

3. GENERAL POWERS REGARDING BUSINESS AFFAIRS: To make, do, and transact all business of whatsoever kind of nature, including the receipt, recovery, collection, payment, compromise, settlement; and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, claims, demands, debts, taxes, and obligations, which may now or hereafter be due, owing, or payable by me or to me.

4. BANKING. To make deposits or investments in, or withdrawals from, any account, holding, or interest which I may now or hereafter have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institutions; to exercise any right, option, or privilege pertaining thereto; and to open or establish accounts, holdings, or interests of whatever kind or nature, with any institution, in my name or in my said attorney's name or in both our names jointly, either with or without right of survivorship; to make, endorse, cash and receive the proceeds of any or all checks, vouchers, or other negotiable instruments.

5. LITIGATION. To institute, prosecute, appear in my behalf in, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachment, arrests, distresses, or other proceedings, or otherwise engage in litigation in connection with the premises.

6. COUNSEL, AGENTS, EMPLOYEES. To engage and dismiss agents, counsel, and employees, in respect to all or any of the matters or things herein mentioned, and upon such terms as my attorney shall think fit.

7. STOCKS AND BONDS. To act as my attorney or proxy in respect to, and to sell, pledge, encumber, endorse, and make delivery of any and all stocks, shares, bonds, or other investments, rights, or interests, in which I may now have, or hereafter acquire, any right, title or interest.

8. TAXES. To prepare, execute and file income and other tax returns, and claims for refunds thereon, and other governmental reports, declarations, applications, requests and documents, and to receive, endorse, and collect the proceeds of tax refund or rebate checks or vouchers.

9. GOVERNMENT VOUCHERS. To execute vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States, including but not restricted to allowances and reimbursements for transportation of dependents or for shipment of household effects as authorized by law or Navy Regulations, and to receive, endorse, and collect the proceeds of checks payable to the order of the undersigned drawn on the Treasurer of the United States for whatever account.

10. TO REMOVE AND SHIP FROM GOVERNMENT DEPOTS. To take possession, and order the removal and shipment, of any property from any post, warehouse, depot, dock, or other place of storage or safekeeping, governmental or private; and to execute and deliver any release, voucher, receipt, shipping ticket, certificate, or other instrument necessary or convenient for such purpose.

11. LIFE INSURANCE: To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life and in that capacity to exercise any right, privilege, or option which I may have thereunder or pertaining thereto; excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion, or other purposes as provided therein.

12. SAFE DEPOSIT BOXES. To have access to any safe deposit box or boxes that may be now or hereafter rented by me or for me, or standing in my name; to withdraw or remove any of the contents thereof and to make deposits in and otherwise use or surrender such box or boxes; and to rent any safe deposit box or boxes in my name or in my said attorney's name or in both our names jointly, either with or without right of survivorship.