3. To make, do and transact all and every kind of business of whatever nature or kind whatsoever, including the receipt, recovery, collections, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, taxes, and obligations, which may now or hereafter be due, owing or payable by me or to me.

4. To make, endorse, accept, receive, sign, seal, execute, acknowledge and deliver deeds, assignments, agreements, certificates, hypothecations, share loans, checks, notes, mortgages, bonds, vouchers, receipts and other instruments in writing of whatsoever kind and nature as may be necessary, convenient, or proper in the premises.

5. To deposit and withdraw for the purposes hereof, in either my said attorney's name or my name or jointly in both our names, or jointly with any other person or persons, in or from any banking or savings and loan institution, any funds, negotiable papers, or moneys which may come into my said attorney's hands as such attorney or which I now or hereafter may have on deposit or be entitled to. My attorney in fact is further authorized to enter any safety deposit boxes in my name or in my name jointly with another person, for the purpose of reviewing the contents thereof and to remove any of said contents as my attorney in fact may deem necessary.

6. GIVING AND GRANTING unto my said attorney full power and authority to and perform all and every act, deed, matter and thing whatsoever about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present; the above specifically enumerated powers being in aid and exemplification of the fully complete, and general power herein and not in limitation or definition thereon; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

7. It is expressly understood that this power of attorney shall continue from year to year and remain in full

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