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7. To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;

8. To act as my attorney or proxy in respect to any stocks, shares, bonds or other investments, rights or interests, I may now or hereafter hold;

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9. To engage and dismiss agents, counsel and employees and to appoint and remove at pleasure any substitute for, or agent of my said attorney, in respect to all or any of the matters or things herein mentioned and upon such terms as my attorney shall think fit;

10. To receive, indorse, and collect checks payable to the order of the undersigned;

11. To prepare, execute and file income or other tax returns whether Federal or State, and other governmental reports, applications, requests and documents, whether individual or joint;

12. To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life and in that capacity to exercise any right, privilege, or option which I may have thereunder or pertaining thereto, excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the

ENCLOSURE

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