

income or dividend arising from such investments, and all and any such investments or other investments to vary or dispose of for my use and benefit as he may think fit. To cash any and all bonds of every nature, including U. S. Government bonds, war bonds, securities, and any negotiable paper, this being specifically stated because I now own a good many government securities which might need my attorney's signature for collection.

10. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney may think fit, and for that purpose to execute all promissory notes, bonds, mortgages, and other instruments which may be necessary or proper.

11. To engage, employ, and dismiss any agents, clerks, servants, or other persons in and about the performance of these presents as my attorney shall think fit.

12. For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge, and deliver any contracts, deeds, or other instruments whatsoever, and to draw, accept, make, indorse, discount, or otherwise deal with any bills of exchange, checks, promissory notes, or other commercial or mercantile instruments.

13. In general to do all other acts, deeds, matters, and things whatsoever in or about my estate, property and affairs, or to concur with persons jointly interested with myself therein in doing all acts, deeds, matters, and things herein, either particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.

14. In the event that James A. Vaughan for any reason does not care to serve as my attorney or is incapacitated for any reason from acting in this capacity, I substitute and appoint in his place and stead Mr. C. K. Vaughan of Greenville, S. C., my eldest son.

15. And I, the said Janie Kay Vaughan, hereby ratify and confirm and promise at all times to ratify and confirm all and whatsoever my attorney, whether the said James A. Vaughan or the said C. K. Vaughan, shall lawfully do or cause to be done in and about the premises by virtue of these presents, including anything which shall be done between the revocation of these presents by my death or in any other manner and notice of such revocation reaching my