

banking institution having moneys belonging to me, and in connection therewith to draw checks in my name; to enter, open, deposit items into and/or remove the contents from any safe deposit box or boxes in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, contracts, agreements, assignments, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgments, deeds, leases, mortgages, bills of sale and all other documents or instruments in writing of every kind and nature which in his judgment may be appropriate or desirable in the conduct of my affairs or management of my property.

In addition, I hereby appoint and constitute the said William Verity Joerger my true and lawful attorney-in-fact to do any act in connection with the maintenance of my person, including the authorization of any and all kinds of medical procedures and treatment including but not limited to medication, therapy, surgical procedures, and dental care, and to consent to all such treatment, medication or procedures where such consent is required; provided, however, if the situation should arise in which there is no reasonable expectation of my recovery from extreme physical or mental disability, I direct that I be allowed to die and not be kept alive by medications, artificial means or "heroic" measures and I do hereby expressly authorize my attorney-in-fact to act and speak on my behalf in carrying out this direction of mine.

I hereby authorize my attorney-in-fact to perform all acts appropriate or incident to execution of aforesaid powers and authorization and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

In the event that my attorney-in-fact shall become unwilling to serve or continue to serve, then my

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