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settlement and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, demands, debts, taxes and obligations, which may now or thereafter be due, owing or payable by me; or to me;

- 3) To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts and other such instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises;
- 4) To deposit and withdraw for the purpose thereof, in either my said Attorney's name or my name, or jointly in both our names; in or from any banking institution, any funds, any negotiable paper, or monies with which may come into my said Attorney's hands or such Attorney or which I now or hereafter may have on deposit or to be entitled to;
- 5) To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise in litigation in connection with the premises;
- 6) To act as my Attorney or proxy in respect to my stocks, bonds, or other investments, rights or interests of the like, I may now or hereafter hold;
- 7) To engage and dismiss agents, counsel, 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;
- 8) To receive and receipt for any and all sums of money or payments due or to become due to me; to deposit in my mame in any bank or banks any and all monies collected or received; to draw checks or drafts upon any and all bank accounts or

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