

Bonds so purchased for the payment of Federal Estate Taxes due by reason of my death.

12. To continue and operate any business owned by me and to do any and all things deemed needful or appropriate by Attorney, including the power to incorporate the business and to put additional capital into the business, for such time as Attorney shall deem advisable, without liability for loss resulting from the continuance or operation of the business except for Attorney's own negligence, and to close out, liquidate, or sell the business at such time and upon such terms as Attorney shall deem best.

13. To transfer all of my stock and/or securities to my Attorney, as agent (with the beneficial ownership thereof remaining in me), if necessary or convenient in order to exercise the powers with respect to such stock and/or securities granted herein.

14. To supervise, compromise, enforce, arbitrate, defend or settle any claim by or against me arising out of property damages or personal injuries suffered by or caused by me, or under such circumstances that the loss resulting therefrom will or may fall on me, or to intervene in any action or proceeding relating thereto.

15. To continue payments incidental to my membership or affiliation in any church, club, society, order or other organization or to continue contributions thereto.

16. To demand, to receive, to obtain by action, proceeding or otherwise any money or other thing of value to which I am or may become or may claim to be entitled as salary, wages, commission or other distribution upon any stock, or as interest or principal upon any indebtedness, or any periodic distribution of profits from any partnership or business in which I have or claim an interest, and to endorse, collect or otherwise realize upon any instrument for the payments so received.

17. To prepare, to execute and file all joint or separate tax, social security, unemployment insurance and information returns for any years required by the law of the United States, or of any state or subdivision thereof, or of any foreign government, to prepare, to execute and to file all other papers and instruments which Attorney shall think to be desirable or necessary for safeguarding me against excess or illegal taxation or against penalties imposed for claimed violation of any law or other governmental regulation, and to pay, to compromise, or to contest to or apply for refunds in connection with any taxes or assessments for which I am or may be liable, to consent to any gift for gift tax purposes and to utilize any gift splitting provision, or to make any tax election.

18. To employ and compensate medical personnel, including physicians, surgeons, dentists, medical specialists, nurses and