

11. To purchase United States Treasury Bonds which qualify for the payment of the Federal Estate Tax, at Par, and my attorneys are 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.

12. To constitute, substitute and appoint in the place and stead of my attorneys, 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 attorneys may from time to time think fit.

13. In general, to do all other acts, deeds, matters and things whatsoever, in or about my estate, property and affairs, or to concur with persons 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.

14. This power of attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his (her) own estate.

I do hereby ratify and confirm all things whatsoever my said attorneys 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 attorneys; and I hereby declare that as against me and all persons claiming under me, everything which my said attorneys 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, who, before the

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