

or become available in any such matters as she may deem advisable.

8. To make such improvements, additions, alterations or repairs to any real estate which I may own, or which my Attorney may acquire, as may, in her judgment, be necessary for my best interests.

9. To engage, employ and dismiss any agents, servants, or other persons as my Attorney may think fit.

10. To pay such household, medical and hospital expenses as my Attorney may deem proper and reasonable, and to make and pay such charitable donations as my Attorney may feel I would make if present.

11. 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.

12. To constitute, substitute and appoint in my 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 she may from time to time think fit.

13. This Power of Attorney shall not be affected by physical disability or mental incompetence of me which may render me incapable of managing my own affairs or estate. It is my intent by this instrument to confer upon my Attorney all of the powers granted hereinabove notwithstanding any physical disability or mental incompetence which may befall me.

I do hereby ratify and confirm all things whatsoever my said Attorney, or her substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents, including

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