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And I, the said Mildred C. Cosby, do hereby ratify and confirm all acts of my attorney, and do declare that all acts and deeds performed under this instrument shall have the same full force and effect as if performed and signed by me in person, and this instrument shall be effective until revoked in writing or shall cease by operation of law.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing her own estate.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 8th day of June, 1978.

mildred C Cochy (SEAL)

SIGNED, SEALED, PUBLISHED AND DECLARED by the principal, Mildred C. Cosby, as and for her Power of Attorney in the presence of us, who at her request, in her presence and in the presence of each other, have hereunto subscribed our names as witnesses hereto.

PROBATE

Syrus & C.M.

PERSONALLY appeared the undersigned witness and made oath that he saw the within-named Mildred C. Cosby sign, seal and as her act and deed deliver the within Power of Attorney, and that he, with the other witnesses subscribed above, witnessed the execution thereof.

SWORN to before me this

Worcester Southbridge, Massachusett

day of June, 1978.

My commission expires: MY COMMISSION EXPIRES JUNE 2, 1983