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limitation, such authority shall include the power to purchase government obligations which are redeemable in payment of taxes.

(k) 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, deeds of trust, security agreements, and other instruments which may be necessary or proper.

(l) To engage, employ, compensate and dismiss any agents, clerks, servants, attorneys at law, accountants, investment advisors, custodians, or other persons as my attorney shall think fit in the performance of the powers granted my attorney herein. This authority shall include employment of firms and companies in which my attorney owns an equity interest and in which my attorney is otherwise pecuniarily interested.

(m) To vote at the meetings of stockholders or other meetings of any corporation or company, otherwise to act as my attorney or proxy in respect of any stocks, shares, or other instruments now or hereafter held by me therein, and for that purpose to execute any proxies or other instruments.

(n) To exercise my powers and any duties vested in me, whether solely or jointly, with any other or others as executor, administrator, or trustee, or in any other fiduciary capacity, so far as such power or duty is capable of validly being delegated.

(o) To make gifts and to institute gift programs to such activities and persons as my attorney shall deem appropriate.