

acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other insurance relating to realty which he considers necessary;

5. To place and effect insurance;
6. To do business with banks and savings and loans and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;
7. 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 his name as my attorney-in-fact;
8. 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;
9. To retain counsel and attorneys on my behalf;
10. To make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service or State Tax Commission within the limitations of the applicable Revenue Rulings and Procedures;
11. To have access to any and all safe deposit boxes which I am now or may become possessed and to remove therefrom any securities, papers or other articles;
12. To exercise my rights to elect options and change beneficiaries under insurance and annuity policies and to surrender the policies for their cash value.

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