

12. 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.

13. To constitute, substitute and appoint in his 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 he may from time to time think fit.

14. This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal, which renders the principal incapable of managing his own estate. I direct that my attorney be permitted to serve without bond and that he not be required to file any inventory of all deposits, choses in action and personal property.

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

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