

jointly interested with myself therein, in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectively to all intents and purposes as I could do in my own proper person if personally present.

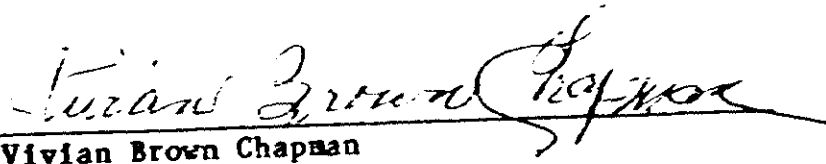
12. To purchase United States Treasury Bonds which qualify for the payment of the Federal Estate Tax, at Par, and my attorney is expressly directed to apply any and all United States Treasury Bonds so purchased for the payment of Federal Estate Taxes due by reason of my death.

13. To constitute, substitute and appoint in the place and stead of my said attorney one or more attorneys to exercise for me, as my attorney or attorneys, any and all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time and to substitute or appoint any other or others in the place of such attorney or attorneys, as my said attorney may from time to time think fit.

I do hereby ratify and confirm all things whatsoever my said attorney or such substitute or substitutes, shall lawfully do or cause to be done 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 reach my said attorney; and I hereby declare that as against me and all persons claiming under me, everything which my said attorney shall do, or cause to be done, after such revocation as aforesaid, shall be valid and effective in favor of any person claiming the benefit thereof, before the doing thereof shall not have had notice of such revocation.

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 28 day of January, 1983.


Vivian Brown Chapman