any other acts or things necessary, appropriate or incidental thereto, with the same validity and effect as if I were personally present, competent, and personally exercised the powers myself. All acts lawfully done by Attorney hereunder during any period of my disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees and personal representatives as if I were mentally competent and not disabled. The powers herein conferred may be exercised by Attorney alone and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent. No person who may act in reliance upon the representations of Attorney for the scope of authority granted to Attorney shall incur any liability to me or to my estate as a result of permitting Attorney to exercise any power, nor shall any person dealing with Attorney be responsible to determine or insure the proper application of funds or property.

IN WITNESS WHEREOF, as Principal, I have executed this power of attorney as of this 8th day of August, 1980, in multiple counterpart originals and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

WITNESSES:

Frederick R. Graham (SEAL)
FREDERICK R. GRAHAM

Janet G. Adams

Jane Brown

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