

and to withdraw from accounts standing in my name in banks, building and loan associations, depositories, or other institutions where the same may be found, including any accounts which my said Attorney may from time to time deem proper, with no responsibility upon the drawee institution to inquire as to the application of said proceeds, and to prepare, sign and submit any and all forms relating to MediCare, Medicaid or other government or private health plans.

4) To invest and reinvest, from time to time, and as often as my said Attorney may deem advisable any and all funds and/or properties which I may own or in which I have any interest. In making investments, my said Attorney may invest in stocks, bonds, etc., and my said Attorney shall not be limited to investments authorized by law for trust funds, but may exercise judgment without regard to such restrictions and without liability for mistakes of judgment when made in good faith.

5) To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my said Attorney may think fit, and for that purpose to execute all promissory notes, bonds, mortgages and any other instrument or instruments of any kind and nature whatsoever, which my said Attorney may deem necessary and proper.

6) To vote in person or by proxy any stock owned by me at any and all stockholders' meetings, and to execute powers of attorney authorizing another to vote by proxy.

7) To participate in any plan for the refunding or readjustment of any bonds or other securities, or for the enforcement of any obligation by foreclosure or otherwise, or in any corporate consolidation or reorganization which may affect any of the property which I own, or in any plan or proceedings therefor, for the protection of the holders of such securities, and to exercise and enforce or sell any rights which may be offered or become available in any such matters as my said Attorney may deem advisable.

8) To make such improvements, additions, alterations or repairs to any real estate which I may own, or which my Attorney may acquire, as may, in the judgment of my said Attorney, be necessary or for my best interest.

9) To engage, employ and dismiss any agents, servants or other persons as my said Attorney may think fit.

10) To pay such household, medical and hospital expenses as my said Attorney may deem proper and reasonable, and to make and pay such charitable donations as my said Attorney may feel I would make if present.

11) To purchase United States Treasury Bonds which qualify for the payment of the Federal Estate tax, at Par, and my Attorney is expressly directed to apply any and all United States Treasury Bonds so purchased for the payment of Federal Estate taxes due by reason of my death.

12) To continue and operate any business owned by me and to do any and all things deemed needful or appropriate by Attorney, including the power to incorporate the business and to put additional capital into the

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