

7. To consent in my name to reorganizations and mergers, and to the exchange of securities for new securities;

8. To manage real property and to make improvements and repairs thereto, to buy, sell, lease, convey and mortgage realty, for such price and upon such terms and conditions as my Attorney may deem desirable; and to foreclose mortgages and to take title to property in my name if my Attorney thinks proper; to execute, acknowledge and deliver deeds of real property, with or without covenants and warranties, mortgages, releases, satisfactions and other instruments relating to realty which my Attorney considers necessary;

9. To place and effect insurance;

10. To do business with banks, building and loan associations, depositories or any other institution, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

11. 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 my Attorney's name as my Attorney-in-Fact;

12. 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;

13. To retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be party, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description;

14. To represent me in all income tax matters before all officers of the Income Tax Bureau, to make and verify all income tax returns, claims for refund, requests for extension of

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