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STATE OF SOUTH CAROLINA)
) POWER OF ATTORNEY
COUNTY OF AIKEN)



WHEREAS, I have full and complete faith and confidence in my beloved daughter, Jill R. McKay; and

WHEREAS, I realize that it may well be that my health will decline so that I will not be able to properly, and competently attend to my affairs, in which event it will be necessary that someone be authorized to handle my affairs for me, and I wish to make provision for such contingency without the necessity of any court action or proceeding and for the appointment of a Guardian or other fiduciary;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS: That I, Helen H. Ryon of the County of Aiken and State of South Carolina have constituted, made and appointed and by these presence do irrevocably constitute, make and appoint the said Jill R. McKay my true and lawful attorney with full power and authority:

1. To withdraw by check or otherwise any funds which now are or hereafter may be on deposit in my name in any bank, banking institution, depository, building and loan association or other financial institution;
2. To bargain, sell, convey and deliver to whomsoever she may see fit, upon such terms and conditions as she may see fit, any real estate, stocks, bonds or other securities that I may own or any interest therein which I may own at any time and to vote in person or by proxy for me at any meeting of stockholders of any corporation in which I may then own stock and to buy or sell in my name any rights or fractional or whole shares of stock in or bonds of any corporation or government and in general to take any action whatsoever in regard to the stock in or bonds of any corporation or government which I myself could take;

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