respect to any policy of insurance of my life and in that capacity to exercise my right, privilege or option which I may have the rounder or pertaining thereto, excluding, however, their right to change the beneficiary, the right to change the acthod of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion, or other purpose as provided therein.

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

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representative, and assigns, whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been recived by my said attorney; and whether or not, I, the granter of this instrument, shall have been reported or listed either officially or otherwise, as "missing" or "missing in action" as those words are used in military parlance, it being the indendent hereof that such status designation shall not bar my attorney from fully and completely exercising and continuing to exercise any and all powers and herein granted, and that such reports of "missing" or "missing in Action" shall neither constitute nor be interpreted as constituting notice of

my death nor operate to revoke this instrument. IN MITTESS MEREOF, I have hereunto set my hand and seal this 4th _ninctcon hundred and fifty-one Signature of Granter ITNESS: TIME IN INCIS AD RESS 14 418 916 ひこご ADDRESS 401 361 USLE addruss .CCDLII;3 RODGER UU_{-} STATE OF NE.! JERSEY) SS COUNTY OF HIDDIESEX BE IT RELETINERED, that on this 4th day of December before me, the subscriber, a , who I am satisfied is the appeared person mentioned in the within Power of Attorney, and I having first made known to him the contents thereof, he did acknowledge that he signed, sealed and delivered the same as and for his veluntary act and dood, for the uses a and purposes therein expressed.

ISABEL LEFKOWITZ NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES MAR. 27, 1955

Recorded December 15th 1951 at

#28588 10:56 A. M.