

any law or other governmental regulation; and to pay, to compromise, or to contest or to apply for refunds in connection with any taxes or assessments for which I am or may be liable;

11. To hire, to discharge, and to compensate any attorney, accountant, expert witness, or other assistant or assistants where attorneys shall think such action to be desirable for the proper execution by attorney of any of the powers described in this section, and for the keeping of needed records thereof;

12. In general, and in addition to all the specific acts enumerated herein, to do any other act or acts which I can do through an agent, for the preservation and maintenance of my personal or business relationships.

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.

In connection with the exercise of the powers herein described, my attorneys are fully authorized and empowered to perform any other acts or things necessary, appropriate, or incidental thereto, with the same validity and effect as if I were personally present and personally exercised the powers myself. All acts lawfully done by my attorneys hereunder shall have the same effect and enure to the benefit of and bind me and my heirs, devisees, legatees, and personal representatives. The powers herein conferred may be exercised by my attorneys together, and the signatures or acts of my attorneys on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf. No person who may act in reliance upon the representations of my attorneys for the scope of authority granted to my attorneys shall incur any liability to me or to my estate as result of permitting my attorneys to exercise any power, nor shall any person dealing with my attorneys be responsible to determine or insure the proper application of funds or property.

My attorneys, their heirs, successors, and assigns, are hereby released and forever discharged from any and all liability, claim, or demand of any nature whatsoever by me, my heirs or assigns, on account of