

10. To do business with banks, building and loan associations, depositories or any other institution, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

11. To sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts; to open accounts in my name or in my Attorney's name as my Attorney-in-Fact;

12. To make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs;

13. To retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be party, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description;

14. To represent me in all income tax matters before all officers of the Income Tax Bureau, to make and verify all income tax returns, claims for refund, requests for extension of time and consents in my name, to execute petitions to the Board of Tax Appeals and to cause me to be represented in such proceedings;

15. To pay such household, medical and hospital expenses as my Attorney may deem proper and reasonable;

16. In general, to do all other acts, deeds, matters and things whatsoever, in or about my estate, property and affairs or to concur with persons jointly interested with myself therein, in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectively to all intents and purposes as I could do in my own proper person if personally present;

17. To constitute, substitute and appoint in my Attorney's 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 my Attorney may from time to time think fit.

I do hereby ratify and confirm all things whatsoever my said Attorney or my Attorney's substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents, including anything which shall be done between the revocations of these presents by my death, or in any other manner, and notice of such revocation reach my Attorney; and I hereby declare that as against me and all persons claiming under me, everything 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.

2-12-13