

5. 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 any other instrument or instruments, of any kind and nature whatsoever, which it may deem necessary and proper.

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6. To vote in person or by proxy and stock owned by me at any and all stockholders' meetings, and to execute powers of attorney authorizing another to vote by proxy.

7. To participate in any plan for the refunding or re-adjustment of any bonds or other securities, or for the enforcement of any obligation by foreclosure or otherwise, or in any corporate consolidation or reorganization, which may affect any of the property which I own, or in any plan or proceedings therefor, for the protection of the holders of such securities, and to exercise and enforce or sell any rights which may be offered or become available in any such matters, as it may deem advisable.

8. To make such improvements, additions, alterations or repairs to any real estate which I may own, or which my attorney may acquire, as may, in its judgment, be necessary or for my best interest.

9. To engage, employ and dismiss any agents, servants or other persons as my attorney may think fit.

10. To pay such household, medical and hospital expenses as my attorney may deem proper and reasonable, and to make and pay such charitable donations as my attorney may feel I would make if present.

11. To enter any safe deposit box or boxes standing in my name in banks, building and loan associations, depositories, or any other institutions where the same may be found and to