

k) To prepare or have prepared and file in my name any State or Federal income and estimated income tax returns or intangible tax returns required of me, and to pay any and all such taxes which may be justly due by me to such taxing authorities;

l) To pay for my use and benefit, all of my living expenses, just debts and obligations, including, but not limited to, any amount or amounts that may be due any physicians, nurse or nurses, hospital or hospitals, nursing home or homes, sanitarium or sanitariums, and to see that I am at all times maintained, supported, and adequately provided for in a comfortable and efficient manner, according to my station in life and my financial condition, all in the judgment and discretion of my said Attorney in Fact;

m) To pay for or contribute to the maintenance and support of those persons who are dependent upon me in such manner as is in accord with their needs and my financial circumstances;

n) To make charitable gifts in line with the pattern which I have established;

o) To hire, discharge, and compensate my attorney, accountant or other assistants when my Attorney in Fact shall think such action to be desirable for the proper execution by him of any of the powers described in this instrument;

p) To procure new, different or additional contracts of insurance on my life or for my protection, with respect to all health, disability, accident or liability of any sort;

q) To apply for and to receive any available loan on the security of contracts of insurance on my life, whether for the payment of a premium or for the procuring of cash, to surrender and thereupon to receive the cash surrender value;

r) To change the manner of paying insurance or to change or convert the type of insurance contract, with the respect to any contract of life, accident, health, disability, or liability insurance which I may have;

s) To sell, assign or borrow upon the interest of the principal in any contract of insurance;

t) To continue, modify, renegotiate, extend or terminate any contractual arrangements made with any person, firm association or corporation whatsoever by or on behalf of myself prior to the creation of the agency;

u) To determine the policy of such enterprise as to the location of the site or sites to be utilized for its operation, as to the nature and extent of the business to be undertaken by it, as to the methods of manufacturing, selling, merchandising, financing, accounting and advertising to be employed in its operation, as to the amount and types of insurance to be carried, as to the modes of securing, compensating, and dealing with accountants, attorneys, servants, and other agents and employees required for its operation, to agree and to contract, in any manner and with any person and on any terms, which the agent thinks to be desirable or necessary for effectuating any or all of such decisions of the agent as to policy, and to perform, to rescind, to reform, to release or to modify any such agreement or contract or any other similar agreement or contract made by or on behalf of myself;

v) To change the name or form of organization under which such business is operated and to enter into such partnership agreement with other persons or to organize such corporation to take over the operation of such business, or any part thereof, as the agent shall think to be desirable or necessary;

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