

- (ii) To execute waivers (including offers of waivers) of restrictions on assessment or collection of deficiencies in tax and waivers of notice of disallowance of a claim for credit or refund;
- (iii) To execute consents extending the statutory period for assessment or collection of taxes; and
- (iv) To delegate authority or to substitute another representative.

18. To Do All Other Things, etc. 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 effectually to all intents and purposes as I could do in my own proper person if personally present.

19. To Appoint Substitutes. To substitute and appoint in my attorney's place and stead (on such terms and at such salary or compensation as my attorney shall think fit) one or more attorney or attorneys to exercise for me as my attorney or attorneys any or 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 shall from time to time think fit.

20. Invalid Provision. Any provision of this instrument found to be prohibited by law shall be ineffective to the extent of such prohibition without invalidating the rest of this instrument.

21. To Manage Insurance Policies. To make and file claims and execute any and all necessary forms under any policy of insurance insuring me or a third party and to receipt therefor in my name, which receipt shall be effective to release fully any person or corporation, to pay insurance premiums, to surrender policies for cash value, to borrow money on insurance policies, to transfer the same and to change the beneficiary on any insurance policy.