangements. To employ and dismiss and compensate agents, accountants, investment advisers, brokers, attorneys, tax specialists, real estate agents and/or brokers, and other assistants and advisors deemed by my Attorney needful for the proper administration of my property, and to do so without liability for any neglect, omission, misconduct, or default of any such agent or professional representative provided such agent or professional representative was selected and retained with reasonable care.

1.6 Insurance Matters. To insure my property against damage or loss or liability with respect to third persons, said insurance including my Attorney to the extent he may be liable; to enter into any forms of life insurance which my Attorney deems to be in my best interest; to enter into, on my behalf any contracts of insurance for hospitalization, accidental death, or any other form of insurance which my Attorney deems to be in my best interest.

ITEM II - TERMINATION, AMENDMENT, RESIGNATION AND REMOVAL

2.1 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/her own estate. It is my intent that the authority conferred herein upon my Attorney, shall be exercisable notwithstanding my physical disability or mental incompetence.

2.2 Termination and Amendment. This power of attorney shall remain in full force and effect until the earlier of the following events:

- (a) My Attorney has resigned as provided herein; or
- (b) I have revoked this power of attorney by written instruction recorded in the public records aforesaid.

This power of attorney may be amended by me at any time and from time to time, but such amendment shall not be effective as to third persons dealing with my Attorney without notice of such amendment unless such amendment shall have been recorded in the public records of the county aforesaid.

2.3 Resignation. In the event that my Attorney shall become unable or unwilling to serve or continue to serve, then my Attorney may resign by delivering to me, and simultaneously to the successor Attorney as provided herein, if any, in writing a copy of the resignation and recording the original resignation in the public records of the county aforesaid. Upon such resignation and recording, said Attorney shall be divested of all authority under this power of attorney.

2.4 Removal. Any person named herein Attorney may be removed by written instrument executed by me and recorded in the public records of the county aforesaid.

ITEM III - INCIDENTAL POWERS AND BINDING EFFECT

In connection with the exercise of the powers herein described, Attorney is fully authorized and empowered to perform any other acts or things necessary, appropriate, or incidental thereto, with the same validity and effect as if I were personally present, competent, and personally exercised the powers myself. All acts lawfully done by my Attorney hereunder during any period of my disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees and personal representative as if I were mentally competent and not disabled. The powers herein conferred